


THE EFFECT OF PERCEIVED RISK, PERCEPTION OF COVID-19, SUBJECTIVE NORM, FINANCIAL CONDITION AND ATTITUDE ON TOURISTS' BEHAVIOURAL INTENTION DURING PANDEMIC: CASE OF MALAYSIAN TOURISTS

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ARTICLE INFO	ABSTRACT
<p>Article history:</p> <p>Received 20 February 2023</p> <p>Accepted 25 May 2023</p>	<p>Purpose: This study analyses the effect of perceived risk, perception of COVID-19, subjective norm, financial condition, and attitude on tourists' behavioural intention during a pandemic by using the theory of planned behaviour as a model. In this study, independent variables are perceived risk, perception of COVID-19, financial condition, and attitude, while the behavioural intention is the dependent variable in the context of Malaysian tourists.</p>
<p>Keywords:</p> <p>Theory of Planned Behaviour; Perceived Risk; Perception of Covid-19; Subjective Norm; Financial Condition; Attitude; Tourist Behavioural Intention.</p>	<p>Design/methodology/approach: This study used the theory of planned behaviour (TPB) model as the explanatory power of tourists' behavioural intention. A total of 450 questionnaires were distributed among Malaysian tourists travelling overseas. The data was distributed using the google form. To analyse the hypotheses, the researcher used the multiple regression linear to describe the effect of independent variables on the dependent variable.</p> <p>Findings: The result of this study showed that attitude has the strongest level of significant effect on tourists' behavioural intention. However, the perceived risk, perception of COVID-19, subjective norm, and financial condition don't have a significant effect on tourists' behavioural intention.</p>
	<p>Practical implications: The findings of this study can be used by travel agents and government agents to attract more tourists. Moreover, for academics, it can support new knowledge as well as supporting theories.</p> <p>Original/value: A significant contribution to the body of knowledge is achieved through testing and subsequent confirmation of the effects of tourists' behavioural intention in the study model. The establishment of the aforementioned constructs adds value to TBP in explaining behavioural intention toward travelling overseas during the COVID-19 pandemic.</p> <p>Doi: https://doi.org/10.26668/businessreview/2023.v8i5.479</p>

O EFEITO DO RISCO PERCEBIDO, DA PERCEPÇÃO DA COVID-19, DA NORMA SUBJETIVA, DA CONDIÇÃO FINANCEIRA E DA ATITUDE NA INTENÇÃO COMPORTAMENTAL DOS TURISTAS DURANTE A PANDEMIA: O CASO DOS TURISTAS MALAIOS

RESUMO

Objetivo: Este estudo analisa o efeito do risco percebido, da percepção da COVID-19, da norma subjetiva, da condição financeira e da atitude na intenção comportamental dos turistas durante uma pandemia, usando a teoria do comportamento planejado como modelo. Neste estudo, as variáveis independentes são o risco percebido, a

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percepção da COVID-19, a condição financeira e a atitude, enquanto a intenção comportamental é a variável dependente no contexto dos turistas malaios.

Projeto/metodologia/abordagem: Este estudo utilizou o modelo da teoria do comportamento planejado (TPB) como o poder explicativo da intenção comportamental dos turistas. Um total de 450 questionários foi distribuído entre os turistas malaios que viajavam para o exterior. Os dados foram distribuídos usando o formulário do Google. Para analisar as hipóteses, o pesquisador usou a regressão linear múltipla para descrever o efeito das variáveis independentes sobre a variável dependente.

Conclusões: O resultado desse estudo mostrou que a atitude tem o nível mais forte de efeito significativo sobre a intenção comportamental dos turistas. Entretanto, o risco percebido, a percepção da COVID-19, a norma subjetiva e a condição financeira não têm um efeito significativo sobre a intenção comportamental dos turistas.

Implicações práticas: Os resultados deste estudo podem ser usados por agentes de viagem e agentes governamentais para atrair mais turistas. Além disso, para os acadêmicos, podem apoiar novos conhecimentos, bem como teorias de apoio.

Originalidade/valor: Uma contribuição significativa para o conjunto de conhecimentos é obtida por meio de testes e posterior confirmação dos efeitos da intenção comportamental dos turistas no modelo do estudo. O estabelecimento dos construtos mencionados anteriormente agrega valor à TBP na explicação da intenção comportamental de viajar para o exterior durante a pandemia da COVID-19.

Palavras-chave: Teoria do Comportamento Planejado, Risco Percebido, Percepção da Covid-19, Norma Subjetiva, Condição Financeira, Atitude, Intenção Comportamental do Turista.

EL EFECTO DEL RIESGO PERCIBIDO, EL COVID-19 PERCIBIDO, LA NORMA SUBJETIVA, LA SITUACIÓN ECONÓMICA Y LA ACTITUD EN LA INTENCIÓN DE COMPORTAMIENTO DE LOS TURISTAS DURANTE LA PANDEMIA: EL CASO DE LOS TURISTAS MALAYOS

RESUMEN

Objetivo: Este estudio examina el efecto del riesgo percibido, la COVID-19 percibida, la norma subjetiva, la situación financiera y la actitud en la intención de comportamiento de los turistas durante una pandemia utilizando la teoría del comportamiento planificado como modelo. En este estudio, las variables independientes son el riesgo percibido, el COVID-19 percibido, la condición financiera y la actitud, mientras que la intención de comportamiento es la variable dependiente en el contexto de los turistas malayos.

Diseño/metodología/enfoque: Este estudio utilizó el modelo de la teoría del comportamiento planificado (TPB) como poder explicativo de la intención de comportamiento de los turistas. Se distribuyó un total de 450 cuestionarios entre turistas malayos que viajaban al extranjero. Los datos se distribuyeron mediante un formulario de Google. Para analizar las hipótesis, el investigador utilizó la regresión lineal múltiple para describir el efecto de las variables independientes sobre la variable dependiente.

Conclusiones: El resultado de este estudio mostró que la actitud tiene el mayor nivel de efecto significativo sobre la intención de comportamiento de los turistas. Sin embargo, el riesgo percibido, el COVID-19 percibido, la norma subjetiva y la condición financiera no tienen un efecto significativo sobre la intención de comportamiento de los turistas.

Implicaciones prácticas: Los resultados de este estudio pueden ser utilizados por las agencias de viajes y los funcionarios gubernamentales para atraer a más turistas. Asimismo, para los académicos, pueden respaldar nuevos conocimientos, así como apoyar teorías.

Originalidad/valor: Se obtiene una contribución significativa al cuerpo de conocimientos al probar y confirmar más los efectos de la intención de comportamiento de los turistas en el modelo de estudio. El establecimiento de los constructos mencionados añade valor a la TBP para explicar la intención conductual de viajar al extranjero durante la pandemia del COVID-19.

Palabras clave: Teoría del Comportamiento Planificado, Riesgo Percibido, Percepción de Covid-19, Norma Subjetiva, Condición Financiera, Actitud, Intención de Comportamiento del Turista.

INTRODUCTION

Over the past two years, the world has been affected by COVID-19. Most countries have been affected in terms of economics, and the number of tourists has dropped, and the whole

country is fighting to limit the spread of COVID-19. The government has applied such as social distancing, vaccination, and lockdown on their citizen (Hanafiah et al., 2022). One of the impacts of the spread of COVID-19 is that tourists are scared about their health situation when travelling overseas. However, each country has made it a requirement for citizens to take vaccination in two-dose and, in some cases, requires the booster dose. However, the country ought to be making a health policy to restrict the spread of COVID-19 and entail their citizen to follow up on all the health instructions. According to Kement et al. (2022), the tourist destination must apply several rules or policies to restrict the spread of COVID-19, such as hygiene rules, social distancing rules, restrictions, prohibitions, nonpharmaceutical interventions, and quarantine for tourists.

Several countries had been adopted restrictions to stop the spread of COVID-19, which come from other countries such as the USA, UK, Ireland, Middle East, and Brazil for global tourism or tourists, especially Asians (Liu et al., 2021). As reporting by the World Health Organization (WHO), Asian countries have the highest cases of COVID-19, as the COVID-19 first time occurred in Wuhan, China, so the spread of COVID-19 is faster (Kement et al., 2022). Many researchers have conducted studies on the relationship between the TPB and tourists' behavioural intentions. The TPB is used to understand the effect of different determinants independent variables on tourists' behavioural intentions. However, there is limited research on the effect of study variables on tourists' behavioural intention.

With the outbreak of COVID-19, outbound tourism in many destinations has suffered, and in terms of outbound tourism in the context of Malaysian tourists' travelling abroad, 11.9 million outbound travels were made by Malaysians in 2016, and it was expected to increase by 14.2 million in 2021, however by the outbreak of COVID -19 these numbers have slowed down (Hirschmann, 2019). Moreover, another study by Ghaderi et al. 2021, found that the COVID-19 pandemic led to a big loss of human lives everywhere and created an unprecedented challenge for the tourism industry and community relations which led to the slowing down of outbound tourism. The unfavourable result can be linked to other variables that have often been studied separately in another tourism context but not in Malaysian tourists' context during the pandemic. Although there is a significant body of literature on perceived risk, perception of COVID-19, subjective norm, financial condition and attitude and behavioural intention (Bae & Chang, 2021; Cheng et al., 2022; Das & Tiwari, 2021; Espacios et al., 2019; Hanafiah et al., 2022; Kement et al., 2022; Wang et al., 2021), research is lacking in the area of aforementioned variables during the spread of the pandemic. The potential for a combined effect of these

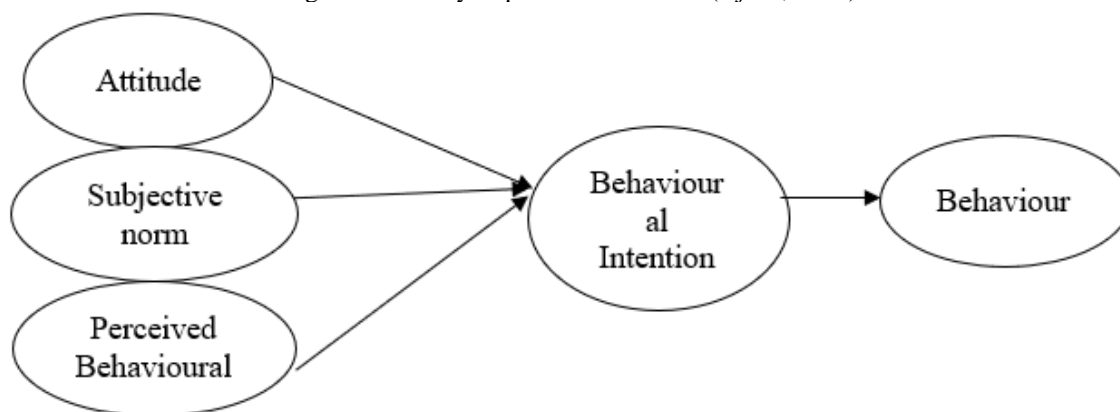
variables on Malaysian tourists' behavioural intention is indeed intriguing to open a new paradigm in research. Hence, to fill the gap, this study aims to deploy the TPB to investigate the effect of perceived risk, perception of COVID-19, subjective norm, financial condition, and attitude on tourists' behavioural intention in the context of Malaysian tourists. Based on this study, the variables could help in improving to explain the power of TPB to explore their effect on the behavioural intention of Malaysian tourists, which consist of perceived risk, perception of COVID-19, subjective norm, financial condition as well as attitude variables. By using these constructs, the study model can better explain the behavioural intention of Malaysian tourists travelling overseas. This study used perceived risk, perception of COVID-19, subjective norm, financial condition, and attitude in the context of Malaysian tourists. The findings of this study apply to tourism destinations. Hence these findings will assist tourism destinations in defining their promotion strategies in different marketing campaigns to be able to attract Malaysian tourists.

LITERATURE REVIEW

The Theory of Planned Behaviour

The theory of planned behaviour (TPB) can be used to describe the relationship between attitudes, desires, and behaviours, as well as to predict the individual's behavioural intention (Bae & Chang, 2021) and (Liu et al., 2021). The TPB can be used as a model for explaining the behaviour and intention of tourists, so it could be used in this study due to its focus on the tourist's behaviours. However, the TPB (Figure 1) was called the theory of reasoned action (TRA), which is an explanatory power to behaviour and intention of the tourists based on a restricted number of socio-cognitive predictors than most due to intention and willingness to perform (Trifiletti et al., 2021). Many studies have been used together with the TRA and the TPB to apply to predict different tourists' behaviour and intention while making a decision.

Figure. 1. Theory of planned behaviour (Ajzen, 1985)



Furthermore, the TPB represents one of the examples to predict personal behaviour principles, as well as to add such predictive factors, namely, perceived behaviour control, attitude, and subjective norm (Hanafiah et al., 2022). Essentially, the TPB can be defined as predicting the people's behaviour, intention, and attitude in the decision-making process as well, as it can support researchers in studying the behavioural intention of tourists. Moreover, according to Xu et al. (2021), the TPB model can be an explanatory power to describe an individual's behavioural intention based on the attitude, subjective norm, and perceived risk.

Another study which was conducted by Wang et al. (2020) used TPB to explain behavioural intention for hotel visitation after COVID-19, while Wang et al. (2021) explained destination choice among students who used a decision-making process that involved attitudes, subjective norms, and perceived behavioural control. Besides, the TPB has been widely used by some researchers to understand psychology, economics, and the tourism field with added risk predictors to improve its explanatory power (Hanafiah et al., 2022).

Based on previous studies, there is a relationship between intention, attitude, and subjective norm, in which intention has a reflection on the motivation as well as predicting attitude and subjective norm. Therefore, the TPB was used as an explanatory model for behaviour, intention, and willingness (Trifiletti et al., 2021). By considering this, the study aims to investigate the impact of the mentioned variables on tourists' behavioural intention caused by the COVID-19 pandemic and to extend the explanatory power of the TPB model within the construct of behavioural intention.

Perceived Risk

COVID-19 has been perceived as a risk that influences mental health, such as traumatism, which has become a current issue in tourism. The COVID-19 outbreak caused most

people to be admitted to hospitals, and so many passed away. In this context, the perceived risk can be describing a perception of the tourists about the uncertainty of conditions that have risk, and the tourists or tourisms might have negative experiences or trauma as a result of doing it (Peco-Torres et al., 2021). Therefore, apart from most tourists will avoid risk factors such as terrorism and natural disaster, in the current situation, they are concerned about the COVID-19 outbreak too. Similarly, people will avoid visiting countries which are having a high risk of a pandemic. Thus, the health risk is considered more important for tourists when they want to travel overseas, and this has since become an essential element of consideration in tourist behaviour. Most people use their intuitive risk judgment to assess risky situations, which is referred to as risk perception, as well as tourists will be critically thinking in decision-making when they desire to travel (Teeroovengadum et al., 2021).

The study conducted by Abraham et al. (2020) discovered that tourists believe that tourism destinations could manage the spread of COVID-19 and ensure tourists' health, as well as tourists, can measure their risk if they are travelling so that the perceived risk has no significant effect on travelling to China. However, perceived risk has the biggest impact on travel attitudes and their future travel intention, especially in this condition which is the COVID-19 outbreak that can influence the tourists' behaviour intention which arisen from scare or trauma (Hanafiah et al., 2022). Additionally, the perceived risk and safety of health have influenced each other when the tourists make a decision (Das & Tiwari, 2021).

The study conducted by Teeroovengadum et al. (2021) pertaining the minimising perceived travel risk in the aftermath of the COVID-19 pandemic to boost travel and tourism discovered that tourists are very curious about the COVID-19 crisis, so that perceived risk can influence tourists, as well as the perceived health risk, is commonly potential for them when deciding to visit a destination and less willing to travel to the countries having high COVID-19 cases. In addition, Peco-Torres et al. (2021), in their study on the usage of hotel services, discovered that tourists have an impact when returning to utilise the hotel services while COVID-19 is ongoing and the perceived risk by an individual has a significant effect on the tourists' intention to return by using the hotel services again. The willingness of tourists to travel in the future depends on their personal experience of COVID-19 (Ivanova et al., 2021). When tourists have a plan to travel in the future or travel intention to a country, they will consider so much about the risk. The travel risk could be influencing tourists' behaviour by avoiding specific destination risks, particularly in this situation is COVID-19 pandemic that is extremely influential on the travel behaviour intention (Hanafiah et al., 2022).

Perception of COVID-19

Perception of the tourist on COVID-19 is the most important aspect of the tourism industry, in which motivations were chosen, arranged, and translated into a meaningful and rational representation (Hanafiah et al., 2022). The tourists will be considering the impact of the risk of the spread of the COVID-19 outbreak on their health and safety. Therefore, the perception of COVID-19 towards tourism intention or desire to travel could be affected (Kement et al., 2022). When the case of COVID-19 in a country has higher numbers, it might affect the tourists' behavioural intention, so tourists might not want to visit those destinations with higher cases of COVID-19.

According to a study conducted by Kement et al. (2022), the perception of COVID-19 has not had a significant effect on behavioural intention, in which most tourists didn't believe the pandemic could have travelling detention and their perception of risk on control of government to restrict the COVID-19 spread and also the perception of people around them. Furthermore, the tourist's decision to travel in the future depends on their perception of risk, which is related to their previous environment attitude (González-Reverté et al., 2022).

Nevertheless, a study conducted by Liu et al. (2021) discovered that the perception of COVID-19 has directly influenced future travel intention, in which the tourists do not want to get sick and put their health at risk. Similarly, the study conducted by Wang et al. (2021) focused on Chinese university students and stated that perception of COVID-19 affects future travel intention. Besides, a previous study conducted by Hanafiah et al. (2022) indicated that the tourist's perception of health risks could change their future travel intention and behavioural intention. This is due to the tourist risk perception is critical for them when deciding on a destination choice.

Subjective Norm

According to Wang et al. (2020), subjective norm refers to the impact of perceived social pressure to perform people's behaviours. Additionally, tourists will consider the opinion of friends, colleagues, and family when deciding to visit other places (Das & Tiwari, 2021). The study conducted by Wang et al. (2020) found that the subjective norm has an impact on the behavioural intention after a pandemic that has been influenced by social-demographic, which has a bigger impact on tourists' behavioural intention. Moreover, the study conducted by Liu et al. (2021) identified that attitude, subjective norm, perceived behavioural control, and past

outbound travel behaviour have a significant effect on post-pandemic outbound travel intention. The study conducted by Hanafiah et al. (2022) discovered that subjective norms have a significant effect on future travel intention, as well as the subjective norm can be really influenced when the people close to them give an option when deciding on future travel. Similarly, Wang et al. (2021) found that subjective norm thru deploying TPB has explanatory power of the components, in which this variable significantly influences the destination visit intention due to close friends and family opinions.

Financial Condition

Financial condition is one of the important factors for tourists when deciding to travel. The tourists will be considering their financial ability and whether their financial conditions are sufficient enough to travel. The financial condition of tourists could improve the tourists' intention to travel and visit tourist destinations and be a fundamental element for tourists to consider for travelling (Xie & Tveteras, 2020). A study by Zhang (2020) on residence income found that with the increase in income, tourism consumption expenditure will increase, which might have great results for tourism destinations. The financial condition of tourists often can be associated with a purchasing power level to travel abroad. When the tourists have a strong financial condition, it will eventually implicate purchasing power for travelling abroad (Xie & Tveteras, 2020). Thus, financial condition is one of the important factors for tourists to travel. Another study found that the financial condition can influence tourists' choice to travel and choice of destination (Espacios et al., 2019).

Attitude

The TPB framework can support the effect of attitude on tourists' behavioural intention. Theoretically, attitude is a well-known determinant of behavioural intention. Thus using TPB can be explanatory power to measure tourists' behavioural intention (Hanafiah et al., 2022). The study conducted by Liu et al. (2021) found that attitude has a significant effect on tourists' behavioural intention. It found that tourists will decide to travel based on their attitude. According to Abraham et al. (2020), attitude has the strongest impact on behavioural intention, especially during the COVID-19 pandemic, because tourists are more likely to travel abroad when their own country has a restriction on COVID-19. Similarly, the study conducted by Hanafiah et al. (2022) discovered that the tourists' attitudes have directly influenced the tourist's intentions and could reduce their travel intention.

Furthermore, due to the impact of the COVID-19 outbreak, the attitude has an influencing power on tourists' travel intentions (Wang et al., 2020). By looking at one of the reasons stated in the previous study due to the outbreak of COVID-19, the price of hotels has increased, which has led to fewer tourists travelling. Moreover, the attitude has an impact on tourists' behavioural intentions (Das & Tiwari, 2021). Similarly, an attitude has an impact on destination visit intention (Wang et al., 2021; Xu et al., 2021). However, the results of the previous study are different from the study by Abbasi et al. (2021) that found attitude has no significant effect on tourists' revisit intention.

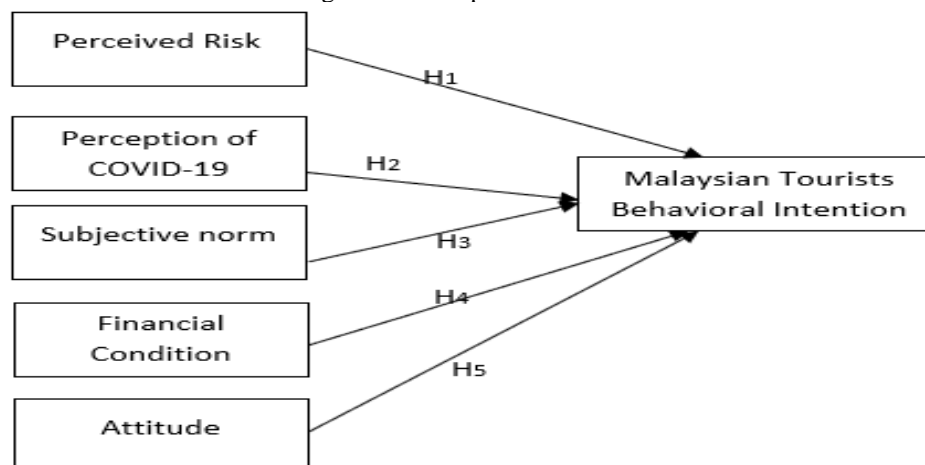
Malaysian Tourists' Behavioural Intention

The pandemic is one of the fragments to consider for tourists when making a plan to travel and is more important than psychological, economic, or social factors (Kement et al., 2022). In this situation, COVID-19 caused some countries to apply restrictions such as lockdown, which changes the tourist's immediate behaviour and intention to travel (Hanafiah et al., 2022). Thus, the behaviour intention favours psychological, economic, and social factors as well as influenced by the situation risk towards the tourists. Previous studies on tourists' income and their intention to travel found that high-income tourists intend to spend more than low-income tourists while travelling (Peréz-Rodriguez & Ledesma-Rodriguez, 2019). The demographic, social-economic background of tourists, age, education, occupation, travel purpose, and length of stay are determinants of their behaviour and intention to visit a place (Cheng et al., 2022). Furthermore, according to the TPB model, tourists' behaviour can be influenced by attitude, subjective norms, and perceived behaviour control in decision-making to travel (Xu et al., 2021). However, the study conducted by Abbasi et al. (2021) shows that attitude and subjective norms do not have a significant relationship with behavioural intention. Its result may be influenced by the demographic study.

Conceptual Framework & Research Hypotheses

The conceptual framework of this study was developed by considering five independent variables and one dependent variable (Figure 2). Independent variables include perceived risk, perception of Covid-19, subjective norm, financial condition, and attitude, while the dependent variable is Malaysian tourists' behavioural intention.

Figure 2. Conceptual Framework



(Adapted from the study by Ajzen, 1985; Bae & Chang, 2021; Cheng et al., 2022; Das & Tiwari, 2021; Espacios et al., 2019; Hanafiah et al., 2022; Kement et al., 2022; Wang et al., 2021)

Based on the literature review, the following hypotheses are proposed:

H1: Perceived risk has a significant effect on tourists' behavioural intention.

H2: Perception of COVID-19 has a significant effect on tourists' behavioural intention.

H3: Subjective norm has a significant effect on tourists' behavioural intention.

H4: Financial condition has a significant effect on tourists' behavioural intention.

H5: Attitude has a significant effect on tourists' behavioural intention.

With the above hypotheses, this study proposes a conceptual framework (Figure 2). The conceptual framework displays the relationship constructs.

RESEARCH METHODOLOGY

In order to empirically test the current study hypotheses, multi-item scales used in previous studies were identified and modified to suit the study setting. A questionnaire with five constructs was designed to capture tourists' behavioural intentions. Each of the five constructs was measured using a 5-point Likert scale: The items were rated on a 5-point Likert scale ranging from strongly disagree (1) to strongly agree (5), which was developed after reviewing previous measurement scales (Bayih & Singh, 2020; Brown et al., 2008; Faulkner & Tideswell, 1997; Lee et al., 2011). This survey was conducted among Malaysian tourists to evaluate the effect of perceived risk, perception of COVID-19, subjective norm, financial condition, and attitude on tourists' behavioural intention during the pandemic. A total of 450 tourists were asked a series of questions related to their beliefs about the study constructs.

The population of this study is Malaysians, who travel abroad for business or holiday purposes. The data were collected from respondents by using a google form. Thus, this study

focuses on Malaysian tourists. This study used a self-administered questionnaire that was shared randomly with individuals through an online survey platform. The constructs that are used in this study are perceived risk, perception of COVID-19, subjective norm, financial condition, attitude, and tourists' behavioural intention (Kement et al., 2022; Liu et al., 2021).

This study uses the sampling method as the research methodology. Due to this study, using large data is considered to be more effective and efficient (Kement et al., 2022). This study questionnaire consists of demographic as well as variables, namely perceived risk, perception of COVID-19, subjective norm, financial condition, attitude, and tourists' behavioural intention. When totalling the data comprised 450 respondents, only 400 responses were valid. The questionnaire form consists of two parts, and the first part entails a questionnaire about the demographic respondents, such as gender, age, education, and travel reason. The second part is perceived risk, perception of COVID-19, subjective norm, financial condition, attitude, and tourists' behavioural intention.

This study used Statistical Package for Social Science (SPSS) version 18 in calculating the validity test, reliability of the questionnaire form, and testing the hypotheses. Cronbach Alpha (CA) analysis was applied to test the reliability of data by using the pilot test method Kement et al. (2022) by comparing the CA with an r-table to analyse whether the data is reliable or not (Harahap et al., 2019). The researcher used the multiple regression linear method for hypothesis testing. The following is multiple linear regression formula:

$$BI(Y) = \beta_0 + \beta_1(PR) + \beta_2(PC) + \beta_3(SN) + \beta_4(AT) + \beta_5(FC) + \varepsilon$$

Y = Dependent variable (Tourists' Behavioural Intention)

PR = Perceived Risk

PC = Perception of COVID-19

SN = Subjective Norm

FC = Financial Condition

AT = Attitude

ε = Standard error

β_{1-4} = Regression coefficient (slope parameters). This coefficient also determines the direction as a predictor of the forecast or contribution indicating the value increase (+) or decrease (-).

β_0 = Constant.

DATA ANALYSIS

Descriptive Statistical Analysis

This study uses SPSS version 18 to measure or process the data analysis, along with performing descriptive analysis statically of each variable. The result of the demographic description is shown in Table 1.

Table 1. Descriptive statistics results for Demographic

Demographic		SD	Variance	Freq	Per cent
Gender	Male	0.495	0.245	170	42.5%
	Female			230	57.5%
Marital Status	Single	0.735	0.585	93	24%
	Married			307	76%
Age	21-26	0.881	0.776	33	9%
	27-32			99	24%
	33-38			176	44%
	Above 39			92	23%
Occupation	Employed	0.580	0.355	380	95%
	Unemployed			20	5%
Monthly Income (USD) 1USD = 4.41MYR	< 800	0.810	0.725	12	3%
	800-1500			308	77%
	> 1500			80	20%
Education	Diploma	0.709	0.503	33	8%
	Degree			237	60%
	Master			105	26%
	PhD			25	6%
Travel Reason	Business	0.543	0.295	32	8%
	Holiday			368	92%

Based on the result of descriptive statistics, the gender has a standard deviation of 0.495 with a variance of 0.245, which indicated that this survey was dominated by females with a total of 230 respondents. The marital status has a standard deviation of 0.735 with a variance of 0.585, which indicates that married tourists are travelling more. The age has a standard deviation of 0.881 with a variance of 0.776, after which the age is dominant by adults among 33-38, totalling 176 respondents, followed by 27-32 years old. The occupation has a standard deviation of 0.580 with a variance of 0.355, which indicates that the majority of tourists are employed. The monthly income has a standard deviation of 0.810 with a variance of 0.725, which indicates that the average monthly income is between 800-1500 (USD). The education has a standard deviation of 0.709 with a variance of 0.503, and it is dominated by masters totalling 105 respondents. The travel reason has a standard deviation of 0.543 with a variance of 0.295, which indicated that in this survey, most tourists travel for a holiday, as shown in Table 1.

Reliability Test

This study also checked the reliabilities of constructs in the measurement model before testing the structural model. The level of internal consistency in each construct was acceptable, with Cronbach's alpha estimates ranging from 0.85 to 0.92 (Nunnally, 1978). All the composite reliabilities of the constructs were over the cut-off value of 0.70, ensuring adequate internal consistency of multiple items for each construct (Hair et al., 2010), as shown in Table 2.

Table 2. Reliability Test

	Cronbach's Alpha	Composite reliability	Status
Perceived Risk	0.87	0.83	Reliable
Perception of COVID-19	0.79	0.70	Reliable
Subjective norm	0.85	0.81	Reliable
Financial Income	0.80	0.82	Reliable
Attitude	0.89	0.83	Reliable
Behavioural Intention	0.92	0.90	Reliable

Validity test

Furthermore, the perceived risk has a standard deviation of 0.538 with a variance of 0.290. The Perception of COVID-19 has a standard deviation of 0.564 with a variance of 0.319. The Subjective norm has a standard deviation of 0.476 with a variance of 0.227. The financial condition has a standard deviation of 0.631 with a variance of 0.399. The attitude has a standard deviation of 0.858 with a variance of 0.736. The tourists' behavioural intention has a standard deviation of 0.590 with a variance of 0.349, as shown in Table 3.

Table 3. Descriptive statistics results for study constructs

	Minimum	Maximum	Mean	Std. Deviation	Variance
Perceived risk	1.80	4.80	3.4175	0.5384	0.290
Perception COVID1	2.00	5.00	3.8832	0.5645	0.319
Subjective norm	2.50	5.00	4.0188	0.4769	0.227
Financial condition	1.00	5.00	3.89	0.631	0.399
Attitude	2.00	5.00	3.32	0.858	0.736
Behavioural intention	1.60	4.80	3.2395	0.5907	0.349

Moreover, based on the bivariate correlation result above shows that the correlation between the perceived risk (PR) and behavioural intention (BI) has the p-value of $0.000 < 0.05$ (5%) with the Pearson correlation of 0.395, which indicates that perceived risk has a positive correlation with behavioural intention. Meanwhile, the perception of COVID-19 (PC) has a p-value of $0.000 < 0.05$ (5%) with a Pearson correlation of 0.453, which indicates that the

perception of COVID-19 has a positive correlation with behavioural intention. Furthermore, the subjective norm (SN) has a p-value of $0.000 < 0.05$ (5%) with a Pearson correlation of 0.253, which indicates that the subjective norm has a positive correlation with behavioural intention. The financial condition (FC) has the p-value of $0.000 < 0.05$ (5%) with a Pearson correlation of 0.192, which indicates that financial conditions have a positive correlation significant with behavioural intention. At last, the attitude (A) has the p-value of $0.000 < 0.05$ (5%) with a Pearson correlation of 0.799, which indicates that the attitude has a positive correlation with behavioural intention. Based on the correlation analysis above, we can conclude that there is a correlation between independent variables and dependent variables, as shown in Table 4.

Table 4. Constructs correlation

	PR	PC	SN	FC	A	BI
PR	1	0.375**	0.267**	0.224**	0.535**	0.395**
PC	0.375**	1	.249**	.101**	0.593**	0.453**
SN	0.267**	0.249**	1	0.496**	0.315**	0.253**
FC	0.224**	0.101*	0.496**	1	0.202**	0.192**
A	0.535**	0.593**	0.315**	0.202**	1	0.799**
BI	0.395**	0.453**	0.253**	0.192**	0.799**	1

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Multiple Regression Linear

F-test Statistic

The f-test in this study is shown that the F-count of 140.705, with a significance level of $0.000 < 0.05$ (α). Its indicated that the data of this study overall is accepted. This result concludes that this model or independent variables and dependent variables have a simultaneously significant relationship, as shown in Table 5.

Table 5. F-test statistic

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig
1	Regression	89.265	5	17.853	140.705	.000
	Residual	49.991	394	0.127		
	Total	139.256	399			

a. Predictors: (Constant), Perceived_risk, Perception_COVID19, Subjective_norm, Financial Condition, Attitude

b. Dependent Variable: BI

The Coefficient of determination (R-square) Test

Based on the R-square result, it appears that this model has an R-square of 0.641; it indicated that the independent variables in this study could be influencing the tourists'

behavioural intention up to 64%. Hence, the other variable beyond the variables used in this study that can be influencing the tourists' behavioural intention is 35%, as shown in Table 6.

Table 6. The coefficient of determination (R-square) Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				Durbin-Watson	
					R Square Change	F Change	df1	df2		Sig. F Change
1	0.801	0.641	0.636	0.35620	0.641	140.705	5	394	0.000	1.917

Individual Parameter Significance Test (t-Statistic Test)

Based on the multiple linear regression test result, this study has obtained the following:

$$BI (Y)=1.504-0.054([PR] _t)- [0.025(PC) _t]- [0.014(S) _gt]+0.574([AT] _t)+0.40([FNI] _t)+\varepsilon$$

Based on the t-statistic test result, it seems that perceived risk has a t-value calculated of -1.348 with the p-value of $0.178 > 0.05$, which indicates that perceived risk has not a significant effect on tourists' behavioural intention. Thus, the first hypothesis that stated, "The perceived risk has a significant effect on the tourists' behavioural intention", is rejected. Furthermore, the perception of COVID-19 has a t-value calculated of -0.638 with the p-value (Sig.) of $0.524 > 0.05$, which indicates that the perception of COVID-19 has not a significant effect on tourists' behavioural intention. Consequently, the second hypothesis that stated, "The perception of COVID-19 has a significant effect on the tourists' behavioural intention", is rejected. Furthermore, the subjective norm has a t-value calculated of -0.320 with the p-value (Sig.) is $0.749 > 0.05$, which indicates that the subjective norm has no significant effect on the tourists' behavioural intention. Thus, the third hypothesis that stated, "The subjective norm has a significant effect on the tourists' behavioural intention", is rejected. Moreover, the financial condition with a t-value calculated of 1.205 with the p-value (Sig.) is $0.229 > 0.05$, which indicates that the financial condition has no significant effect on the tourists' behavioural intention. Thus, the fourth hypothesis that stated, "The financial condition has a significant effect on the tourists' behavioural intention", is rejected. Meanwhile, the attitude has a t-value calculated of 19.996 with the p-value (Sig.) $0.00 < 0.05$, which indicates that the attitude has a significant effect on the tourists' behavioural intention. Thus, the fifth hypothesis that stated, "The attitude has a significant effect on the tourists' behavioural intention", is accepted, as shown in Table 7.

Table 7. Individual Parameter Significance Test (t-Statistic Test)

	Unstandardised Coefficients		Standardised	t	Sig.
	B	Std. Error	Coefficients		
Constant	1.504	0.194		7.749	0.000
Perceived risk	-0.054	0.040	-0.049	-1.348	0.178
Perception COVID19	-0.025	0.040	-0.024	-0.638	0.524
Subjective norm	-0.014	0.045	-0.012	-0.320	0.749
Financial Condition	0.040	0.033	0.042	1.205	0.229
Attitude	0.574	0.029	0.834	19.966	0.000

DISCUSSION

This study aims to evaluate the effect of perceived risk, perception of COVID-19, subjective norm, financial condition, and attitudes on tourists' behavioural intention during a pandemic by deploying the TPB model to describe the factors influencing intention. This study used the online survey to collect the data from respondents by using the google form, and the total data is 400 valid responses. The study found the hypothesis that perceived risk influences behavioural intention was not significant. This shows that perceived risk does not affect behavioural intention in this study directly. In this study, the perceived risk of a pandemic by tourists is not that serious in a way that stops them from travelling abroad, as most tourists believe that tourism destinations can control the spread of Covid-19, and also they have rules for every tourist to be followed, and if doing all these procedures, there is no need to worry about travelling abroad. The study conducted by Abraham et al. (2020) discovered that tourists believe that tourism destinations could manage the spread of COVID-19 and ensure tourists' health, as well as tourists, can measure their risk if they are travelling so that the perceived risk has no significant effect to travel to China. Moreover, Meng et al. (2021) found that the perceived risk of tourists travellers travelling abroad changes due to their demographic as they mention younger travellers are not concerned about the spread of Covid-19. In the proposed model, this study hypothesised the impact of the perception of Covid-19 on tourists' behavioural intention. The study found that this variable doesn't have a significant effect on behavioural intention. This result indicates that the tourists believe that the government could be restricting the spread of COVID-19 by applying the policy such as full vaccination to their citizens, social distancing, etc. The result is similar to the study conducted by Kement et al. (2022) that discovered the perception of COVID-19 has not had a significant effect on behavioural intention. This is in accordance with the findings of a study by Kement et al. (2022), which discovered that perception of COVID-19 has not had a significant effect on behavioural intention. The study found the hypothesis that subjective norm influences tourists' behavioural intention was not significant. This shows that subjective norm does not affect intention in this study directly. This

study discovered that subjective norm has an insignificant effect on tourists' behavioural intention. These results are presumably because some tourists are not influenced by the decision of family or friends (Abbasi et al., 2021). Moreover, the findings by Polat et al. (2021) indicated that there is no relationship between travel intention and social norms. The study found the hypothesis that financial condition influences behavioural intention was not significant. This shows that financial condition does not affect intention in this study directly. One of the potential reasons that the hypothesis is not supported focuses on the fact that when tourists decide to travel, they do not think of their income. They just want to travel and go for a holiday. This result is supported by Pinto and Castro (2019), who stated that income does not have an important, influential role when tourists make a purchase decision. Moreover, Nguyen et al. (2021) found that tourists having different income levels tend to travel, and their financial condition is not something to stop them from travelling. In the proposed model, this study hypothesised the impact of attitude on tourists' behavioural intention. The study found that attitude has a significant effect on intention. This result is in accordance with the findings of previous studies by Liu et al.(2021), Abraham et al. (2020), Wang et al. (2020), and Das and Tiwari (2021), who discovered that attitude has a significant effect on travel intention. This study also found that attitude can be an explanatory power for tourists' behavioural intention. Moreover, Abraham et al. (2020) discovered that attitude has the strongest impact on behavioural intention, especially during COVID-19, because tourists are more likely to travel abroad when their own country has higher cases of COVID-19.

CONCLUSION

This study provided evidence for the extension of the TPB model to study the tourists' behavioural intention during COVID-19. Previous studies used the TPB model to understand tourists' behavioural intentions in a different context. Additionally, the TPB can be used as explanatory power for describing or study about tourist behavioural intention during the COVID-19 Pandemic. Moreover, this study result can contribute to knowledge and support the theories for education or academics, travel agents as well as government agents to know the factors influencing tourists' behavioural intention when making-decision to travel.

The findings of this study discovered that attitude has the most significant effect on tourists' behavioural intention. The tourists believe that they can take care of their health while travelling, as well as their interest in visiting a destination, so they do not mind about COVID-19 outbreak. Therefore, the tourist destinations must improve their safety and health conditions,

as well as more advertising about the destination on how to manage the outbreak. The result of this study indicated that tourists do not mind the spread of COVID-19, as the government can restrict some rules to stop the spread of it as well as applied the policy to restrict this spread such as full vaccinations and social distancing. The tourists know and understand the risk, but eventually, they believe in government restrictions. The perception of COVID-19 perhaps still becomes considered for tourists when deciding to visit a destination, but for Malaysian tourists, it's not a big problem. Because the Malaysian government has applied a few policies to restrict the spread of COVID-19, especially, they have given full vaccinations, so they can travel anywhere they want. Suggestion for the travel agents and government of those destinations to attract Malaysian tourists to visit their country by ensuring having a proper restriction on their health and safety.

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