

## The Influence of Tourist Perceived Risk towards Travel Intention: A Conceptual Paper

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### Abstract

Past tourism researchers have identified the impact of perceived risk on destination choice and travel behavior. The linkages between tourists perceived risk and tourists travel intentions has not been widely explored particularly in Malaysia context, but the existing studies propose a close relationship between them. This paper proposes to examine the influence of tourist perceived risk towards their travel intention to visit Malaysia. Apart from that, in the literature, it was noted that there is still insufficient empirical prove in explaining how tourist perceived risk influences their travel intention to visit Malaysia. The respondents of this study will be the western tourist who had not visit Malaysia before. The data of this study will be analysed using the structural equation modelling partial least square (SEM-PLS). This study will extend the knowledge of perceived risk and intention to travel related to this study area in general and Malaysia in particular.

**Keywords:** *Perceived Risk, Travel Risk, International tourist, Travel Intention, Malaysia*

### Introduction

The tourism industry is one of the major contributors to the Malaysian economy. Malaysia received a total of 25,948,459 international tourists and contributing MYR82.2 billion to the country's revenue in 2017 (Tourism Malaysia, 2017). Whatever it is, tourism destinations mainly compete based on their perceived image relative to competitors. Whether tourists plan their travel or visit a destination, they are likely to make a decision based on their perceived risk (George, 2010; Lepp, Gibson, & Lane, 2011). No matter what the issues may be, the perceived risk is an influential factor of the tourist behaviour in the presence of advance purchase (Scott, Laws, & Prideaux, 2013).

International tourist travel behaviours and motives are significantly different from that of domestic tourist. Domestic tourist may travel more frequently than the international tourist and are more likely to engage in unguided self-independent tours (Field, 1999; Ritchie, 2003). In contrast, the international tourist may have different travel motives and behaviours. The international tourist was found to choose safe holiday destinations (Ritchie & Priddle, 2000). They demonstrate a strong motive to relax and have fun, and prefer to visit landmarks and natural attractions, go shopping and sighting, learn about the country where they study,

enjoy sun, sea and sand, experience local culture, taste local food and explore new places (Michael, Armstrong, & King, 2003; Ryan & Zhang, 2006). However, such travel is not without its risks. Although there may be benefits to travel for the tourist and the tourism industry, the international tourist may be vulnerable to risks when travelling. The past tourism scholars have highlighted the impact of perceived risk on destination choice and travel behaviour (For instance; Mansfeld, 2006; Reichel, Fuch & Uriely 2007; Centinsoz & Ege, 2013; Deng & Ritchie, 2016; Nik Hashim, Ritchie & Tkaczynski, 2017).

In Malaysia, there are some cases happened which may affect the tourism industry in Malaysia, for instance, crime, health and safety issues. The issues of SARS virus outbreaks in 2003, kidnapping and piracy issues in coastal areas of eastern Sabah in 2015 (Tan, Chong, & Ho, 2017) and crime (Amir, Ismail, & See, 2015). A crime may happen in various areas and diverse circumstances which are, crime carried out by the local resident against tourists, crimes committed by travellers against local residents, crimes committed by tourists against other tourists and arranged crimes against tourism entities (Prashyanusorn, Kaviya, & Yupapin, 2010). The issue of illegal immigrants, for example, becoming one of the social ills in Malaysia (Misman, Adnan, Firdaus, & Mahzan, 2017). The illegal foreigners in Malaysia have been found involved in criminal activities especially prostitution, kidnapping, robbery, human trafficking, and even murder (Prostitution tops, 2017). For instance, the murder of grab driver by Myanmar resident in Selayang, Kuala Lumpur (Police Nap Myanmar, 2018). According to the Overseas Security Advisory Council (OSAC US State Department, 2017), Kuala Lumpur has been identified as a high threat location for criminal cases in Malaysia, and this will affect the tourist intention to travel to that area.

Looking at the issues, therefore, it is very important to understand how tourists' perceived risk influences their intention to travel to destinations with high issues on safety and security issues. In addition, little attempt has been made to investigate international tourist's perceived travel risks beyond health and safety or investigate the impact that their characteristics and travel behaviour have on their risk perceptions. An understanding of a broader range of international tourist risk perceptions and influencing factors are important as potential risks can be difficulties to travel and are known to influence destination choice. Additionally, perceived risk has directly influenced tourist's intention and is also being referred to as a successful indicator in predicting actual behaviour (Nik Hashim, Ritchie & Tkaczynski, 2017). To address these gaps, this paper aims to understand the underlying travel risk factors perceived by international tourist. Such an approach can help develop targeted and more effective reduction and mitigation strategies in response to potential risks.

## **Literature Review**

### ***The Concept of Perceived Risk***

The concept of risk was introduced in the field of economics in the 1920s used in decision-making under economic, financial, and decision-making (Dowling & Staelin, 1994). This concept of risk seen is important for many industries including the public service economy, and the management industry. Particularly in the context of travel and tourism, the risk is an important function in influencing tourist behaviour as tourism is an intangible service that is exposed to potential risks and threats. The perceived risk has been confirmed as the main component of buyer buyers (Dowling & Staelin, 1994). The early definition of perceived

risk refers to a combination of uncertainty and seriousness of the decision (Bauer, 1967). In addition, Cox and Rich (1964) argue that the perceived risk consists of two parts: uncertainty and consequences. According to Taylor (1974), the basic problem of user behaviour is the situation of choice. Because selection results can only be known in the future, users need to face the uncertainty or risk of the outcome.

From the perspective of other researchers, the risk is defined as 'exposure to the chance of injury or loss, a hazard or dangerous chance or the potential to lose something of value' (Reisinger & Mavondo, 2005: 212). Moreira (2004: 257) defines risk as 'future perception' and considers it a 'threatening scenario perception'. Although the concept of risk has been studied extensively over the past fifty years, it is difficult to determine and operate (Roehl & Fesenmaier, 1992; Mallet, 2002; Boo & Gu, 2010). However, it is generally recognized that the perceived risk is based on two main components: uncertainty and negative consequences; and it is a multidimensional concept (Bauer, 1960; Bielen & Sempels, 2003).

### ***The Dimension of Perceived Risk***

Since Bauer (1960) introduced the concept of risk perception as part of consumer purchasing behaviour, scholars have expressed concern about its status as "independent" and "unstandardized construct" as well as the wide categorisation of its dimensions (Kaplan, Szybillo, & Jacoby, 1974; Simpson & Sigauw, 2008). In the study of perceived risk, even though the word dimensions are used alternately with terms such as features (Mitchell, 1999) or components (Brooker, 1984). In addition, there is inconsistency in labelling perceived risk dimensions.

Many researchers have looked into the impact of different categories of perceived risk on consumer behaviour. For example, Cheron and Ritchie (1982); Jacoby and Kaplan (1972); Kaplan, et al. (1974); Roehl and Fesenmaier (1992) have agreed that perceived risk has mainly focused on consumer behaviour research whereby it has been grouped into seven types; financial, performance, physical, psychological, social, satisfaction and time risk. Their research shows that social risk did not relate to the perception of risk allied with pleasure travel. They also found that it was possible to identify differences among tourists in their perceptions of risk with some tourists being more risk-opposed than others. It is further recommended that the importance of every risk factor differs according to the person and their particular situation (Roehl & Fesenmaier, 1992). In the tourism area, the risk could be classified into functional risk and psychological risk (Mayo & Jarvis, 1981). Moutinho (1987) stated that risk should be classified into functional risk, physical risk, financial risk, social risk, and psychological risk. Furthermore, Dickson and Dolnicar (2004) classified risk into four types; absolute risk, actual risk, desired risk, and perceived risk. However, this kind of research concentrated only on tourists who had experienced a risk which had relevance for them (Reisinger & Mavondo, 2005).

Roehl and Fesenmaier (1992) described in prior research and grouped them into seven groups, including equipment, finance, physical, psychological, satisfaction, social and time. However, no model is widely accepted to investigate individuals' perceived travel risks (Fuchs & Reichel, 2006). The methodology, framework and survey instruments adopted by past

researchers are inconsistent, harm the ability to compare and contrast research results (Fuchs & Reichel, 2006). To formulate this study, the six main aspects of the risk that travellers perceive will review starting with physical, social, performance, psychological, financial and time risk. The previous description of perceived risk dimensions is varied, as illustrated in table 1.

Table 1

*Types of perceived risk related to tourism*

<b>Types of risk</b>	<b>Definitions</b>
<b>Time</b>	The possibility that a trip will be a waste of time or will take too much time
<b>Financial</b>	The possibility that the trip will not give value for the money spent
<b>Physical</b>	The possibility of physical danger, injury or sickness while on a trip
<b>Psychological</b>	The possibility that a trip will not reflect the consumer's personality or self-image
<b>Equipment/ Function</b>	The possibility of mechanical, equipment or organisational problems while on a trip
<b>Satisfaction</b>	The possibility that a trip will not give personal satisfaction
<b>Social</b>	The possibility that a trip will affect others' opinion of them
<b>Performance</b>	The possibility of not receiving holiday benefits due to the travel product or service not performing well
<b>Crime</b>	The possibility of being robbed, becoming a victim of rape or murder
<b>Health</b>	The possibility of becoming sick while travelling or at the destination
<b>Cultural</b>	The possibility of experiencing difficulties in communicating with foreigners, cultural misunderstandings, inability to adjust to a foreign way of life and standards
<b>Political</b>	The possibility of becoming involved in the political turmoil of the country being visited
<b>Terrorism</b>	The possibility of being involved in a terrorist act whilst travelling

Source: Sharipour, 2014; Reisinger & Mavondo, 2006; Roehl & Fesenmaier, 1992

***Travel Intention***

The intention is a person's belief in their behaviour in a specific situation. It is considered as one of the best predictors of behaviour (Fishbein & Azjen, 1975; Hsu & Crotts, 2006; Lenggogeni, 2014), can lead to actual behaviour and have a greater impact on their thinking (Jang, Bai, Hu & Wu, 2009). In the context of travel, the intention to travel or travel intention refers to visitors' perceived likelihood of visiting a specific place within a specific period (Noh, 2006). It is very important because it has an influence on the destination choice and it also affects traveller's characteristics such as phase in life, age, traveller's role and previous travel experience. Moreover, it has been proved to be significantly and substantially correlated with travel behaviour (Um & Crompton, 1992).

Various scholars have studied the effect of perceived risk on intention related to consumer behaviour in different areas, such as travel destination (e.g., Adam, 2015; Sharipour, Walters & Ritchie., 2014; Chew & Jahari, 2014). A study by Maritz, Yeh and Shieh (2013) identified that perceived risk was partially effective in the intention to visit the National Park in Taiwan. It is also agreed by Artuger (2015) that the intention to visit Marmaris was affected by the risk dimensions that they had perceived during their stay. Then, it was further discussed by Chew & Jahari (2014) in a study of Malaysian tourists who had visited Japan before and it was concluded that perceived physical risk would affect their intention to visit. As has been discussed above, risk perception is believed to influence consumers' decision-making process in planning their travel. Risk perception can be viewed as a multidimensional construct, and its dimensions might differ from one destination to another and be essentially situation-specific.

### **Conceptual Framework**

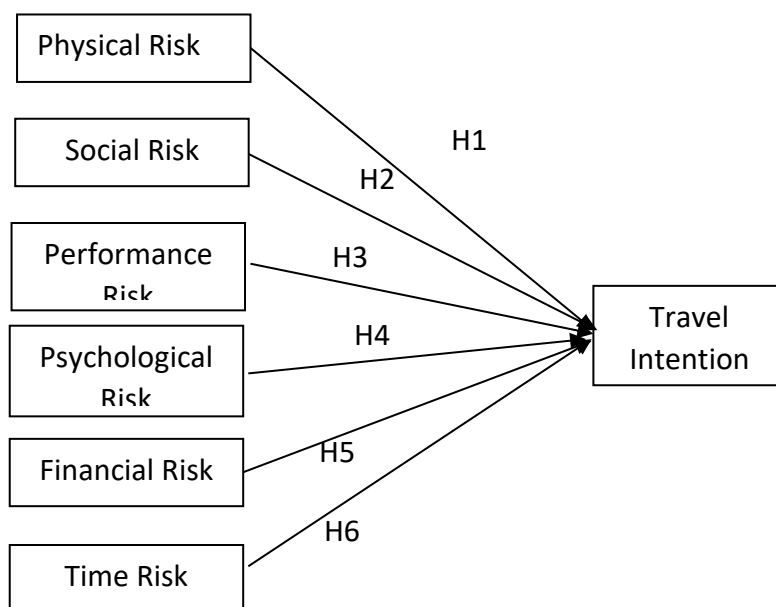


Figure 1: A Proposed Conceptual Framework

Based on the literature, the conceptual framework is proposed in Figure 1. Past studies have shown that perceived risk play important roles in understanding travel intention. While many studies have been undertaken in this area, many have been fragmented in their approach. Therefore, there is a need for a comprehensive approach to address the role of perceived risk on travel intention. This study will investigate the relationship between perceived risk and travel intentions and how they affect the international tourists' intention to travel to Malaysia as a tourist destination. Following the literature review on the proposed study variables and the conceptual framework, the following hypotheses are proposed:

- H<sub>1</sub>: There is a significant relationship between physical risk and travel intention.
- H<sub>2</sub>: There is a significant relationship between social risk and travel intention.
- H<sub>3</sub>: There is a significant relationship between performance risk and travel intention.
- H<sub>4</sub>: There is a significant relationship between psychological risk and travel intention.
- H<sub>5</sub>: There is a significant relationship between financial risk and travel intention.

H<sub>6</sub>: There is a significant relationship between time risk and travel intention.

## Research Methodology

### Methodology

This study will employ a quantitative design research method. The population for this study will be the international tourist population who are over 18 years of age. The samples will be selected to meet specific criteria, for instance, the international tourists must be travellers who have never visited Sabah before. All participants must be willing to participate, aged 18 years and above, male or female and constitute any race. The data of this study will be analysed using the structural equation modelling partial least square (SEM-PLS). The detail of the data collection procedure is listed in Table 2.

Table 2

#### *Data collection procedure*

Target Population	International Tourist
Sampling	Prospective International Tourist from western countries
Method of sampling	Convenience Sampling
Research Technique	Quantitative Technique
Data collection method	Distribution of questionnaire

### Instrumentation

A four-section questionnaire will be designed to collect data from the international tourist. Section A will ask about screening questions. Section B will be related with perceived risk of destination and section C will ask about their travel intention. Last but not least section D will ask about the demographic profile of the respondent. The instruments of the perceived risk and travel intention will be adopted and adapted from Deng and Ritchie (2017) and Chew and Jahari (2014). Seven-point Likert scales will be employed for these items, ranging from (1= very strongly disagree to 7=very strongly agree).

### Reliability and Validity

This study will conduct the reliability and validity test before conducting the actual data collection process. For improving the reliability, there are four criteria will be followed by the researcher which is: (1) configuring all constructs, (2) improving measurement levels, (3) using some indicators, and (4) conducting pilot studies. As follow the rule of thumb by Sekaran and Bougie (2010), reliability is less than 0.6 is considered poor, while 0.70 is acceptable and more than 0.8 is good. The scores for items below 0.70 will be deleted or filtered.

### Conclusion

As this study is still under investigation, significant academic contributions to the existing body of knowledge will be accomplished by way of testing the hypotheses and confirming whether they are supported or rejected and relating the findings to empirical evidence drawn from the literature. From the practical perspective, the Tourism Malaysia and other tourism players such as hotels, travel agencies and airlines may take heed to the findings for instance, by adopting the marketing strategies to help the tourism industry to



create good tourism images. Moreover, this study will give benefit to the authorities in improving the weaknesses as well as changing the necessary policies to develop a better tourist experience, particularly for international tourist

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