The Intensity of Travel Risk Perception and Destination Decision

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Abstract
This study investigates the effects of risk perception on destination decisions due to COVID-19 pandemic. The specific variables involved are cultural differences, media influences, gender influences, travel risk perception, and destination decisions. An online survey was conducted involving 385 Malaysian tourists. Compiled survey data was analyzed by using correlation analysis and moderating test to examine the relationship between variables. The findings of this study revealed that destination decision was influenced by cultural differences, media influences, gender influences, and travel risk perception that evoke tourists' psychological resilience and adaptation of cautious travel behaviours. Implications and limitations of the study were outlined.
Keywords: Risk Perception, Destination Decision, Tourism

Introduction
COVID-19 has forced most people to radically change their daily habits for months, such as avoiding people as much as possible, working from home rather than at work, and attending school remotely (Marasco. Martino, Magnotti, & Morvillo, 2018). It has changed people's lives and harmed their financial circumstances, social and health (Yehudai et al., 2020). Coronavirus is spread by droplets produced by an infected person's sneezing or coughing (Marasco et al., 2018). World Health Organization (WHO) stated that most of those infected with the virus would develop mild to moderate respiratory illness and recover without needing specific treatment. Some, though, will become very ill and require medical attention. People over the age of 65, and those with underlying medical diseases such as cardiovascular disease, diabetes, chronic respiratory disease, or cancer are at a higher risk of developing a serious illness. Surprisingly, anyone of any age can become very ill or die as a result of COVID-19. WHO and other healthcare organizations throughout the world have developed a categorization system to classify variations based on their perceived risk to public health globally (Homage Malaysia, 2022). There are three variants of COVID-19 which is variants of concern (VOC), variants of interest (VOI), and variants under monitoring (VUM).

The selection, consumption, and subsequent evaluation of destination experiences are a complex and significant topic. When it comes to making a travel decision and choice, tourists are frequently heavily involved in the process. Travel experience includes products and services that requiring a high level of investment and resources; financial, planning effort and, time. It also frequently involves some level of risk in an unknown area (Hanlan et al., 2006) due to the intangibility nature of tourism services. Tourists can have strong and impactful sentiments towards various destinations as a result of such circumstances. A significant study has focused on the elements and processes that impact destination choice. Thus, tourists' perception of travel risk and management are critical factors in their choice of travel destinations during the continued uncertainty of the COVID-19 outbreak (Rahman et al., 2021).

Risk perception is an intriguing and complex problem to investigate; it can foster a need to care about and enjoy oneself, one's peers, surroundings, and environment, which can help tourists remain safe and in control of themselves. However, the risk in the tourism industry is that tourists perceive negative outcomes that may occur in their travel behaviour (Cui, 2016). Due to the risk of COVID-19, most of the tourists are cautious or afraid to travel (Gajic et al., 2021). The risk of infection is linked to the accessibility of human contact which is an essential part of tourism service delivery. Due to the obviously increased contact with many group members, there is a greater risk of human-to-human transmission (Rahman et al., 2021). This can affect tourists' decision-making, leading to anxiety, nervousness, and stress where all of it is normal reactions to events or tasks.

The way tourist perceives the risk of being infected with COVID-19 can depend on one's gender. Gender is influenced by how people perceive themselves and others and how they behave and interact with others. Gender influences people's habits and relationships, which can impact on people's health (Wein, 2019). Women as compared to men, report greater affective intensity (Fujita et al., 1991) and experience negative emotions, such as fear more frequently (Brebner, 2003; Fischer et al., 2004). Next, cultural differences in risk perceptions have been identified in several cross-cultural studies (Goszczynska et al., 1991; Mechitov & Rebrik, 1990; Teigen et al., 1988). Furthermore, risk factors for a vacation package were discovered to differ significantly across cultures (Reisenger & Movando, 2005) which caused hesitation in destination decision (Wong & Yeh, 2009). The risk is perceived differently depending on personal characteristics, social structures, and cultural beliefs (Boholm, 1998; Sjöberg et al., 2004).

According to Bushman (2017), the media is a strong source that can influence individuals in various ways. Certain ideas and actions can be primed or activated by the media. However, this influence is frequently difficult to detect because of other personal and environmental factors that may have stronger impacts on individuals' decision making and behaviours. In essence, decision-making is a process of choosing or making choices by identifying the decision, gathering information and finding an alternative to it. It is important to make a final decision to prevent confusion and uncertainty, especially when travelling for example by considering the budget, transportation, accommodation, food, activities and more (uMass.edu, 2021). Due to the pandemic, tourists may have a new perspective on travel risk perception. Tourists who possess higher level of risk perception may postpone or cancel their holidays or avoid traveling to certain destinations (Hasan et al., 2017).

Literature Review

Travel Risk Perception

According to Adam (2015), two types of risks exist which are real and subjective. In tourism, consequences and uncertainty are a function of risk perception (Moutinho, 2000). The reason for these destination risk perceptions could be related to a range of factors such as the ability of the destination authorities to manage the crises, travel advice concerning the destination released by tourist-generating countries, or the destination's relationship with tourist-generating countries and the international media (Grzegorz, 2014). Tourist destination selection is heavily influenced by their perceptions of safety and risk (Karl, 2018). A potential risk factor can negatively impact on consumer satisfaction (Jonas et al., 2011). Roehl and Fesenmaier (1992) established three elements of perceived risk in the tourism industry: destination, vacation and physical equipment risk. Sonmez and Graefe (1998a) highlighted four forms of risk that are frequently connected with tourism: financial, psychological, satisfaction and time hazards. Maser and Weiermair (1998) investigated travel risks connected with transportation, diseases, hygiene issues, natural disasters, cultural or language barriers, criminality, and confusion about destination-specific laws and regulations. This study, uses elements of perceived risk from Roehl and Fesenmaier (1992) where psychological and satisfaction are two forms of risk frequently connected with tourism by Sonmez and Graefe (1998a) and from investigation of travel risks by Maser and Weiermair (1998) which are diseases and hygiene issues.

Cultural Differences

Human behaviours are influenced by culture and social norms in a variety of ways (Huynh, 2020). Moreover, others may influence human behaviours when compared to themselves (Atanasov et al., 2013, Retamero & Galesic, 2012). As a result, considering the uncertainty component may provide with insight into how tourists react in the face of unpredictable scenarios such as the COVID-19 outbreaks. The product of the human mind is known as culture. There is another way to define culture, as the product of the mind and includes both the material and spiritual dimensions. According to Triandis (1994), the definition of culture is a collection of man-made elements, both objective and subjective, that have historically increased the likelihood of human survival and that have contributed to the overall satisfaction of human life. In addition, he added that the objective aspects of culture include things like roads, radio, and television; housing is also included in this category. Subjective aspects of culture include things like norms, values, and character. Blackwell, Miniard, and Engel (2006) provided a definition along these lines. According to past researchers, the term "culture" refers to a collection of principles, concepts, artefacts, and other meaningful symbols that assist an individual in communicating, interpreting, and evaluating as a member of society. Cultural differences influence consumer travel behaviour (Ray, 2008). Consumer behaviour and psychology studies have demonstrated how culture can be used to explain behavioural differences between people from different cultural backgrounds. However, in travel behaviour research, culture differences have not been widely used as a determinant to explain behavioural differences.

Media Influences

According to Bhasin (2021), media can be classified into four categories: out-of-home media, print media, broadcast or mass media, and internet media. In the modern community and

society, media can be referred to mass communication (Bushman, 2017). Historically, Malaysia

had media control by having media laws and concentrated media ownership. The Malaysian Government oversees all the information circulating in the mass media (Saodah, 2017). Television broadcasting has a great deal of influence over what society watches and the time at which it is viewed. The internet creates a forum for more diverse political viewpoints, social and cultural perspectives, and increased consumer participation (Garg, 2016). The media can influence a consumer's short and long term behaviour (Bushman, 2017). The COVID-19 pandemic has shown how the propagation of misinformation, aided by social media and other digital platforms, is posing as much of a threat to global public health as the virus itself (World Health Organization, 2021).

Gender influences
According to Alsharawy et al (2021), the common self-reported emotional experiences are gender differences. Gender differences in risk assessment (the amount of risk perceived in a circumstance) and risk tolerance (the amount of risk that is tolerated) are consistent (Frings et al., 2012). According to Alsharawy et al (2021), previous evidence indicates that women process and express emotive experiences, such as fear, more intensely than men, even though males are more likely than females to have unfavourable health outcomes from COVID-19. Moreover, women report more dread and more negative expectations about COVID-19's health-related repercussions than men. The study by Carbello et al (2022) revealed that gender moderates the relationships between risk perception, destination image, and behavioural intentions. Women perceive risk more than men, and this varies according to the type of risk and the characteristics of the destination. Women are more likely than men to reduce their visit to a destination when their risk perceptions rise. Men, on the other hand, have a stronger influence on destination image than women.

Destination Decision
Tourists' visitation is a situation when tourists decide to visit the places (Correia et al., 2015). Woodside and MacDonald (1994) argued that tourists may or may not return to a familiar destination depending on several factors. These factors include media coverage on the destination, safety and security consideration and personal preferences. Those who return are looking for familiar destinations whereas the others who decide not to return to the destinations that they visited are trying to avoid the familiarity effect (Prayag et al., 2017). It is discovered that when the COVID-19 pandemic comes to an end, tourists may become cautious when visiting a destination, eating in a restaurant, and staying at a hotel (Khan & Hashim, 2020).

Theoretical Framework
The theoretical framework is adapted from Weber and Hsee (1988), Richter (1983). The relationship between the independent, moderating, mediator, and dependent variable is depicted in Figure 1.
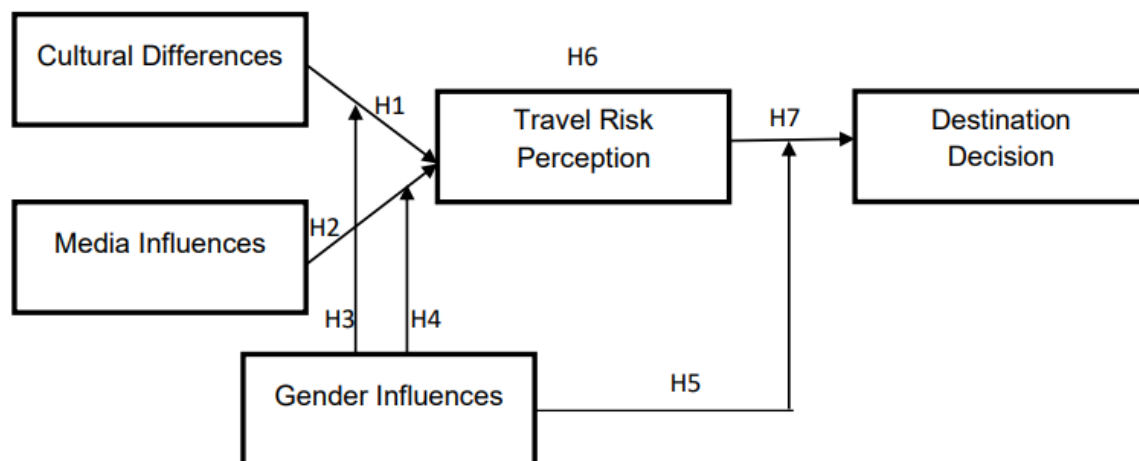
Figure 1: Theoretical Framework of the Study

Research Methodology

An online survey was developed by using Google Form and distributed through social networking sites. The survey items were adapted from previous studies as shown in Table 1. In terms of measurement, 5-point Likert Scale was utilized for all items to measure the how much respondents agree or disagree with the statements. The sample criteria of the study were Malaysian tourists who were above 18 years old with traveling experience in the past 6 months and have intention to travel. This study uses The Raosoft sample size calculator to determine the sample size. It is frequently applied in social science research (Memon et al., 2020). By using convenience sampling method, a total of 385 completed survey was recorded and analyzed.

Table 1
Questionnaire Source

Construct	ItSource
Cultural Differences	Abu Bakar et al., 2019
Media Influences	Parrey et al., 2019
Gender Influences	Giordani et al., 2021
Travel Risk PerceptiorParrey et al., 2019) and Wong & Yeh, 2009
Destination Decision	Lin, 2014

Findings
Correlation Testing

The purpose of this sub-section is to test hypotheses 1 to 6. The Spearman rank-order correlation coefficient (Spearman's correlation) is a nonparametric measure of the strength and direction of association that exists between two variables assessed on at least an ordinal scale.

Table 2
Spearman's correlation Analysis

Indicator	Statement of Hypotheses	Correlation	Remarks
H1	Cultural differences significantly effect travel risk perception among Malaysian tourists.	0.897	High Positive
H2	Media influences significantly effect travel risk perception among Malaysian tourists.	0.966	Very High Positive
H3	Gender influences moderates the relationship between cultural differences and travel risk perception among Malaysian tourists.	0.876	High Positive
		0.972	Very High Positive
H4	Gender influences moderates the relationship between media influences and travel risk perception among Malaysian tourists.	0.974	Very High Positive
		0.972	Very High Positive
H5	Travel risk perception mediate the relationship between cultural differences and destination decision among Malaysian tourists.	0.897	High Positive
		0.956	Very High Positive
H6	Travel risk perception mediate the relationship between media influences and destination decision among Malaysian tourists.	0.966	Very High Positive
		0.956	Very High Positive

Based on Table 2, it can be concluded that there is a statistically significant correlation between all variables. These results revealed that all hypotheses are supported. Cultural differences and travel risk perception with positive correlation indicate that it influences tourists believe and travel intention. Not just that, the exposure of media or any news regarding a destination especially COVID-19 can form a phenomenon and affect other emotions such as fear, panic, sadness and more. The very high positive of media influences and travel risk perception show that some of tourists refer and believe on media before travel. Furthermore, the coefficient of gender influences, cultural differences and travel risk perception indicate that each gender has their own believe and perception regarding risk and travel. Next, the coefficient between gender influences, media influences and travel risk perception can be concluded that each gender perceived news from media with different reaction and understanding which leads to their own travel risk perception especially during COVID-19. Moreover, gender influences, travel risk perception and destination decision with very high positive indicate that different gender has different travel risk perception and destination decision where men and women have different level on interpreting risk in travel and some of them might prefer to have very adventure or thrill trip while others are not. Thus, travel risk perception, cultural differences and destination decision influence tourists' preferences based on what they believe and perceive. Lastly, travel risk perception, media influences and destination decision can influence tourists since sometimes media provide breaking news about COVID-19 and destination which lead to trip cancellation.

Moderating Test

A moderator is a variable that indicates the preconditions under which a specific prediction is associated to an outcome. When a DV and IV are associated, the moderator explains. The introduction of a moderating variable alters the direction or amount of the association between two variables, implying an interaction effect. In this study Gender Influences is the moderating variable.

H3: Gender influences moderates the relationship between cultural differences and travel risk perception among Malaysian tourists.

Table 3
PROCESS analysis of gender influences, cultural differences and travel risk perception

Model Summary of *gender influences, cultural differences and travel risk perception*						
R	R-sq	MSE	F	df1	df2	p
.9789	.9582	.7164	2911.8233	3.0000	381.0000	.0000
			Model			
	coeff	se	t	p	LLCI	ULCI
Constant	21.2798	.0526	404.7310	.0000	21.1765	21.3832
Cultural Differences	.4110	.0346	11.8886	.0000	.3430	.4789
Gender Influences	.8001	.0254	31.5509	.0000	.7502	.8499
Int_1	.0053	.0034	1.5779	.1154	-.0013	.0119

Test(s) of highest order unconditional interaction(s):				
R2-chng	F	df1	df2	p
.0003	2.4898	1.0000	381.0000	.1154

Conditional effects of the focal predictor at values of the moderator(s):						
GI	Effect	se	t	p	LLCI	ULCI
-3.9004	.3903	.0370	10.5508	.0000	.3176	.4630
.0000	.4110	.0346	11.8886	.0000	.3430	.4789
3.1532	.4277	.0361	11.8360	.0000	.3566	.4987

A simple moderator analysis was performed using Macro PROCESS. The result is shown in table 3. The outcome variable for analysis was travel risk perception. The predictor variable for the analysis was cultural differences. The moderator variable evaluated for the analysis was gender influences. The interaction between cultural differences and gender influences was statistically significant b, 0.0053, 95% CI [-0.0013, 0.0119], t = 1.58, p <0.5 indicating that gender influences

moderate the relationship between cultural differences and travel risk perception.

H4: Gender influences moderates the relationship between media influences and travel risk perception among Malaysian tourists.

Table 4
PROCESS analysis of Gender influences, media influences and travel risk perception

Model Summary of *gender influences, media influences and travel risk perception*						
R	R-sq	MSE	F	df1	df2	p
.9775	.9555	.7623	2728.8500	3.0000	381.0000	.0000
			Model			
	coeff	se	t	p	LLCI	ULCI
Constant	21.2943	.0551	386.5232	.0000	21.1860	21.4026
Media Influences	.8004	.0787	10.1710	.0000	.6457	.9552
Gender Influences	.5376	.0538	9.9947	.0000	.4318	.6434
Int_1	.0035	.0034	1.0142	.3111	-.0033	.0102

Test(s) of highest order unconditional interaction(s):				
R2-chng	F	df1	df2	p
.0001	1.0287	1.0000	381.0000	.3111

Conditional effects of the focal predictor at values of the moderator(s):						
GI	Effect	se	t	p	LLCI	ULCI
-3.9004	.7869	.0823	9.5663	.0000	.6251	.9486
.0000	.8004	.0787	10.1710	.0000	.6457	.9552
3.1532	.8114	.0774	10.4827	.0000	.6592	.9636

Based on Table 4. The outcome variable for analysis was travel risk perception. The predictor variable for the analysis was media influences. The moderator variable evaluated for the analysis was gender influences. The interaction between media influences and gender influences was statistically significant b, 0.0035, 95% CI [-0.0033,0.0102], t = 1.01, p <0.5 indicating that gender influences moderate the relationship between media influences and travel risk perception.

H5: Gender influences moderates the relationship between travel risk perception and destination decision among Malaysian tourists.

Table 5

PROCESS analysis of Gender influences, travel risk perception and destination decision

Model Summary of *gender influences, travel risk perception and destination decision*						
R	R-sq.	MSE	F	df1	df2	p
.9693	.9396	2.0171	1975.3275	3.0000	381.0000	.0000
	coeff	se	Model t	p	LLCI	ULCI
Constant	6.8022	1.1858	5.7364	.0000	4.4707	9.1338
Travel Risk Perception	-1.2113	.1094	-11.0758	.0000	-1.4263	-.9963
Gender Influences	.5406	.0902	5.9902	.0000	.3631	.7180
Int_1	.0550	.0034	16.1987	.0000	.0483	.0617

Test(s) of highest order unconditional interaction(s):				
R2-chng	F	df1	df2	p
.0416	262.3986	1.0000	381.0000	.0000

Conditional effects of the focal predictor at values of the moderator(s):						
GI	Effect	se	t	p	LLCI	ULCI
18.0000	-.2210	.0759	-2.9094	.0038	-.3703	-.0716
23.0000	.0541	.0733	.7386	.4606	-.0900	.1983
25.0000	.1642	.0733	2.2387	.0257	.0200	.3084

The outcome variable for analysis was travel risk perception. The predictor variable for the analysis was destination decision. The moderator variable evaluated for the analysis was gender influences. The interaction between destination decision and gender influences was statistically significant b, 0.0550, 95% CI [0.0483,0.0617], t = 16.2, p <0.5 indicating that gender influences moderate the relationship between destination decision and travel risk perception.

Bootstrapping Test
According to this Aiken (1991), mediation occurs when an independent variable influences a dependent variable in a way that can be best explained by a third mediator variable, which is both influenced by the independent variable and also contributes to its own existence. The mediator M then causes the end result, rather than the end result being caused by something like X directly.

H6*: Travel risk perception* mediates the relationship between *cultural differences* and *destination decision* among Malaysian tourists.

Table 6
PROCESS analysis of Travel risk perception, cultural differences and destination decision

Indirect effect(s) of X on Y:			
	Effect	BootSE	BootLLCI	BootULCI
TRP	2.1918	.0989	1.9992	2.3885
Completely standardized indirect effect(s) of X on Y:			
	Effect	BootSE	BootLLCI	BootULCI
TRP	.9970	.0541	.8904	1.1017

The indirect effect of *cultural differences* on *destination decision* was found to be statistically significant [Effect = 2.1918, 95% CI (1.99, 2.34)]. According to Hayes (2018), the rule of thumb in applying bootstrapping is when zero lies within the interval range as lower limit (LL) and upper limit (UL) of the confidence interval (CI). Table above shows result of bootstrapping test. As in Table 7.0, zero does not occur between lower limit (LL) and upper limit (UL) at 95% of confidence interval (CI), therefore it can be concluded that the indirect effect is significant.

H7: *Travel risk perception* mediates the relationship between *media influences* and *destination decision* among Malaysian tourists.

Table 7
PROCESS analysis of Travel risk perception, media influences and destination decision

Indirect effect(s) of X on Y:			
	Effect	BootSE	BootLLCI	BootULCI
TRP	.7126	.3114	.0540	1.2418
Completely standardized indirect effect(s) of X on Y:			
	Effect	BootSE	BootLLCI	BootULCI
TRP	.3102	.1354	.0230	.5404

The indirect effect of *media influences* on *destination decision* was found to be statistically significant [Effect = 0.7126, 95% CI (0.05, 1.24)]. According to Hayes (2018), the rule of thumb in applying bootstrapping is when zero lies within the interval range as lower limit (LL) and upper limit (UL) of the confidence interval (CI). Table above shows result of bootstrapping test. As in table 7.1, zero does not occur between lower limit (LL) and upper limit (UL) at 95% of confidence interval (CI), therefore it can be concluded that the indirect effect is significant.

Discussion
The results show that cultural differences greatly influence Malaysian tourists' perceptions of travel risk. This is matched with the research hypothesis and question where objective number 1 is achieved. Culture is an important consideration in the decision-making process (Tennakon, 2020). According to Serrat (2020), people from diverse cultural backgrounds can have varying conceptions of who they are as individuals. This will undoubtedly affect their thinking and their interactions with one another in groups and teams. There are significant differences in perceptions of travel risks and safety, anxiety and travel intentions among tourists from different countries.

This study also discovered that media influences highly impact Malaysian tourists' perceptions of travel risk. This is coordinated with the research hypothesis and question where objective

number 2 of this study is achieved. Malaysia tourists change their opinion in choosing destination based on the

development of COVID-19 reported by media. The study supports the notion that performing best in the domain of control (government activities) generates very poor performance for the destination image in a conflict zone. Domestic tourists regard media as a trustworthy source of information.

In addition, this study shows a substantial link between gender influences on cultural differences, media influences, and Malaysian tourists' perceptions of travel risk. Gender difference is the most basic and significant determinant of decision-making behaviour. This study uses gender factors to explain the idea of destination decision. The findings of this study differ from the quantitative findings of Carr (1999), which determined that there is no substantial gender difference in tourist behaviours.

Furthermore, the connection between media influences and destination choice among Malaysian tourists is mediated by travel risk perception. Malaysians generally have a high literacy level about the COVID-19 pandemic due to the Malaysian government's efforts on public education through mass media and social media. Findings from Garg (2015) study show that respondents disagree with the assertion that culture and media play a significant role in inducing people's fear of danger, but they also believe that fear of danger influences their decision to travel to a particular destination. This study shows that Malaysian tourists prioritise different types of dangers depending on whether or not they are travelling with young children. Functional risks, such as organisational challenges at the destination, especially worry visitors with small children. Tourists travelling with older children may be affected in their risk and uncertainty attitudes or behaviours.

The sense of Malaysian tourists in travel risk must moderate the relationship between cultural differences and destination decision. Malaysian tourists choose beach, island and night life as preferred type of destination while travelling. People from different cultures make decisions in different ways depending on how much importance they place on different stages of the decision-making process. Due to COVID-19, most Malaysian tourists take long time to decide on travel destination.

Implications of The Study

This study could help determine the factors of destination decision among Malaysian tourists. The factors identified in the finding and discussion might have implications for the Malaysian tourists in making decision for their destination spot and might recommend against the travel risk perceptions. Accordingly, the first factor for the present study is that cultural difference provides significant sensitivity for the Malaysian tourists when they are deciding their destination spot. A huge cultural difference gap is not suitable for some groups, and this will discourage them if they insist on choosing those destination spots, especially if they travel during pandemic. For Malaysian tourists that are open to embrace different cultures during travelling, this allows them to experience different things that are done in the community than theirs. The cultural difference could open their eyes while travelling and make the tourists perceive the travel differently.

In addition, the finding determines that the media influence plays a weighty stimulus in travel risk perception among Malaysian tourists. This could be seen based on the numerous video-blogs (also known as vlogs) and appealing destination spot reviews in social media. This also has been stated that the cultural differences and media influences mainly induce the gender influence in affecting travel risk perception. This is because women are prone to vulnerability when travelling alone and

deciding to travel during Covid-19. However, from the finding, it has been found that men are also scared with the infection of COVID-19 but do not overthink it. This study confirms that women are still attracted in travelling even if they are overthinking the current situation because they have been eager with the reviews of the hot destination spots in the media.

Besides, the finding also discovered that Malaysian tourists prefer to travel with family or relatives rather than children. This could be stipulated that most tourists are comfortable to travel in same age groups or taking precautions when travelling during pandemic to avoid infections to the younger ones. As importantly, the travel risk perception decided on the relationship between destination spot and the cultural differences. This is due to the choices made by Malaysian tourists on deciding the destination spot based on the cultural difference. Ultimately, the main factor that affected the travel risk perception among Malaysian tourists could be emphasised as the cultural differences.

Limitation and Future Research
Travel risk perception is a fascinating and difficult subject to be researched, which can build a spirit to take care of oneself, families, others and our world and support them, which can minimise risk by remaining safe and regulating ourselves. There are certain limitations to the study that should be mentioned. The first is that the study samples are questionable for the researchers. Second is the lack of previous research. The number of prior studies is restricted since COVID-19 was a relatively new instance that suddenly spread over the entire world with a fatal respiratory failure condition. Additionally, the frequency of travel is lower initially at the beginning of COVID-19, which results in a limited amount of data collecting on travel. This also occurred when Malaysian tourists had to postpone their trips while all travel was prohibited due to the restricted movement order. Due to the COVID-19 critical situation to achieve social distance, the researchers employed an online data collection method. The uncertainty cases of COVID-19 make it change to other phases and this study is using a general Malaysia destination but does not mention a specific destination of 13 states and 3 federal territories of Malaysia. As a further constraint, only culture and media influence were employed to evaluate the perceived risk, but COVID-19 risk knowledge plays a vital part in the study of risk perception.

Further researchers for the next study should select this subject. As tourism is one of Malaysia's pillar industries, the domestic interstate travel bubble is a significant tool for recovering the economy. In the "travel bubble", East and West cultures have specific ethnic groups and behaviours to destinations. There are more carefree habits and intentions for Western people to travel through the pandemic, and the outcome should be compared. Therefore, further research on consumer psychology must be undertaken in order to clarify and, more precisely, forecast the course in which behavioural progress will take place.

A comparison study of methods used in research in other countries or regions, and generally linked to the identical concept, would have been important. Future studies can test the hypotheses with random samples from various countries. This approach will minimise the bias in history, race and geography. In addition, future research will enable the effect of the crisis (COVID-19) on destination decision (identified) and actual behaviour towards risk to be better understood (that will occur). Just

a few variables were analysed in this research, but it may be useful to have other components, such as behaviour, style of life and determination. In order to enrich the model, future researchers are proposed to add other constructs. Finally, since COVID-19 is too broad, researchers might focus on the variants of COVID-19 itself to test deeper and more specific.

Conclusion

Travel risk perception during the outbreak of COVID-19 no matter at which phase, influence the decision and tourists' visitation. In addition, the tourism industry has been hit the hardest year due to the decreased number of tourists and also Malaysian to travel around the country. This research identifies the effect of the cultural differences, media influences, gender influences, travel risk perception and destination decision that give impacts to the intensity of travel risk perception and lastly the changes of behaviour of each individual when it is affected their destination decision.

Cultural difference in the destination spots plays a vital role in the destination-deciding among Malaysian tourists. This is because Malaysians are open to cultural diversity as they live in harmony with various races and ethnic groups. In addition, the increasing updates about the beautiful and interesting destination spots have heavily impacted the Malaysian tourists, especially women since they are attracted to the travelling contents in social media. The alarming cases of COVID-19 also pivoted the decision-making and travel risk perception in Malaysian tourists when they are planning for their trip. This is to reduce the virus's infection rate when they return from their holidays. In conclusion, all the study's objectives were met, the research hypothesis was supported, and all of the research questions were addressed while new and established researchers were conducting a survey on the effects of COVID-19 anywhere in the globe.

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