



**THE EFFECT OF RISK PERCEPTION ON
INTENTION TO TRAVEL DURING COVID-19
PANDEMIC AMONG STUDENTS IN UNIVERSITY
MALAYSIA KELANTAN**

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ABSTRACT

The global tourism industry has deteriorated by the COVID-19 pandemic due to the travel restriction imposed by most of the countries. The student who studies in the higher education institution such as university student were the contributor to the development of tourism activities globally. In order to revive the tourism sector, it is very important to understand the risk perception such as psychological risk, health risk, financial risk and destination risk in identifying students 'intentions to travel during COVID-19. The purpose of this study was to investigate the relationship between the risk perception which is the psychological risk, health risk, financial risk, and destination risk toward travel intention among UMK students during Covid-19 pandemic. This study used quantitative methods data collection. The researcher used primary data which is focusing on year 2 and 3 students from the FHPK and FKP faculty of UMK City Campus to take data to review more about this research. Pearson correlation is used to find out the relationship between independent variables (psychological risk, health risk, financial risk, destination risk) and dependent variables (travel intention) among UMK students in City Campus. The result showed that there was a positive relationship between psychological risk and travel intention during Covid-19 pandemic among UMK students ($r = 0.83$, $n = 346$, $p = <0.05$), there was a positive relationship between health risk and travel intention during Covid-19 pandemic among UMK students ($r = 0.59$, $n = 346$, $p = <0.05$), there was a positive relationship between financial risk and travel intention during Covid-19 among UMK students ($r = 0.74$, $n = 346$, $p = <0.05$) and there was a positive relationship between destination risk and travel intention during Covid-19 among UMK students ($r = 0.85$, $n = 346$, $p = <0.05$). Researcher recommend future researcher to explore the other variables of risk perception that affecting the travel intention especially among UMK students during Covid-19 pandemic for future studies. Besides, the health and hygiene control should be considered for every individual in the country to keep the tourism sector to operate as usual. Furthermore, the health department also can use this research to take an action on the health and safety care measures other than adopting established SOPs. As a conclusion, the data analysis was corresponding with the objective. The effect of risk perception on intentions to travel during Covid-19 among student travelers in University Malaysia Kelantan (UMK) has discovered by the researcher. All parties such as the health department, government and society play a big role in curbing the epidemic of Covid-19 and the risk during travel will reduced.

Keywords: Psychological risk, health risk, financial, destination risk, travel intentions

ABSTRACT

Industri pelancongan global telah merosot oleh wabak COVID-19 kerana sekatan perjalanan yang dikenakan oleh kebanyakan negara. Pelajar universiti adalah antara penyumbang kepada perkembangan sektor pelancongan di peringkat global. Untuk mengaktifkan semula sektor pelancongan, sangat penting untuk memahami persepsi risiko seperti risiko psikologi, risiko kesihatan, risiko kewangan dan risiko tujuan dalam mengenal pasti niat pelajar untuk melakukan perjalanan semasa COVID-19. Tujuan kajian ini adalah untuk mengkaji hubungan antara persepsi risiko iaitu risiko psikologi, risiko kesihatan, risiko kewangan dan persepsi risiko terhadap niat perjalanan dalam kalangan pelajar UMK semasa wabak Covid-19. Kajian ini menggunakan kaedah pengumpulan data kaedah kuantitatif. Pengkaji menggunakan data primer yang memberi tumpuan kepada pelajar tahun 2 dan 3 dari fakulti FHPK dan FKP Kampus Kota UMK bagi mendapatkan data untuk mengkaji lebih lanjut mengenai penyelidikan ini. Pearson correlation digunakan untuk mengetahui hubungan antara pemboleh ubah bebas (risiko psikologi, risiko kesihatan, risiko kewangan, risiko tujuan) dan pemboleh ubah bersandar (niat perjalanan) di kalangan pelajar UMK di Kampus Bandar. Hasil kajian menunjukkan bahawa terdapat hubungan positif antara risiko psikologi dan niat perjalanan semasa pandemik Covid-19 di kalangan pelajar UMK ($r = 0.83$, $n = 346$, $p = <0.05$), terdapat hubungan positif antara risiko kesihatan dan niat perjalanan semasa pandemik Covid-19 di kalangan pelajar UMK ($r = 0.59$, $n = 346$, $p = <0.05$), terdapat hubungan positif antara risiko kewangan dan niat perjalanan semasa Covid-19 di kalangan pelajar UMK ($r = 0.74$, $n = 346$, $p = <0.05$) dan terdapat hubungan positif antara risiko tujuan dan niat perjalanan semasa Covid-19 di kalangan pelajar UMK ($r = 0.85$, $n = 346$, $p = <0.05$). Penyelidik mengesyorkan penyelidik masa depan untuk meneroka pemboleh ubah persepsi risiko lain yang mempengaruhi niat perjalanan terutama di kalangan pelajar UMK semasa pandemik Covid-19 untuk kajian akan datang. Selain itu, kawalan kesihatan dan kebersihan harus diambil kira bagi setiap individu di negara ini agar tidak dijangkiti wabak Covid-19 dan sektor pelancongan dapat beroperasi seperti biasa. Selain itu, jabatan kesihatan juga dapat menggunakan penyelidikan ini untuk mengambil tindakan terhadap langkah-langkah penjagaan kesihatan dan keselamatan selain menggunakan SOP yang telah ditetapkan. Secara kesimpulannya, analisis data sesuai dengan objektif. Kesan persepsi risiko terhadap niat untuk melakukan perjalanan semasa Covid-19 di kalangan pelancong pelajar di Universiti Malaysia Kelantan (UMK) telah ditemui oleh penyelidik. Semua pihak seperti jabatan kesihatan, kerajaan dan masyarakat memainkan peranan besar dalam membendung wabak Covid-19 dan risiko semasa melancong akan berkurang.

Kata kunci: Risiko psikologi, risiko kesihatan, kewangan, risiko destinasi, niat perjalanan

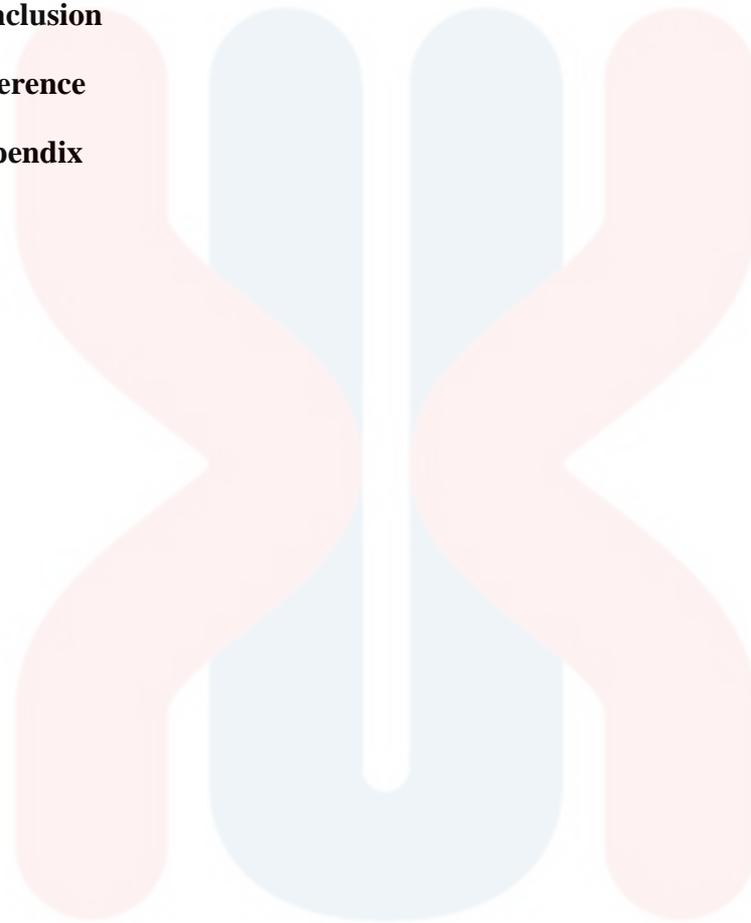
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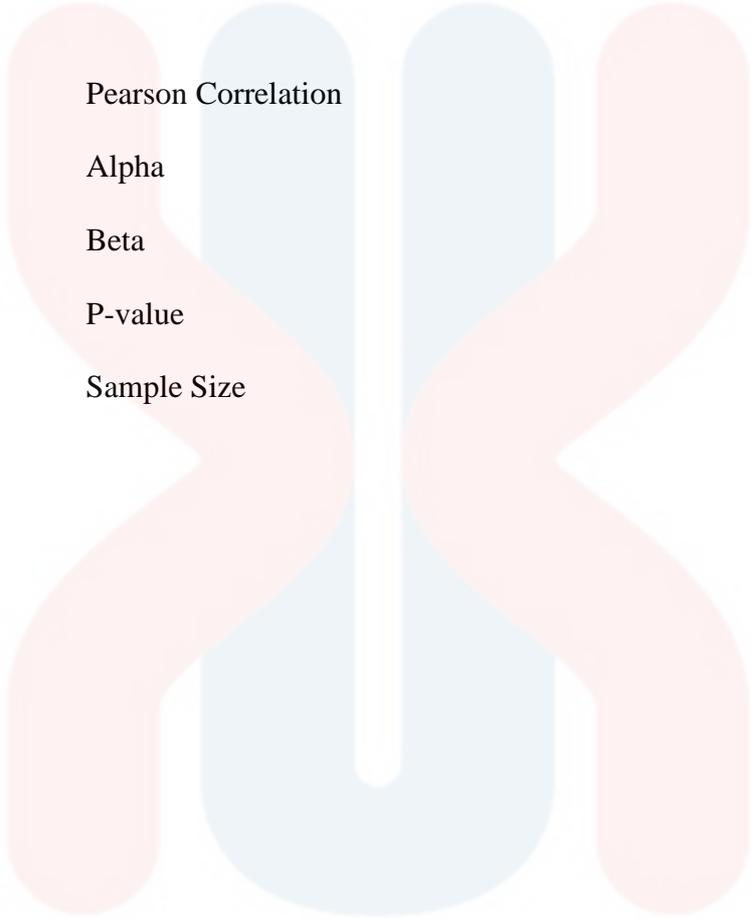
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LIST OF ABBREVIATIONS

SPSS	Statistical Package for the Social Sciences
UMK	University Malaysia Kelantan
FKP	Faculty of Entrepreneurship and Business
FHPK	Faculty of Hospitality, Tourism and Wellness
SAB	Bachelor of Business Administration (Islamic Banking and Finance)
SAE	Bachelor of Entrepreneurship
SAK	Bachelor of Entrepreneurship (Commerce)
SAL	Bachelor of Entrepreneurship (Logistic and Distributive Trade)
SAR	Bachelor of Entrepreneurship (Retailing)
SAH	Bachelor of Entrepreneurship (Hospitality)
SAP	Bachelor of Entrepreneurship (Tourism)
SAW	Bachelor of Entrepreneurship (Wellness)
MCO	Movement Control Order
WTCF	World Tourism Cities Federation
WTTC	The World Travel & Tourism Council
COVID-19	Coronavirus

LIST OF SYMBOLS

r	Pearson Correlation
α	Alpha
β	Beta
p	P-value
N	Sample Size



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CHAPTER 1

INTRODUCTION

1.1 INTRODUCTION

During the Covid-19 pandemic, many parties were impressed to plan travel intentions. The purpose of this paper is to study the relationship between the risk perception toward travel intention among students. This chapter divided into seven sections such as in the figure 1.1.

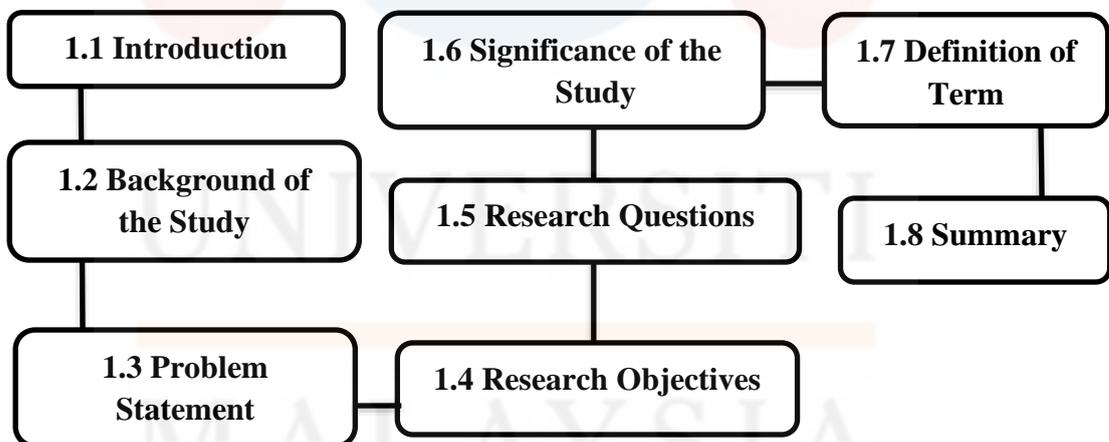


Figure 1.1 Outline of the chapter Introduction

1.2 BACKGROUND OF THE STUDY

Tourism is the activity that requires people or the traveller to spending time away from home for the purpose of relaxation, pleasure, recreation, business or for their own purpose. As for development of tourism industry, it must make sure that without any risk about safety of the tourists, open borders and a stables environment. Conditions that are political, social, and economic, as well as health and safety, are required. The global disruption of stability at the beginning of March 2020 resulted in the complete extinction of visitor movements and activity (Gossling, S et al., 2020). COVID-19 pandemic has totally rapid change and influences with deep adaptation were included international trade, production, and global energy structures, and the global financial system, are undergoing unprecedented upheaval around the world. According to Gossling, S et al., (2020), the novel corona virus (COVID-19) was initially discovered in Wuhan, China, in 2019. Since 2019, the disease has been spreading globally, resulting in the COVID-19 virus pandemic. According to the data (as of December 19, 2020), there are 42,117,097 COVID-19 cases worldwide, with 1,144,442 deaths (World Health Organization, 2020). The pandemic has wreaked havoc on the world's social and economic systems (Sumner et al., 2020).

The COVID-19 pandemic has irreversibly altered the world in every way, and it has had a significant impact on international travel, tourism demand, and the hospitality business (Chang et al., 2020). The impact of the COVID-19 outbreak may be seen in many aspects of tourism, starting with the nature of the industry (Chinazzi et al., 2020). The COVID-19 pandemic expands the global area of disease control to include quarantine, restricted mobility, and isolation. Transportation, travel agencies and tour

operators, hospitality, business, and event tourism have all had a significant impact on domestic and international tourism (Hoque et al., 2020). International travel and commercial operations have been affected, and the tourist and travel industry has been halted, resulting in considerable financial losses. According to World Tourism Cities Federation (WTCF) and Tourism Research Center, (2020) predicted that it caused a 37 percent decline in global growth forecast for 2020. Global concerns about the COVID-19 pandemic, travel issues, and other factors obstruct tourism's regular growth and development. The World Travel & Tourism Council (WTTC) predicts that the COVID-19 pandemic will result in the loss of 50 million jobs in the travel and tourism industry worldwide, with Asia predicted to be the hardest hit (World Economic Forum, 2020). According to the World Tourism Organization, total international arrivals will drop by 20 to 30 percent in 2020 compared to 2019, resulting in a revenue loss of \$300-450 billion dollars globally (World Tourism Organization, 2020). Based on the graph below the number of cases From March 2020 to January 2021, the number of people infected with the new coronavirus COVID-19 rose in Malaysia. (See figure 1.1)

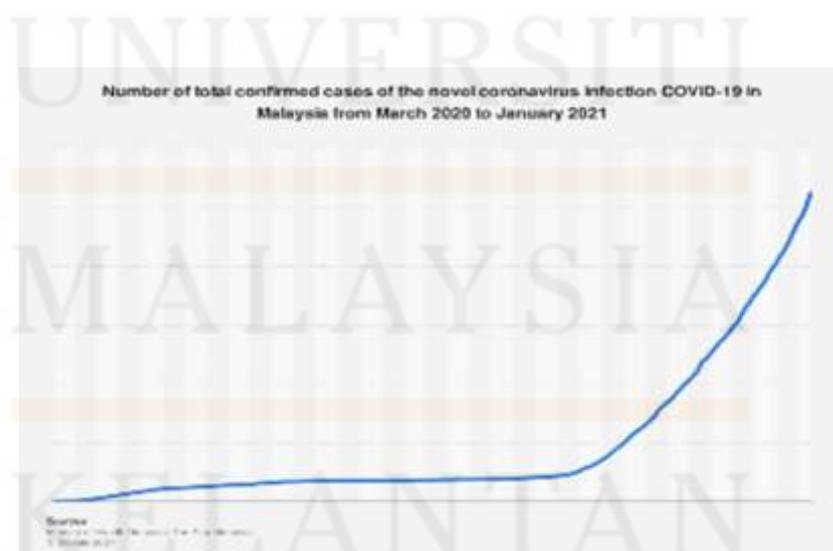


Figure 1.2: Number of total confirmed cases of the novel Coronavirus infection COVID-19 in Malaysia from March 2020 to January 2021.
Source: Statistics Malaysia (2021)

In addition, intentions are signs of how seriously someone are willing to try and how much work they intend to put in, to use in order to carry out a specific action (Ajzen, 1991). There is a lot of evidence that when people intend to do something, they do it. When you say you're going to do something, you're probably going to do it. The selection of intentions to travel during the COVID-19 pandemic is very difficult for tourists especially to students. There are many risk responses that need to be faced if one wants to make a travel intention. The intention to change one's travel plans, travel to certain destination, or avoid a specific destination is closely related to the perceived danger of travelling in general or to a specific destination. Furthermore, when a person views a danger as likely or severe, and as a result, takes action to reduce the risk by cancelling or altering the travel location, self-efficacy comes into play (Schroeder et al, 2013). According to Schusterschitz et al, (2010), the risk perception has an impact not only on where to travel, but also on whether or not to travel in the first place and whether or not to return to the destination.

The impact of risk perception on consumer intention has been explored by a number of academics. Different aspects of behaviour, such as travel destination are discussed (Chew & Jahari, 2014). According to Maritz, Yeh and Shieh (2013), the perception of risk was found to be partially effective in influencing the intention to visit Taiwan's National Park. It is also agreed that the risk dimensions they perceived during their stay influenced their decision to visit Marmaris (Artuger, 2015).

Furthermore, risk is defined as the possibility of losing something important or being exposed to certain hazards or danger (Reisinger & Mavondo, 2005). The literature mentions three forms of risk: objective, actual, and perceived danger (Seabra et al., 2013).

Bauer (2000) was one of the first to argue that risk influences consumer behaviour, pointing out that each individual consumption decision is fraught with uncertainty, which might result in unintended and unpleasant consequences. Researchers are primarily interested in risk perception since it influences behaviour (Bauer, 2000). Consumers' perceptions of the overall negative aspect of a product/service purchase are based on an assessment of possible negative outcomes and the likelihood that those outcomes will occur (Haddock, 1993), and it refers to consumers' perceptions of the overall negative aspect of a product/service purchase based on an assessment of possible negative outcomes and the likelihood that those outcomes will occur (Cahaner et al., 2015). Furthermore, tourism destinations typically compete depending on their perceived image relative to tourists. A tourist's decision to plan a trip or travel to a place is influenced by perceived risk (George, 2010; Lepp, Gibson, & Lane, 2011). Regardless of the issues, tourist behaviour is influenced by the perception of risk in the presence of advance purchase. (Scott, Laws, & Prideaux, 2013).

1.3 PROBLEM STATEMENT

The problem statement that exist in this research is when the movement control order was implemented and impacted to various parties. At first when the COVID-19 outbreak hit Malaysia, the travel activities was tightened until it changed into Movement Control Order on 18 March 2020, since the amount of the number of infected was increased (Tang, 2020). The implementation of Movement Control Order (MCO) makes all movement and gathering were prohibited at all place in all country include the activity such as religious services (Vlaanderen, 2020). At the same time, foreign tourist is also prohibited from entering Malaysia on the beginning of the spread of COVID-19 (New Straits Times, 2020).

Malaysian Prime Minister Tan Sri Muhyiddin Yassin had declared at an early stage that the Movement Control Order would be implemented from March 18 to March 31. Malaysia had 553 positive COVID-19 instances at the time, the majority of which were clusters of 'Tabligh' congregations. According to the Prevention and Control of Infectious Diseases Act 1988 and the Police Act 1967, a 14-day control order was issued. The movement control order, according to the Prime Minister, included a comprehensive prohibition on movement and assembly throughout the country, including sports, religious activities, social sports, and culture (Ashley, 2020).

Since the Movement Control Order (MCO) were implemented, while travelling for the purpose of purchasing essential items such as home items, Malaysian residents were limited to only one person to complete the purchase. This is also only can be done at 8 am until 8 pm to reduce movement. The Movement Control Order (MCO) became

tighter when there was a roadblock conducted by the military force across the country (Vlaanderen, 2020).

All individual nationwide was urged to staying at home in the phase of Movement Control Order (MCO) and minimizing the unnecessary travel, keep the social distance and to always keep personal hygiene as a priority (Yusof, 2020). As we can see here, there are a limitation on travel activity to reducing the rate of infection in Malaysia.

The implementation of the Movement Control Order (MCO) due to the COVID-19 has deeply impacted the tertiary education sector in Malaysia. Either private colleges or university in tertiary education sectors are facing with the financial pressure as the enrolment of student is such to be delayed. Even the educational sector can move to online class, it is also very challenging because some classes are requiring the use of laboratory for finishing their study. The online classes implemented for the tertiary education are not only in Malaysia but also across the world (Choong Pui Yee, 2020)

From this COVID-19 pandemic, it gives a huge effect on the risk perception on intention for the tourist especially among student in University Malaysia Kelantan (UMK) to travel in this country, because, the high cases recorded make the student of their own perception for the intention to travel. When the tourism place has a poor perception of the tourist destination, it can affect the development of the tourism sector in the country.

1.4 RESEARCH OBJECTIVES

The main aim of this study is to investigate the effect of risk perceptions on intention to travel during COVID-19 pandemic among student in University Malaysia Kelantan. The specific research objectives are as follows:

1. To study the relationship between psychological risk toward travel intention among UMK students during COVID-19 pandemic.
2. To study the relationship between health risk toward travel intention among UMK students during COVID-19 pandemic.
3. To study the relationship between financial risk toward travel intention among UMK students during COVID-19 pandemic.
4. To study the relationship between destination risk toward travel intention among UMK students during COVID-19 pandemic.

1.5 RESEARCH QUESTIONS

The specific research questions are as follows:

1. What is the relationship between psychological risk towards travel intention among UMK students during COVID-19 pandemic?
2. What is the relationship between health risk towards travel intention among UMK students during COVID-19 pandemic?
3. What is the relationship between financial risk towards travel intention among UMK students during COVID-19 pandemic?
4. What is the relationship between destination risk toward travel intention among UMK students during COVID-19 pandemic?

1.6 SIGNIFICANCE OF THE STUDY

The study focuses on the expectation of the effect of the risk perception on intention to travel during COVID-19 pandemic among students in University Malaysia Kelantan (UMK). As we know, the COVID-19 pandemic is a very dangerous virus because of the infection can cause death. Thus, this can cause many risk perceptions to UMK students to travel. Besides, this study basically to know what are the risks that might exist and how the student traveler's intention on travelling during COVID-19 pandemic.

Other than that, this study gives benefits on the tourism policy to develop more the tourism activities. This is because, from the study we made, people can see the student point of view about the risk perception for doing travelling activity.

In addition, this study is also important for the university student for taking precautions on their travel activity when the cases of COVID-19 are decreased. Also, as researcher had notice, some students are required to back to their study place for the purpose of having a laboratory activity and a practical. Thus, this study is as their reference to be more self-precautious for their intentions to travel during COVID-19 pandemic.

Lastly, this study also beneficial for the future study. The future researchers can find out the intentions of students to travel during COVID-19 and by this they can come up with the best resolution to a better implementation. This is because, this COVID-19 pandemic is could not anticipated when it will end. Thus, to maintain the sustainability in economy, tourism, and other aspect are need many implementation ideas.

1.7 DEFINATION TERM

Table 1.1: Description of Definition of Term

Variables	Definition
Travel Intentions	<ul style="list-style-type: none">• Visitors' anticipated likelihood of visiting a certain location within a specific time frame is referred to as their intention to travel or travel intention. It is critical since it influences destination selection as well as traveler characteristics such as stage of life, age, traveler role, and previous travel experience (Noh, 2006).
Psychological Risk	<ul style="list-style-type: none">• Psychological risk refers to the likelihood that the tourist's travel and tourism experience will have a negative impact on their self-image or personality (Adam, 2015).
Health Risk	<ul style="list-style-type: none">• Health risk in tourism refers to the dangers to a tourist's health and well-being that might occur when participating in travel and tourism activities (Olya and Al-ansi, 2018).
Financial Risk	<ul style="list-style-type: none">• The potential that the trip will not be worthwhile in terms of money spent (Sharipour, 2014)
Destination Risk	<ul style="list-style-type: none">• Tourist tend to avoid the destination which have a high risk such as natural disasters, terrorist attacks or a

pandemic such as Covid-19 to avoid the risk of getting infected (Neuburger & Egger, 2020)

1.8 SUMMARY

This chapter had discussed the research topic that will conduct. The main research objective is investigating the effects of risk perceptions on intentions to travel during Covid-19 pandemic among University Malaysia Kelantan students. This chapter has touched on the background of the study, problem statement, research questions, research objective and definitions term. The study's context is the touch on what the report is about. The problem statement is discussed about the issue that make the researcher want to study. Meanwhile, the research questions are the research objective written in question form. The research objective explains about what going to be examined. Lastly, touch about the significant of the study. It is about the 'what' and 'why' researcher make the research. In the next chapter, relevant information on key literature topics will be checked and a conceptual framework will be built for this study.

CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

In this chapter, we provide the literature review regarding the education process of the student in the university and the post study that related to the education process. The first section of this chapter will discuss the background of this chapter. Next, we will be highlighting the main factor of the research that will influence students to participate in the education process among the students at University Malaysia Kelantan. All this section, we will review of past studies regarding this research question.



Figure 2.1 Outline of the chapter Literature Review

2.2 BACKGROUND OF LITERATURE REVIEW

This chapter will describe the literature review on the psychological risk, health risk, financial risk, destination risk and the relationship between the variables. This research was about factors influence students to decide to travel during pandemic COVID-19. Psychological risk, health risk, financial risk, and destination risk factors were independent variable, and travel intention were dependent variables. A conceptual framework was an analytical tool with several variations and contexts. It was used to make conceptual distinctions and organize ideas. During the spread of the disease, the intention to travel is very important to determine a person's decision to travel.

In the context of travel, the intention to travel or travel intention refers to a visitor's perceived possibility of visiting a given location within a specific time frame (Noh, 2006). It is critical since it influences destination selection as well as traveler characteristics such as stage of life, age, traveler role, and previous travel experience. According to Karl, 2018a, a survey of the literature in tourism studies reveals that different people perceive travel risk differently and react to it in different ways, especially when they come from various cultural origins (Le Serre et al., 2013). Perceived risk has been demonstrated to play a crucial impact in determining travel intention in previous studies (Hashim, Noor, Awang, Aziz, & Yusoff, 2018). Much research has been conducted in this field, although many of them have followed a fragmented approach. As a result, a comprehensive approach to addressing the influence of perceived risk on travel intention is required (Hashim, Noor, Awang, Aziz, & Yusoff, 2018). The relationship between tourists' perceived danger and their travel intentions has not been thoroughly investigated,

particularly in the Malaysian context, but previous research suggests a strong relationship (Hashim, Noor, Awang, Aziz, & Yusoff, 2018). Not only changes in intention to travel due to perceptions risk but can be influenced by age, travel experience, gender, and lessons (Maja, et al., 2020). Age influences the two examined aspects of perceived threat and future travel avoidance, but only in women, according to the findings. Furthermore, persons who have travelled the most in the past say they are least likely to postpone travelling because of the COVID-19 pandemic. Those who are educated, on the other hand, estimate a higher level of risk, even though education plays a role in their expressed future trip avoidance.

2.3 PSYCHOLOGICAL RISK

Psychological risk is undesirable and might signify a disappointing travel experience (Sönmez & Graefe, 1998a, p.171), such as anxiety about missing a flight (Simpson & Siguaw, 2008). Psychological risks include all negative effect such as depression, anxiety, guilt, and altered behavior. The mental stresses or deception is one of the examples of psychological risk. COVID-19 is psychologically proximate intemporal distance, spatial distance, and hypotheticality. Along with far social distance from out-group members and destinations, the four dimensions of psychological distance each contribute to high health-related risk perceptions: safety is a prime concern among tourists during disease outbreaks (Wen, Wang, Kozak, Liu, & Hou, 2020), causing these four dimensions to evoke pandemic-related anxiety: the most significant psychological element influencing risk perceptions (Chien, Sharifpour, Ritchie, & Watson, 2017). Besides, people were affected with the psychological effect in which people were depressed of staying at home for a very long period. In addition, people also the movement control order that has been implemented also caused anxiety among people. This is because, while there are a group of people are gathered together, there will be a very high risk for the Covid-19 virus to spread. Since the Covid-19 pandemic has no medicine, it is become fear for the public and that fear can cause the psychological effect to people. Tourists therefore perceive high psychological risk during COVID-19.

*H*¹: There is a positive relationship between psychological risk and travel intention.

2.4 HEALTH RISK

In the past, health-related hazards were generally assessed via the lens of being ill while travelling (Jones et al, 2008). It's referred to as "daily forms" of health risks when travelling. The probability of being unwell is referred to as a health risk (Han, 2005). According to Maslow's hierarchy of wants, safety is an innate human need (Kozak et al., 2007). People's health risk perceptions are influenced by proximity in three dimensions, resulting to concrete construal and increased perceived danger (Fox et al., 2020; Liu et al., 2017). Furthermore, socially distant locations are also geographically far: tourism destinations are socially distant from one's home, and tourists perceive increased hazards in unfamiliar environs (Lepp & Gibson, 2003). In terms of time distance, spatial distance, and hypotheticality, COVID-19 is psychologically close. People will feel a high level of health risk as a result (Fox et al., 2020; Liu et al., 2017), with a substantial social distance from out-group members and destinations adding to strong health-related risk perceptions.

In today's travel and tourism environment, tourists' perceptions of health risk are a single of most important variables that influence their decision-making (Huanga et al., 2020). The perceived vulnerability the extent to which a health risk exists, as well as the severity of that risk, functions as a heuristic signal that influences tourists' conative behaviors, in particular (Cahyanto et al., 2016; Jonas et al., 2011). Tourists who engage in noninstitutionalized types of tourism are often more concerned about health concerns than organized and independent mass tourists (Lepp & Gibson,2003).

Previous research has found a correlation between an individual's preventative health practices and the risk they perceive (Marathe et al., 2011; Chen et al., 2010; Chai et al., 2010). The Health Belief Model, for example, is a theoretical social cognition model in psychology that shows how an individual takes action to avoid risk after weighing the advantages and costs of that activity (Conner and Norman, 2005). Rogers (1975,1983) later proposed the Protection Motivation Theory (PMT), which builds on the Health Belief Model by focusing on two cognitive processes: threat appraisal and coping evaluation.

After recognizing a significant health risk, an individual's preventive behaviors are determined by the mitigation options accessible to him or her. An individual can choose to embrace or reject a protective measure based on response efficacy and self-efficacy. Social isolation, such as avoiding public areas, can minimize virus exposure and hence the risk of developing influenza, whereas immunization can lessen susceptibility to virus strains included in the vaccine. When you see the doctor while you're sick, you may be able to get treatments to lessen the severity of your symptoms. All risk mitigation strategies examined in this work affect either the exposure component of risk for the individual or others, or the severity component of the consequences for the individual or others.

H^2 : There is a positive relationship between health risk and travel intention.

2.5 FINANCIAL RISK

According to جو et al., (2019), financial risks among young Malaysian are related with the fearful of being overcharged or spending too much of money. People will need to spend more money in order to survive during this pandemic. COVID-19. This is because they have lost their work, and as a result, their income and savings have decreased (Euart et al., 2020). Furthermore, the effects on industry and the economy are becoming more apparent these days (Koulouridi et al., 2020). As a result, the tourist's desire to travel may influence his or her decision to go because the journey procedure necessitates the expenditure of funds. In the future, tourists will suffer a financial risk as a result of this. The first study on risk perception in tourism (Peri et al., 2021) found that the financial risk factor is acceptable.

The danger that the service purchased will not result in the best possible monetary gain for the consumer is known as financial risk. During the journey financial risk is present in the travel and tourist industry. The dread of losing the money that has been invested product or service related to tourism (Cho et al., 2018). Many researchers, including Artuer (2015), Wulandari et al. (2018), and Khan et al. (2018), have validated the impact of financial risks on tourist behaviour intentions (2019). Due of the economic uncertainties caused by the epidemic, travellers may be hesitant to invest money on overseas travel.

H^3 : There is a positive relationship between financial risk and travel intention.

2.6 DESTINATION RISK

According to Perić et al., (2021), the desire to travel during the COVID-19 pandemic is linked to the hazards that may occur in general at the destination where the COVID-19 has been found to have a high number of cases. The tourism resort with the highest number of incidents will also increase the health risk for visitors. However, tourist is mostly will choose the low level of safety risk and will avoid the high risk of safety level. The safety risk includes of getting infection of the virus of COVID-19 in the tourist destination to travel. Thus, the destination may become undesirable if it is perceived as risky destination. Tourists tend to stay away from places where there is a significant risk of infection, such as natural disasters, terrorist acts, or pandemics like COVID-19 (Neuburger & Egger, 2020). Rohrer (2011) took Cohen's findings and divided the four types into two categories: familiarity seekers (i.e., organised and autonomous mass visits) and novelty seekers (i.e., individual visitors) (i.e., explorers and drifters). Create an incentive for travellers to wish to return to the same destination if circumstances allow, based on their positive experience there. The reason for this is that, as according Lepp and Gibson (2003), tourists feel safer in familiar places than in unfamiliar ones. According to Fuchs and Reichel (2011), tourists who are visiting for the first time have a higher risk perception of the location than repeat visitors. Novelty seekers, on the other hand, are sensation seekers who have high levels of confidence and individualism as personality qualities. As a result, people are more prone to travel to new areas and take risks (Lepp & Gibson, 2008). To summarize, novelty seekers are less reluctant to taking risks and preferring to do less dangerous venues than familiarity seekers (Lepp & Gibson,

2003). Hence, the perception of destination risk is giving a huge impact on the intention to travel.

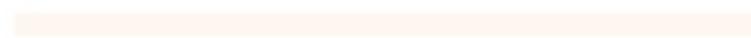
H⁴: There is a positive relationship between destination risk and travel intention.



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2.7 CONCEPTUAL FRAMEWORK

Based on the literature review, a proposal conceptual framework in the following. Figure 2.1 to identify the effects of risk perception on intention to travel during COVID-19 among students in UMK.

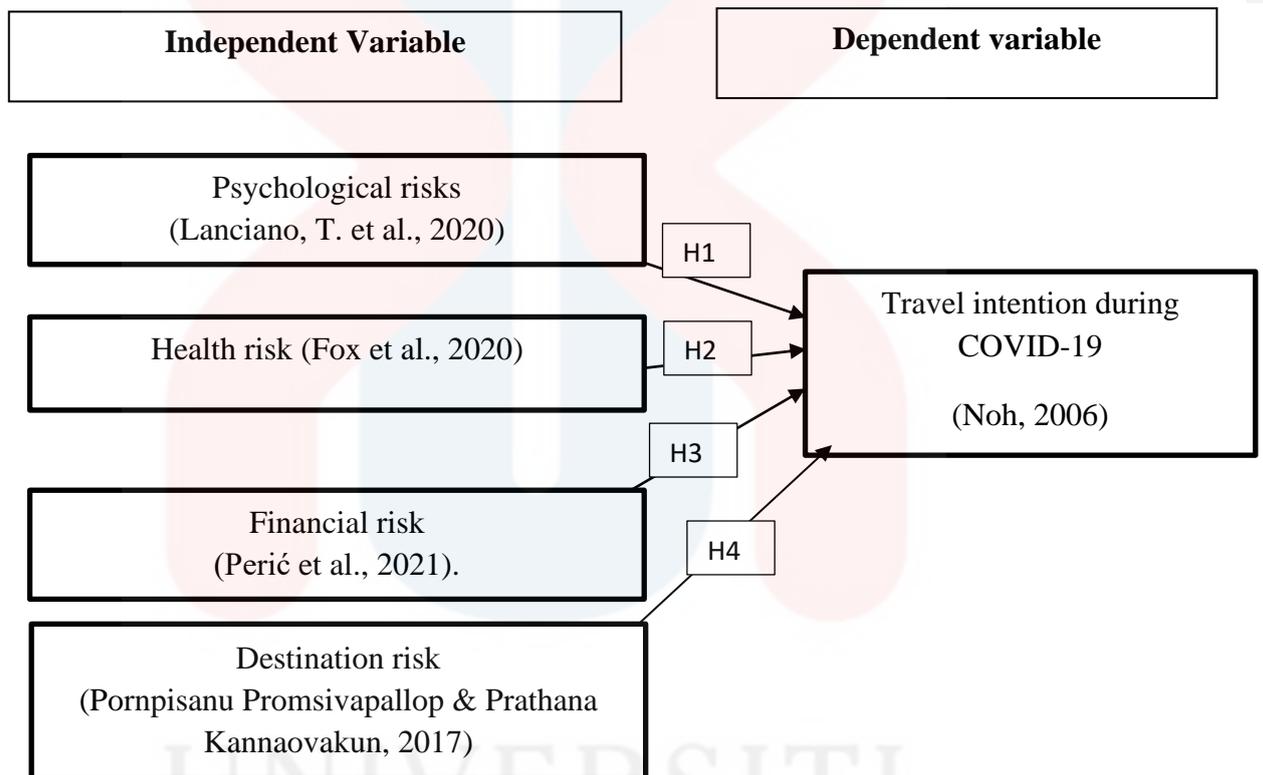


Figure 2.2: Conceptual Framework Travel Intention during Covid-19

2.8 SUMMARY

The research framework which also similar as the conceptual frameworks of this study that showed the relationship between the risk perception and travel intention during COVID-19 has been explained. The researchers also detailed the variables involved in this study to measure concept. The research framework related to the literature review; a proposal conceptual framework identifies the effects of risk perception on intention to travel during COVID – 19 among students in UMK. Through to the independent variable, there are many risk. First are psychological risks, health risk, financial risk, and destination risk. While dependent variables show travel intention during COVID – 19. Then are psychological risks related to the concern about missing a flight is undesirable and may represent a poor travel experience. When it comes to temporal, geographical, and hypothetical distance, COVID-19 -19 is psychological close. During illness outbreaks, traveler’s security is very important generally pandemic – related worry in those four dimensions. While health risk generally assessed via the lens of being ill while travelling. It referred to as daily form of health risks when travelling. Furthermore, according to the financial risks among going Malaysian are related with the fearful of being recharge or spending too much of money. People will need to spend more money in order to survive during this COVID-19 pandemic .While, destination risk desire to travel during the COVID-19 -19 pandemic is linked to the hazards that may occur general at the destination where the COVID-19 has been found to have a high number of cases .

CHAPTER 3

RESEARCH METHODOLOGY

3.1 INTRODUCTION

The method of research is the subject of this chapter. The research methodologies used to finish the study are clearly defined in this chapter. The researchers describe how they gathered, presented, and analyses the necessary data and information to address the research aims and topic. A research technique refers to a large extent in the design of research methodology, which comprises the population target and the difficulty of accessing it. The detail of this chapter was presented under the following figure 3.1 below.

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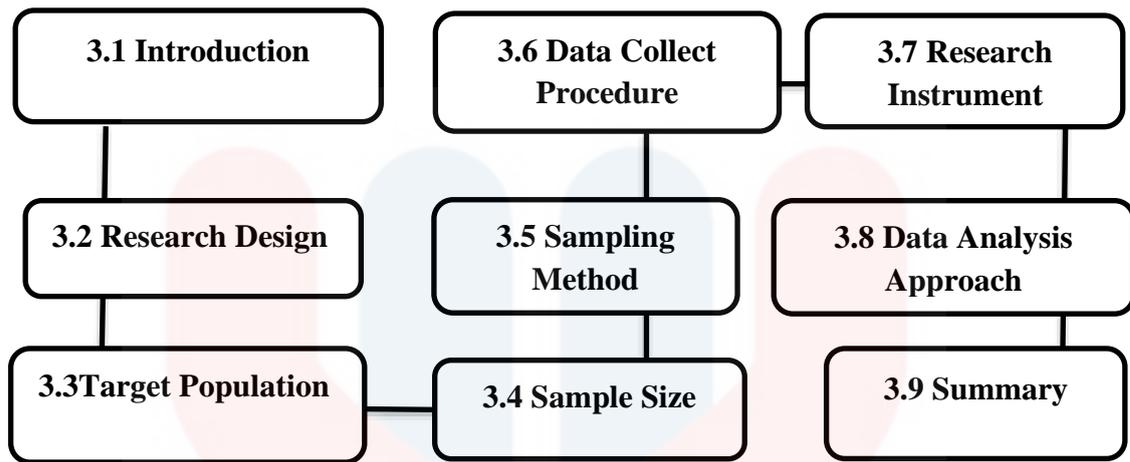


Figure 3.1 Outline of the chapter Research Methodology

3.2 RESEARCH DESIGN

The goal of the study design is to ensure that the information gathered allows the researchers to focus on the research problem effectively. Data collection can be linked to research challenges in research. It entails the types of facts required to study a hypothesis, appropriately interpret phenomena, and assess a plan.

On the other hand, researchers can start their investigations early, before they consider what knowledge is required to respond to the research questions critically. Without these design concerns, the findings reached are shaky and uncertain, and as a result, they fail to address the entire study topic (Kirshenblatt-Gimblett, 2008).

To achieve research objective, there was several strategies that be used to accumulate information which is primary data and secondary data. However, in this investigation, researchers will use primary data as the information that will be gathered are from questionnaires that will be distributed. As for secondary data, there was no data that been taken from any journal and article.

Primary data was information gathered from the direct sources by an analyst utilizing methods for example, reviews, interviews, or direct observation. Primary data was using a questionnaire distributed to selected students as respondents. It is gathered legitimately from essential source. All of these would generate primary data.

In this investigation, a questionnaire was utilized to gather data. The questionnaire will be distributed through Google Form to student at University Malaysia Kelantan. This question was conducted by asking the independent variables and dependent variable to

the respondent which is students of the UMK City Campus. This method used to disclose and evaluate the strength of the student's, opinion, or attitude of a respondent. Indirectly will know the effect of risks perception on travel intention during COVID-19 pandemic on tourism industry.



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3.3 TARGET POPULATION

The students at University Malaysia Kelantan City Campus were the study's target population which is among student year 2 and year 3. The reason for choosing Year 2 and Year 3's students in University Malaysia Kelantan City Campus as the population for this study was because students are part of the society that frequently having their planning to travel to some places during the semester break in every semester on tourism industry. In UMK City Campus has two different faculties, which is Faculty of Business and Entrepreneurship (FKP), and Faculty of Hospitality, Wellness, and Tourism (FHPK). The total population for the two faculties for the students of Year 2 and Year 3 was 3033 where 1823 in FKP and 1210 in FHPK, respectively. In this study focusing on the population of both faculties in UMK City Campus.

The population of the study was targeting the students from year 2 and year 3 of UMK City Campus. The total population can be seen in the table below.



Table 3.1: Total population of Year 2 and Year 3's students in FKP.

Courses	Year		Total
	2	3	
SAB	215	208	423
SAE	61	58	119
SAK	252	236	488
SAL	243	141	384
SAR	179	230	409
TOTAL STUDENTS	950	873	1823

(Sources: Faculty of Business and Entrepreneurship UMK City Campus, 2020)

Table 3.2: Total population of Year 2 and Year 3's students in FHPK.

Courses	Year		Total
	2	3	
SAH	195	134	329
SAP	329	276	605
SAW	167	109	276
TOTAL STUDENTS	691	519	1210

(Sources: Faculty of Hospitality, Tourism, and Wellness UMK City Campus, 2020)

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3.4 SAMPLE SIZE

The interpretation drawn from a population is referred to as a sample. In market research, the sample size is used to determine the number of participants that should be included in a sample. When studying a statistically significant outcome, having the right sample size is critical (Qualtrics, 2019).

The sample size in this examination was in University Malaysia Kelantan City Campus comprising of students in the two faculty which are FKP and FHPK. Below was the table that helps in to determine the sample size based on the population collected. The total population were 3,500 students from year 2 and 3 UMK. Based on the table Krejcie & Morgan, (1970) there were 346 respondents will be used in this study because 10% was increased to cover all damage data. The questionnaire will be distributed to 346 students of City Campus, UMK.

Table 3.3: (Krejcie & Morgan 1970)

N	S	N	S	N	S
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354

*N refers to population

*S refers to sample size

3.5 SAMPLING METHOD

Sampling is the process of selecting enough rudiments from a population. The researchers can simplify the characteristics or features of the population rudiments by studying the sample and knowing its qualities or description. In the process of sampling, the researchers select certain rudiments of the population as the sample subjects (Mukesh, Salim, & Ramayah, 2013). In this study, the researchers select non-probability, convenience sampling which is we get information from year 2 and 3. Researcher use non-probability sampling techniques is because the sample in this study was known that was the population of students from UMK City Campus and the non-probability sampling techniques was generally assumed that a representative of the population was more likely be the outcome.

Convenience sampling is a type of nonprobability sampling in which persons from the target population who meet certain functional requirements, such as basic openness, accessibility at a specific time, or the ability to participate, are included in the study (Emerson, 2015). Since the populace size was enormous, this sort of examining technique was no confinement on the example size that should be made. The target population has been identified which are the students in University Malaysia Kelantan City Campus from the faculties of FKP and FHPK. Using the convenient sampling in this research easing the researchers to collect the responses. The information gathered through this sampling method was all around educated.

3.6 DATA COLLECTION METHOD

There are two methods of data collection procedure which are qualitative research and quantitative research. In this study, the researcher was using quantitative research methods for data collection. For quantitative research, the researcher will use the primary data and secondary data collection methods. Primary data is the data collection that involves directly from subjects by the survey questionnaires to achieve the objectives of the study. The secondary research is the data that has already been collected through primary sources (Wolf, 2016).

To collect primary data, the researcher will be focusing on year 2 and year 3 students of UMK Campus City to take data to review more about this research. The researcher will provide questionnaires in Google Form to the student year 2 and year 3 about the effect of risk perception on intention to travel during COVID-19 pandemic in psychological risk, health risk, financial risk and destination risk to the 346 total respondents. The researcher has distributed the questionnaire by sending the link of Google Form to media social such as WhatsApp. The questionnaire was distributed starting on the fifth of April 2021 and it takes two weeks' time to achieve 346 respondents. The data was collected through the result from Google Form from the questionnaire that the researcher has provided. For the result, 346 of UMK students have responded to the questionnaire. There were few errors of the questionnaire and the researcher has changed the question structure before the final distribution which is on the fifth of April 2021. It was taking a long time to achieve 346 of UMK students to respond to the questionnaire. Various possibilities that cause the long time to achieve the total of 346 students for instance, respondents easily overlooked the questionnaire that has been distributed because it was only distributed through WhatsApp. This problem can be solved by messaging the respondent personally and providing the

questionnaire. By using this method, the students not overlooked in answering the questionnaire.

Data collection is a method for assembling and measuring information from a variety of sources in order to obtain comprehensive and reliable data. Data collecting allows an individual or an organisation to answer relevant questions, evaluate results, and make predictions about future probability and trends.

3.6.1 Preliminary Analysis

This pilot test is a practice run for conducting a research study, in which it is required to approach respondents in small groups before performing the major research issue (Wright, 2020). The purpose of a pilot test is to ensure that respondents can understand the questions that are given in the questionnaire to achieve Cronbach Alpha.

In this research, a reliability test has been done by researchers with distributing 20 questions of questionnaire to 20 respondents at University Malaysia Kelantan City Campus which is the students from FKP and FHPK. Thus, with the distributed of questionnaires, we got the result Cronbach's Alpha 0.82 for all variables which mean the instruments is reliable and accepted based on the Cronbach's Alpha Coefficient Size. For health risk variable and financial variable have good reliable and accepted to use because the Cronbach's Alpha value at range $\alpha \geq 0.7$ which are 0.70 and 0.73 while psychological risk variable have very good reliable and accepted to use because the Cronbach's Alpha value at range $\alpha \geq 0.8$ which is 0.88 and the last variable is destination risk variable have excellent reliable and accepted to use because the Cronbach's Alpha value at range $\alpha \geq 0.9$ which is 0.97.

Table 3.4: Reliability Test for All Variables Pilot Test

CRONBACH ALPHA	DOMAIN
0.70	Health Risk
0.88	Psychological Risk
0.73	Financial Risk
0.97	Destination Risk

Source: Develop for Research from SPSS

3.7 RESEARCH INSTRUMENT

In this research, questionnaire used to collect the data to gather all the required input that needed to complete this research questionnaire is a method of data collection that involves the respondents to answer a series of question either by written or verbal. In addition, this research involved in large number of respondents so that researchers use this method because it is the efficient way of collecting data and information.

The questionnaires that we used in this research was based on the research had been taken by Goran Perić and Sandra Dramićanin with the research title “During the COVID-19 epidemic, the impact of visitors' risk perceptions on their travel intentions”.

The questionnaires consist of three parts. The first part is section A. Demographic questions, such as gender, age, race, and economic level, are asked of respondents, status, education level and how long on travel once time. Section B is made up of questions about the independent variable, while section C is made up of questions about the dependent variable. The structure of the questionnaires in section A using nominal and interval scale while in Section B and Section C using Likert scales. The table below was example for Likert scale.

Table 3.5: Level of Likert Scale

Level	Likert Scale
Strongly Disagree	1
Disagree	2
Neutral	3
Agree	4
Strongly Agree	5

3.8 SUMMARY

The researchers have a better understanding of the study after deciding on the research design, target population, sample size, sampling method, data collection, and research equipment in this chapter. The researcher can also learn how to employ the research design in a thesis, as well as the function and other components such as the target population, sample size, sampling method, data collecting, and research method, from this study. This chapter also explains how the questionnaire is administered, how the questionnaire is administered, and how the questionnaire might be applied in this situation. The researchers also explain what each question is about and how it is used. By the end of this chapter, all of the components of this study should be able to be used in future studies. In addition, the researchers started to plan on the survey regarding the study by completing this chapter.

CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.1 INTRODUCTION

This chapter will go through the results and findings of the analysis that was done on the data collected from the questionnaires, which included reliability, frequency, descriptive, and Pearson Correlation analysis. The results of the research data were obtained from 346 respondents. In this study, data obtained from the questionnaire has been evaluated by software program using Statistical Package for the Social Science (SPSS).

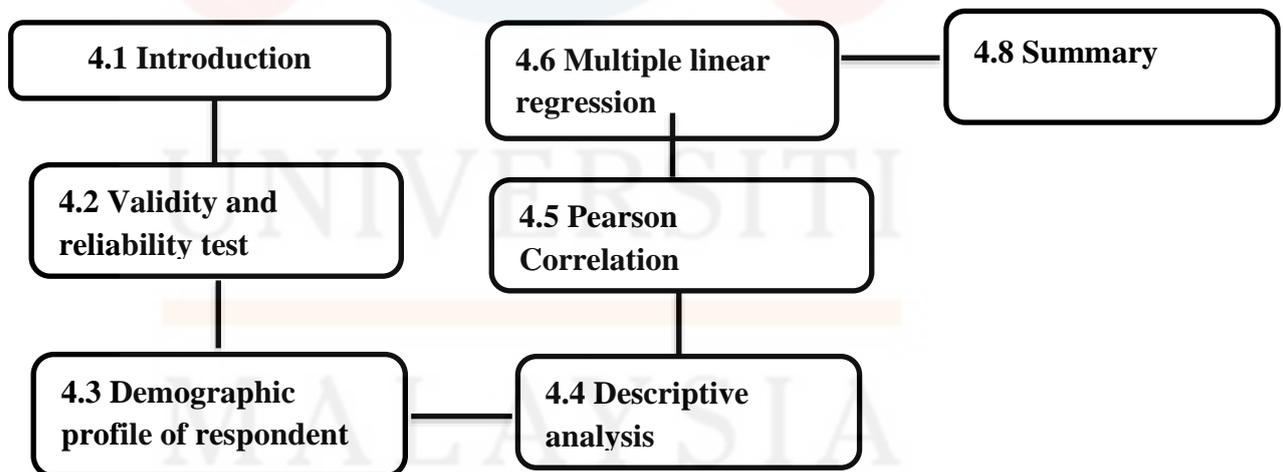


Figure 4.1: Outline of the chapter Data Analysis and Findings

4.2 VALIDITY AND RELIABILITY TEST

The Cronbach Alpha, according to Tavakol and Dennick (2011), objectively gauges the dependability of an instrument of internal consistency, such as how tightly related a group of items is.

Reliability test will be conducted at least 346 respondents to ensure that survey instruments have the reliability and stability with existing criteria. Cronbach Alpha (α) will be used to evaluate the results, with a score less than 0.70 indicating lower acceptability limits.

Table 4.1: Reliability Test for All Variables

Reliability Statistics	
Cronbach's Alpha	Domain
0.97	Health Risk
0.95	Psychological Risk
0.97	Financial Risk
0.94	Destination Risk

Source: Develop for Research from SPSS

Researchers conducted a reliability test by delivering 16 questionnaire questions to 346 respondents at the UMK City Campus, including students from FHPK and FKP. As a result of the distribution of questionnaires, we obtained the result 0.98 for all variables which mean that instruments are reliable and accepted to use based on the Cronbach's Alpha Coefficient Size. For all the variables such as health risk variable, psychological variable, financial risk variable and destination variable, Because of the Cronbach's Alpha values in the range of $\alpha \geq 0.9$, which are 0.97, 0.95, 0.97, and 0.94, we have high reliability to use.

4.3 DEMOGRAPHIC PROFILE OF RESPONDENT

The researchers were discussing in detail on the respondent profiles in this research. The data were obtained from section A of the questionnaire included questions from different demographic variables such as gender, race, faculty, and course enrolment. The researcher has showed in figure the data of demographic profile.

4.3.1 Gender

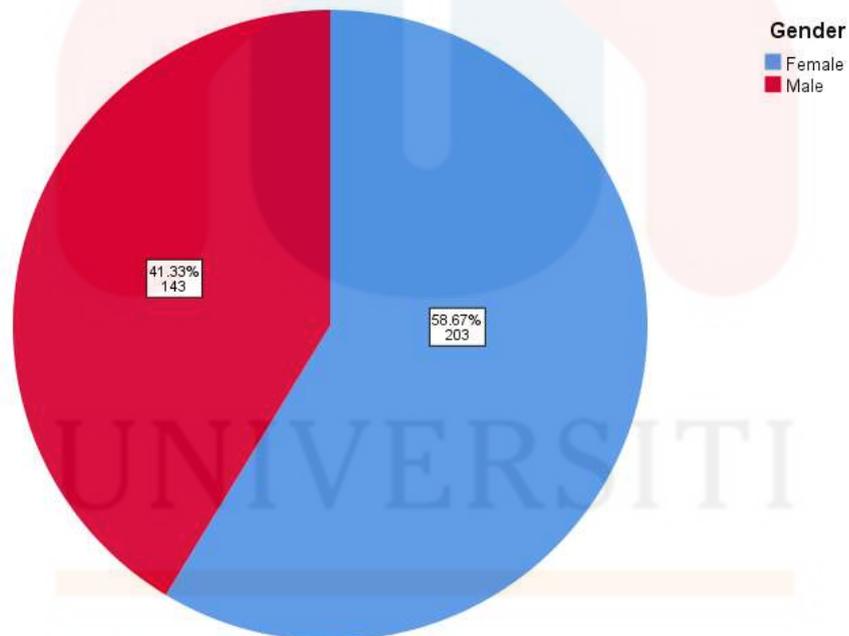


Figure 4.2: Gender
Source: Develop for Research from SPSS

Figure 4.2 depicts the gender of those who responded to the survey for this study. The figure depicts the number of male and female respondents. The results suggest that females make up 58.67 percent of the respondents in the study, or 203 people. Meanwhile, there are about 41.33% of male, which is 143 respondents involve in the research.

4.3.2 Race

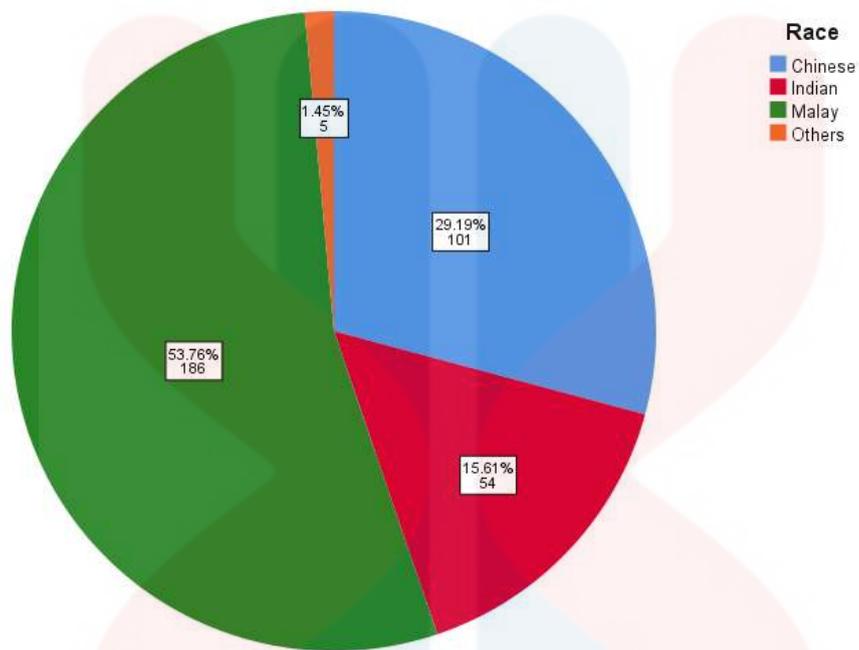


Figure 4.3: Race
Source: Develop for Research from SPSS

The research based on race is depicted in Figure 4.3. The results demonstrate that most of the respondents in this study are Malay, accounting for 186 people, or 53.76 percent of the total. Other ethnic groups represented by respondents are Chinese, Indian, and others, with 29.19 percent, 15.61 percent, and 1.45 percent, respectively.

4.3.3 Faculty

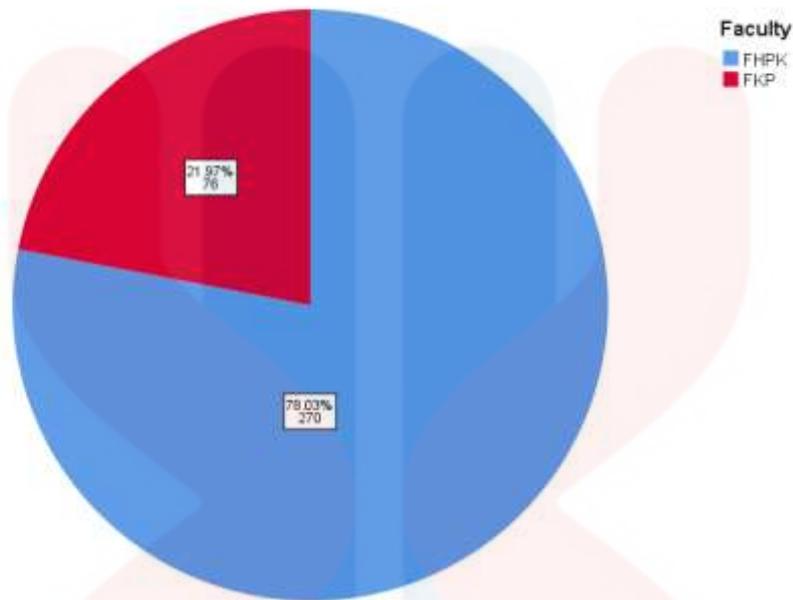


Figure 4.4: Faculty
Source: Develop for Research from SPSS

The figure 4.4 show the number of students in faculty that involve for this research. Students from the faculties of FHPK and FKP are among the responders in this study. The results suggest that respondents from FHPK faculty outnumber those from FKP. The respondents from the FHPK faculty are 270 respondents with percentage of 78.03%, more than FKP faculty that are 76 respondents with 21.97% out of 346 respondents.

4.3.4 Courses

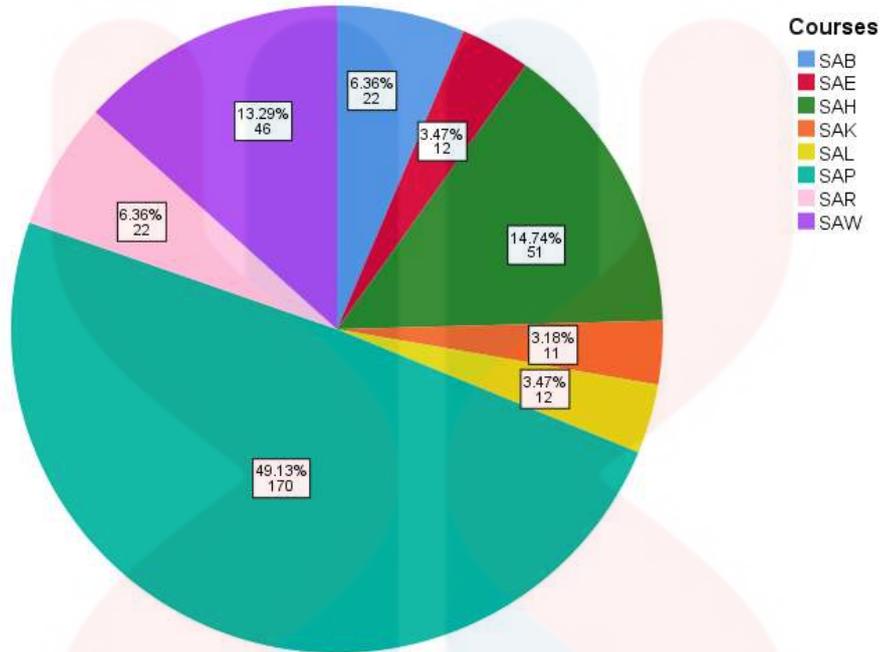


Figure 4.5: Courses
Source: Develop for Research from SPSS

The figure 4.5 show the number student of courses enroll in this research. From the results, higher frequency is received from SAP course with 170 respondents with 49.13%. The lowest frequency is from SAK course with 11 respondents with 3.18%. For the other courses enroll are from SAB, SAE, SAR, SAL, SAH, and SAW with the percentage 47.69% from 165 respondents.

4.4 DESCRIPTIVE ANALYSIS

In sections B and C, the researcher calculated the mean and standard deviation for the independent and dependent variables by running the experiment.

4.4.1 Descriptive Analysis for Independent Variables (Health Risk)

Table 4.2: Descriptive Analysis for Independent Variable (Health Risk)

SCALE ITEM	N	MEAN	SD
I think health safety is an important element that tourist destinations must provide during Covid-19 pandemic.	346	4.50	0.88
I will maintain personal hygiene at the accommodation when I travel to avoid the risk on getting infection of Covid-19 during Covid-19 pandemic.	346	4.56	0.79
I think health aspects such as practicing SOPs, wearing face masks, and wearing hand sanitizers should be given special attention before choosing any tourist destinations during Covid-19 pandemic.	346	4.55	0.79
I think it is important to have health insurance while travel during Covid-19 pandemic.	346	4.55	0.80

Source: Develop for Research from SPSS

The mean and standard deviation analysis on the independent variable, health risk, was shown in Table 4.2. Question 2 had the highest mean value of 4.56, indicating that maintaining personal cleanliness when travelling can reduce the risk of infection. COVID-19. The lowest mean value was question 1 which was 4.50, where the respondents agreed health safety is an important element that tourist destinations must provide during COVID-19 pandemic.

4.4.2 Descriptive Analysis for Independent Variables (Psychological Risk)

Table 4.3: Descriptive Analysis for Independent Variable (Psychological Risk)

SCALE ITEM	N	MEAN	SD
I am worried about the appearance of a new virus if I travel during Covid-19 pandemic.	346	4.44	0.96
I feel high risk to contracting with Covid-19 outbreak patient and getting an infection from them if I travel during Covid-19 pandemic.	346	4.44	0.95
I feel worry about the tourist destination that I travel will get worst during Covid-19 pandemic.	346	4.54	0.78
I think wearing disinfectants, masks and gloves during travel will be able to reduce my worries on getting infection of Covid-19 during Covid-19 pandemic.	346	4.53	0.81

Source: Develop for Research from SPSS

The mean and standard deviation analysis on the independent variable, psychological risk, was shown in Table 4.3. Question 3 had the highest mean value of 4.54, indicating that respondents are concerned that the tourism destination may deteriorate during the COVID-19 pandemic when they travel. Questions 1 and 2 had the same mean value, which is 4.44, where the respondents agreed that they are concerned about the advent of a new virus and the significant danger of contracting COVID-19 outbreak patients and becoming infected if they travel during the pandemic.

4.4.3 Descriptive Analysis for Independent Variables (Financial Risk)

Table 4.4: Descriptive Analysis for Independent Variable (Financial Risk)

SCALE ITEM	N	MEAN	SD
I will afraid of spending too much money when I travel during Covid-19 pandemic.	346	4.54	0.81
I am afraid of being overcharged such as plane and bus ticket prices as well as fees for screening tests (Swab test) during Covid-19 pandemic.	346	4.54	0.75
I am worry about that I will be cheated in any financial matters when travel during Covid-19 pandemic.	346	4.57	0.76
I worry there will be higher costs for food and drink when I travel during Covid-19 pandemic.	346	4.56	0.74

Source: Develop for Research from SPSS

The mean and standard deviation analysis on the independent variable, financial risk, is shown in Table 4.4. Question 3 had the highest mean score of 4.57, with respondents agreeing that they will be scammed in any financial matters if they travel during the Covid-19 outbreak. Questions 1 and 2 had the same mean value, which is 4.54, where the respondents agreed that afraid of spending too much money and being overcharged as fees for screening tests (Swab test) during COVID-19 pandemic.

4.4.4 Descriptive Analysis for Independent Variables (Destination Risk)

Table 4.5: Descriptive Analysis for Independent Variable (Destination Risk)

SCALE ITEM	N	MEAN	SD
I think travel to natural areas like national parks is high risk on getting infection of Covid-19 during Covid-19 pandemic.	346	4.54	0.78
I think visit to museums area are high risk on getting infection of Covid-19 during Covid-19 pandemic.	346	4.51	0.88
I think visit to swimming pools and other water attractions like water theme park are high risky on getting infection of Covid-19 during Covid-19 pandemic.	346	4.45	0.90
I think travelling near the place of residence is high risky on getting infection of Covid-19 during Covid-19 pandemic.	346	4.53	0.84

Source: Develop for Research from SPSS

The mean and standard deviation analysis on the independent variable, destination risk, is shown in Table 4.5. Question 1 had the highest mean score of 4.54, indicating that travellers to natural settings such as national parks face a high chance of contracting Covid-19 infection during the pandemic. The lowest mean value was question 2 which is 4.51, where the respondents agreed that visit to museums area are high risk on getting infection of COVID-19 during pandemic.

4.4.5 Descriptive Analysis for Dependent Variable (Travel Intention during COVID-19 Pandemic among UMK Students)

Table 4.6: Descriptive Analysis for Dependent Variable (Travel Intention during COVID-19 Pandemic among UMK Student)

SCALE ITEM	N	MEAN	SD
I have low intention to travel during Covid-19 pandemic by own.	346	4.55	0.87
I have low intention to travel in organized groups during Covid-19 pandemic.	346	4.52	0.81
I have low intention to travel during Covid-19 pandemic in the country.	346	4.54	0.85
I have low intention to travel during Covid-19 pandemic abroad the country.	346	4.47	0.91

Source: Develop for Research from SPSS

The mean and standard deviation analysis on the dependent variable, travel intention during the COVID-19 epidemic among UMK students, is shown in Table 4.6. Question 1 had the highest mean score of 4.55, indicating that respondents agreed that they have little intention of travelling during the COVID-19 pandemic on its own. Question 4, with a mean value of 4.47, had the lowest mean value, with respondents agreeing that they have little intention of travelling outside the country during the Covid-19 pandemic.

4.5 HYPOTHESIS TESTING

4.5.1 Pearson Correlation

Table 4.7: Pearson Correlation

Variables	Mean	(sd)	Health Risk	Psychological Risk	Financial Risk	Destination Risk	Travel Intention
Health Risk	4.50	0.88	1	0.69	0.69	0.59	0.59*
Psychological Risk	4.44	0.96	0.69	1	0.78	0.85	0.83*
Financial Risk	4.54	0.81	0.69	0.78	1	0.80	0.74*
Destination Risk	4.51	0.88	0.59	0.85	0.80	1	0.85*
Travel Intention	4.55	0.87	0.60	0.83	0.74	0.85	1

*Correlation is significant at the 0.05 level (1-tailed)

Source: Develop for Research from SPSS

The table 4.10 show the outcome result of Pearson Correlation which was run to determine the relationship between health risk and travel intention during COVID-19 pandemic. Health risk and travel intention during COVID-19 pandemic has positive relationship and definite relationship, $r = 0.59$, $p < 0.05$.

The table 4.10 show the outcome result of Pearson Correlation which was run to determine the relationship between psychological risk and travel intention during COVID-19 pandemic. Psychological risk and travel intention during COVID-19 pandemic has positive relationship and definite relationship, $r = 0.83$, $p < 0.05$.

The table 4.10 show the outcome result of Pearson Correlation which was run to determine the relationship between financial risk and travel intention during COVID-19 pandemic. Financial risk and travel intention during COVID-19 pandemic has positive relationship and definite relationship, $r = 0.74$, $p < 0.05$.

The table 4.10 show the outcome result of Pearson Correlation which was run to determine the relationship between destination risk and travel intention during COVID-19 pandemic. Destination risk and travel intention during COVID-19 pandemic has positive relationship and definite relationship, $r = 0.85$, $p < 0.05$.

4.6 MULTIPLE LINEAR REGRESSION

The researcher uses multiple linear regression because this analysis might show the dominant factor of the research. Researcher also doing this test to identify the most effect of risks perception on intentions to travel during COVID-19 pandemic among students in University Malaysia Kelantan.

Table 4.8: Regression of Independent Variable

Independent Variables	Simple Linear Regression				Multiple Linear Regression		
	B	95% CI	p value	adjusted	95% CI	t-stat	p value
Health Risk	0.33	0.05, 0.25	0.00	0.14	0.08, 0.28	4.26	0.00
Psychological Risk	0.09	-0.00, 0.20	0.05	-	-	-	-
Financial Risk	0.11	0.03, 0.38	0.02	0.13	0.06, 0.36	3.63	0.00
Destination Risk	0.47	0.69, 0.87	0.00	0.68	0.65, 0.89	15.30	0.00

Source: Develop for Research from SPSS

The risks of health, financial risk, and destination risk, as shown in table 4.11, were significant because their p-values were less than 0.05. However, because the p-value was greater than 0.05, psychological risk had no effect on travel intention towards the COVID-19 pandemic.

According to the result shown above, the most important risk driving travel intention towards COVID-19 pandemic is destination risk as its Beta value is the highest rank among all the independent variables which is 0.47. For everyone unit increase of destination risk, travel intention will increase by the value of 0.47.

Then, health risk variable ranked at second where their Beta value is 0.33. For every unit increase of health risk, travel intention will increase by the value 0.33.

After that is financial risk variable ranked at third where their Beta value is 0.11. For every unit increase of financial risk, travel intention will increase by 0.11.

4.7 SUMMARY

This chapter has concluded with a discussion of data analysis utilizing a frequency table, descriptive mean, correlation, and regression analysis. The demographic information provides background information on the respondent, who are University Malaysia Kelantan students, as well as risk perceptions on travel intentions during the Covid-19 pandemic among University Malaysia Kelantan students in terms of health risk, psychological risk, financial risk, and destination risk. Thus, the strong independent variable that close with dependent variable, the travel intention during COVID-19 pandemic among University Malaysia Kelantan student was destination risk because the Beta value was 0.47 which is the highest then other independent variables.

CHAPTER 5

CONCLUSION

5.1 INTRODUCTION

This chapter is discussed about the findings based on Chapter 4. The discussion will be on the aimed of the research which to see the effect of risk perception on intentions to travel during COVID-19 pandemic by using the independent variable which were psychological risks, health risks, financial risk, destination risk and the dependent variable is the travel intention during COVID-19. This chapter also will discuss about the finding of the hypothesis. Besides, this chapter also explain about the recommendation in the future and the researcher will conclude about this study to public.

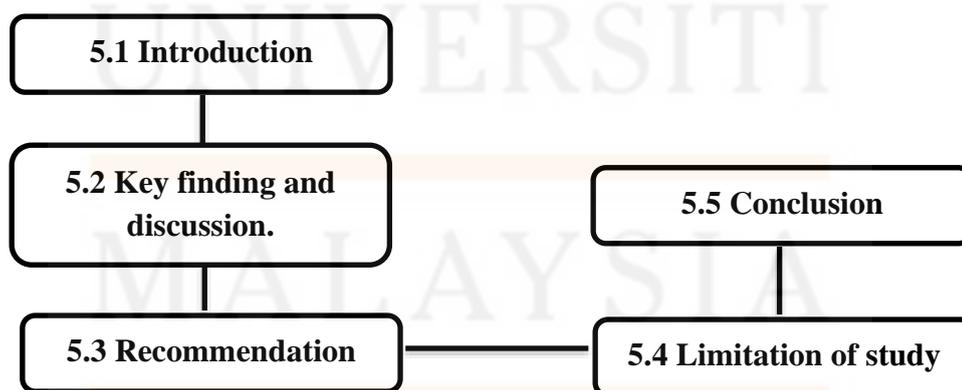


Figure 5.1: Outline of the chapter Conclusion

5.2 KEY FINDING AND DISCUSSION

5.2.1 The Relationship Between Psychological Risk and Travel Intention During COVID-19

Research Objective	Hypothesis	Result	Note
R. O. 1: Research Objective: To study the relationship between psychological risk toward travel intention among UMK students during COVID-19 pandemic	H1: There is a positive relationship between psychological risk and intention to travel during COVID-19 among UMK students.	0.83	Positive correlation relationship

Based on the Table 4.1, the result of reliability analysis shows that psychological risk has a reliable Cronbach's Alpha which is 0.95. The results of Pearson correlation on Table 4.10 also shows that psychological risk and travel intention among UMK student during COVID-19 pandemic has positive relationship as the Pearson correlation value, r , obtained in this test is $r=0.83$. Both variables show a positive correlation coefficient value which indicate a sign of moderate relationship strength of association. It also shows that the psychological risk is statistically significant data as the significant value $p<0.05$.

According to (Heesup Han, 2020), COVID-19 had given an impact to psychology distress and the mental health issue regarding to the risk of being infected of the COVID-19. The research shows that the knowledge of the COVID-19 pandemic has bring people to the psychological discomfort, stress of being infected, sadness, anxiety, and depression towards certain behavior. From the research founded by (Goran Peric, 2021) stated that,

the psychological risk has given the negative impact on travel intention among younger Malaysian population especially university students.

Therefore, the research objective and the research question has been reached. With both of research objective and research question met, researcher can conclude that the relationship between psychological risk and intention to travel during COVID-19 among UMK student was positive correlation and definite relationship. Hence, the alternate hypothesis (H1) was accepted.



5.2.2 The Relationship Between Health Risk and Travel Intention During COVID-19

Research Objective	Hypothesis	Result	Note
R. O. 2: To study relationship between health risk toward travel intention among UMK students during COVID -19 pandemic	H2: There is a positive relationship between psychological risk and intention to travel during COVID-19 among UMK students.	0.59	Positive correlation relationship

Based on Table 4.1 the result of reliability analysis shows that health risk has a reliable Cronbach’s Alpha which is 0.97. The result of the Pearson Correlation on Table 4.10 also shows that health risk and travel intention among UMK student during COVID-19 pandemic has a positive relationship as the Pearson correlation coefficient value, r , obtained in the test is $r=0.59$. Both variables show a positive correlation coefficient value which is indicate a sign of moderate relationship strength of association. It also shows that the health risk is significant data as the value $p<0.05$.

The health tourism related risks are one of the greatest influencers to the tourist behavior on the intention to travel (Anastasiya Golets, 2020). Researches has shown that perceived risk includes safety and health-related issues negatively affects visitors to the travel destination (Wen, 2020). Thus, the health risk is one of the risk perceptions that give a huge impact on the intention to travel among students UMK.

Therefore, the research objective and research question has been reached. With both research objective and research question met, researcher can conclude that the relationship between health risk and travel intention among UMK student during COVID-19 pandemic was positive correlation and definite relationship. Hence, the alternate hypothesis (H2) was accepted.



5.2.3 The Relationship Between Financial Risk and Travel Intention During COVID-19

Research Objective	Hypothesis	Result	Note
R. O. 3: To study relationship between financial risk toward travel intention among UMK students during COVID -19 pandemic	H3: There is a positive relationship between financial risk and intention to travel during COVID-19 among UMK students.	0.74	Positive correlation relationship

Based on the table 4.1, the result of the reliability analysis shows that financial risk has a reliable Cronbach's Alpha which is 0.97. The result of the Pearson Correlation on Table 4.10 also shows that financial risk and travel intention intentions among UMK student during COVID-19 pandemic has a positive relationship as the Pearson correlation coefficient value, r , obtained in the test is $r=0.74$. Both variables show a positive correlation coefficient value which is indicate a sign of moderate relationship strength of association. It also shows that the financial risk is significant data as the value $p<0.05$.

The findings were supported by (Ahmad Febri Falahuddin, 2020). They believe that the impact of financial risks on the tourist's behavioral intention to travel. The research also stated that the tourist may having a risk on not be willing to spend their money because of the unstable economy that caused during the COVID-19 pandemic.

Thus, the research objective and research question has been reached. With both research objective and research question met, researcher can conclude that the relationship between financial risk and travel intention among UMK student was positive correlation and definite relationship. Hence, the alternate hypothesis (H3) was accepted.



5.2.4 The Relationship Between Destination Risk and Travel Intention During

COVID-19

Research Objective	Hypothesis	Result	Note
R. O. 4: To study relationship between health risk toward travel intention among UMK students during COVID -19 pandemic	H4: There is a positive relationship between psychological risk and intention to travel during COVID-19 among UMK students.	0.85	Positive correlation relationship

Based on table 4.1, the result of the reliability analysis shows that destination risk has a reliable Cronbach's Alpha which is 0.94. The result of Pearson correlation on Table 4.10 also shows that destination risk and travel intention among UMK student during COVID-19 pandemic has a positive relationship as Pearson correlation coefficient value, r , obtained in the test is $r=0.85$. Both variables show a positive correlation coefficient value which is indicate the sign of moderate relationship strength of association. It also shows that the destination risk is significant data as the value $p<0.05$.

The findings were supported by (Matiza, 2020) which is the negative impact that found in the travel destination such as disaster either natural or manmade can affected the desires for tourism to the destination. COVID-19 pandemic is the continuous disaster and shows the continuous effect such as sadness and remain alertness to most people (Berthold P.R Gersons, 2020).

Therefore, the research objective and research question has been reached. With both research objective and research question met, researcher can conclude that the relationship between destination risk and travel intention among UMK student during COVID-19 pandemic was positive correlation and definite relationship. Hence, the alternate hypothesis (H4) was accepted.



5.3 RECOMMENDATION

Based on this study, researcher recommend future researcher to explore the variables of risk perceptions that affecting the travel intention among UMK students during COVID-19 pandemic for future studies.

The reason of this research is to study the relationship between the perception risk and travel intention among UMK students during COVID-19 pandemic. From this research, it helps the other parties, such as other researcher to have a latest information about travel intention during COVID-19 among student in Malaysia especially in University Malaysia Kelantan students. This will also help other the tourism sector to update their tourism place based on the need to travel from the student. The tourism sector can determine either the destination place must be kept open or vice versa to reduce losses because no tourists come.

To ensure that the tourism sector remains active after COVID-19, the health and hygiene control should be considered to keep the tourism sector to operate as usual as the tourism sector is the source of national income. By adopting this step, the country can reduce the infection rates of the COVID-19 pandemic and the tourism sector can be restored.

Based on this research, the health department also can use this research to take an action on the health and safety care measures other than adopting established SOPs while travelling. This is to encourage traveler especially students to have a good perception on travel intention during COVID-19 besides to further develop the tourism sector in the country.

5.4 LIMITATION OF STUDY

The limitation of this research was the researcher had challenge to give the questionnaire to students in UMK. It is because the researcher must find many respondents to answer the questionnaire in period. Students who get the questionnaire will answer it without understand what the researcher need. So, it is really making researcher struggle to get amount of data to do this research just like state in chapter 3. So, this was the challenge that the researcher must face along of this research.

Furthermore, the researcher had to face time limitation. Which is the researcher must get all the information from respondent about 2 weeks only. The number of respondent that the researcher needs to find was 346. It is hard when some student was not committing well.as we knew now a days we still in pandemic COVID-19, so the researcher hard to find the respondent. Within to find the respondent, the researcher also had to compete with other researcher in term of distributing the google form through three media social which is WhatsApp, Instagram, and Facebook because this was the main app that the students of UMK from faculty FHPK, SAW, FKP, SAB used and its really easy to communicate with them by used this apps. Some student was not answering the questionnaire because they were busy with their online business and some students was busy with their assignment and presentation due to the deadlines was near. This makes researcher felt stress and must find respondent back to accomplish the research. Thus, more time needed to ask the respondent corporation to accomplish the questionnaire.

5.5 CONCLUSION

In conclusion, the results from the running data analysis were corresponding with the objective by the researcher. The researcher discovers the effect of risk perception on intention to travel during COVID-19 pandemic among student travelers in University Malaysia Kelantan (UMK). Researcher also discovers that the students of UMK who travel during COVID-19 not too high, it is because most of them still stay with their parent and their parent was not gave the permission to them to travel during COVID-19 pandemic.

The Covid-19 pandemic has really impacted to the intention to travel among student in University Malaysia Kelantan. As this virus of Covid-19 has no medicine that can cure the disease, there are many risk perceptions among people and also students in University Malaysia Kelantan about the risk that are likely to occur while travelling. Thus, this risk perceptions reflected to the student's intention to travel either students are feels safe and comfortable to travel or vice versa.

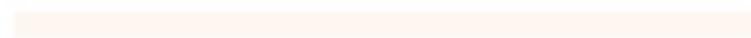
Thus, skills in technology should be better applied among students in University Malaysia Kelantan in order to finish the studies from home. Since the studies are only done from home, all learning activities are performed by the students themselves and by that students needs to have the technology skills to perform well in study in this time of pandemic.

Besides, all parties such as government, learning institution, public people and students also has the role to help the university students with the study from home to finish the studies well. In the same time, government and the learning institutions should

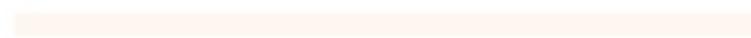
have to come out with the best way of learning in this time of pandemic for the benefits of the students and for the benefit of the nations.



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Appendix A



**FACULTY OF HOSPITALITY, TOURISM AND
WELLNESS UNIVERSITI MALAYSIA
KELANTAN**

Dear respondent,

We are the final year student of the Bachelor of Entrepreneurship (Tourism) with Honours course are doing an academic research entitled:

**“THE EFFECT OF RISK PERCEPTION ON INTENTION TO
TRAVEL DURING COVID-19 PANDEMIC AMONG STUDENTS IN
UNIVERSITY MALAYSIA KELANTAN.”**

The aim of this research is to study the risk perception to the intention to travel among students in Universiti Malaysia Kelantan.

We would be grateful if you could take some time to answer this questionnaire and provide valuable information.

All this information will be considered private and confidential.

NURUL ATIQA BINTI JAMAL (H18A0478)
REZANERA GREGORY (H18A0534)
WAN RUQIAH ADIBAH BINTI MEOR KHAIRUDIN (H18A0666)
YONG KAI MING (H18A0676)

QUESTIONNAIRE

SECTION A/ BAHAGIAN A: DEMOGRAPHIC/ DEMOGRAFIK

Direction/ *Arahan*: Choose the appropriate answer/ *Pilih jawapan yang sesuai*

1) Gender/ *Jantina*

Men/ *Lelaki*

Female/ *Perempuan*

2) Race/ *Bangsa*

Malay/ *Melayu*

Chinese/ *Cina*

Indian/ *India*

Others/ *Lain-lain*

3) Faculty/ *Fakulti*

FKP

FHPK

4) Courses/ *Kos*

SAB

SAE

SAR

SAW

SAK

SAH

SAL

SAP

Using the provide scale, read and tick your answer below with refer to the given scale.

Menggunakan skala yang diberikan, baca dan tandakan jawapan anda dengan merujuk skala yang diberikan.

Strongle disagree/ <i>Sangat tidak setuju</i>	Disagree/ <i>Tidak Setuju</i>	Moderate/ <i>Sederhana</i>	Agree/ <i>Setuju</i>	Strongly agree/ <i>Sangat setuju</i>
1	2	3	4	5

SECTION B/ BAHAGIAN B: HEALTH RISK/ RISIKO KESIHATAN

NO.	ITEM/ KENYATAAN	1	2	3	4	5
1	<p>I think health safety is an important element that tourist destinations must provide during Covid-19 pandemic.</p> <p>Saya berasa keselamatan kesihatan ialah elemen penting yang harus disediakan oleh mana-mana destinasi pelancongan semasa pandemik Covid-19.</p>					
2	<p>I will maintain personal hygiene at the accommodation when I travel to avoid the risk on getting infection of Covid-19 during Covid-19 pandemic.</p> <p>Saya akan menjaga kebersihan diri di tempat penginapan apabila saya melancong bagi mengelakkan risiko untuk menjangkit wabak Covid-19 semasa pandemik Covid-19.</p>					
3	<p>I think health aspects such as practicing SOPs, wearing face masks, and wearing hand sanitizers should be given special attention before choosing any tourist destinations during Covid-19 pandemic.</p>					

	Saya berasa aspek kesihatan seperti pengamalan SOP, memakai pelitup muka, dan memakai pembersih tangan haruslah diberi perhatian khusus sebelum memilih mana-mana tempat pelancongan semasa pandemik Covid-19.					
4	<p>I think it is important to have health insurance while travel during Covid-19 pandemic.</p> <p>Saya berasa penting untuk memiliki insurans kesihatan melancong semasa pandemik Covid-19.</p>					

PSYCHOLOGICAL RISK/ RISIKO PSIKOLOGI

NO.	ITEAM/ KENYATAAN	1	2	3	4	5
1	<p>I am worried about the appearance of a new virus if I travel during Covid-19 pandemic.</p> <p>Saya berasa bimbang kewujudan virus yang baru sekiranya saya melancong semasa pandemik Covid-19.</p>					
2	<p>I feel high risk to contracting with Covid-19 outbreak patient and getting an infection from them if I travel during Covid-19 pandemic.</p> <p>Saya berasa sangat berisiko untuk mengenali pesakit wabak Covid-19 dan mendapat jangkitan daripada mereka jika saya melancong semasa pandemik Covid-19.</p>					
3	<p>I feel worry about the tourist destination that I travel will get worst during Covid-19 pandemic.</p> <p>Saya berasa bimbang bahawa sesuatu destinasi melancong akan bertambah buruk ketika saya melancong semasa pandemik Covid-19.</p>					
4	<p>I think wearing disinfectants, masks and gloves during travel will able to reduce my worries on getting infection of Covid-19 during Covid-19 pandemic.</p>					

	<p>Saya berasa memakai alat pembasmi kuman, topeng dan sarung tangan semasa melancong dapat mengurangkan kebimbangan saya untuk menjangkit wabak Covid-19 semasa pandemik Covid-19.</p>					
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FINANCIAL RISK/ RISIKO KEWANGAN.

NO.	ITEAM/ KENYATAAN	1	2	3	4	5
1	<p>I will afraid of spending too much money when I travel during Covid-19 pandemic.</p> <p>Saya berasa takut dengan menghabiskan terlalu banyak wang ketika melancong semasa pandemik Covid-19.</p>					
2	<p>I am afraid of being overcharged such as plane and bus ticket prices as well as fees for screening tests (Swab test) during Covid-19 pandemic.</p> <p>Saya takut dikenakan bayaran berlebihan seperti harga tiket kapal terbang dan bas serta bayaran terhadap ujian saringan (Swab test) semasa pandemik Covid-19.</p>					
3	<p>I am worry about that I will be cheated in any financial matters when travel during Covid-19 pandemic.</p> <p>Saya bimbang bahawa saya akan ditipu dalam sebarang masalah kewangan ketika melancong semasa pandemik Covid-19.</p>					
4	<p>I worry there will be higher costs for food and drink when I travel during Covid-19 pandemic.</p> <p>Saya berasa bimbang akan ada kos makanan dan minuman yang lebih tinggi ketika saya melancong semasa pandemik Covid-19.</p>					

DESTINATION RISK/ RISIKO DESTINASI

NO.	ITEAM/ KENYATAAN	1	2	3	4	5
1	<p>I think travel to natural areas like national parks is high risk on getting infection of Covid-19 during Covid-19 pandemic.</p> <p>Saya berasa melancong ke kawasan semula jadi seperti taman negara adalah berisiko untuk menjangkit wabak Covid-19 semasa pandemik Covid-19.</p>					
2	<p>I think visit to museums area are high risk on getting infection of Covid-19 during Covid-19 pandemic.</p> <p>Saya berasa mengunjungi ke muzium pada masa sekarang adalah berisiko untuk menjangkit wabak Covid-19 semasa pandemik Covid-19.</p>					
3	<p>I think visit to swimming pools and other water attractions like water theme park are high risky on getting infection of Covid-19 during Covid-19 pandemic.</p> <p>Saya berasa melawat ke kolam renang dan tarikan air lain seperti taman tema air adalah berisiko untuk menjangkit wabak Covid-19 semasa pandemik Covid-19.</p>					
4	<p>I think travelling near the place of residence is high risky on getting infection of Covid-19 during Covid-19 pandemic.</p> <p>Saya berasa melancong di kawasan berhampiran tempat kediaman adalah berisiko untuk menjangkit wabak Covid-19 semasa pandemik Covid-19.</p>					

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SECTION C/ BAHAGIAN C: THE TRAVEL INTENTION DURING COVID-19 PANDEMIC/ NIAT PERJALANAN SEMASA PANDEMIK COVID-19

NO.	ITEAM/ KENYATAAN	1	2	3	4	5
1	I have low intention to travel during Covid-19 pandemic by own. Saya mempunyai niat/keinginan yang rendah untuk melancong semasa pandemik Covid-19 bersendirian.					
2	I have low intention to travel in organized groups during Covid-19 pandemic. Saya mempunyai niat/keinginan yang rendah untuk melancong dalam kumpulan semasa pandemik Covid-19.					
3	I have low intention to travel during Covid-19 pandemic in the country. Saya mempunyai niat/keinginan yang rendah untuk melancong di dalam negara semasa pandemik Covid-19.					
4	I have low intention to travel during Covid-19 pandemic abroad the country. Saya mempunyai niat/keinginan yang rendah untuk melancong di luar negara semasa pandemik Covid-19.					

Correlations

		IV1	IV2	IV3	IV4	DV
IV1	Pearson Correlation	1	.690**	.687**	.590**	.593**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	346	346	346	346	346
IV2	Pearson Correlation	.690**	1	.779**	.853**	.833**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	346	346	346	346	346
IV3	Pearson Correlation	.687**	.779**	1	.795**	.744**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	346	346	346	346	346
IV4	Pearson Correlation	.590**	.853**	.795**	1	.850**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	346	346	346	346	346
DV	Pearson Correlation	.593**	.833**	.744**	.850**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	346	346	346	346	346

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

Frequency Table

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	203	58.7	58.7	58.7
	Male	143	41.3	41.3	100.0
	Total	346	100.0	100.0	

Race

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Chinese	101	29.2	29.2	29.2
	Indian	54	15.6	15.6	44.8
	Malay	186	53.8	53.8	98.6
	Others	5	1.4	1.4	100.0
	Total	346	100.0	100.0	

Faculty

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	FHPK	270	78.0	78.0	78.0
	FKP	76	22.0	22.0	100.0
	Total	346	100.0	100.0	

Courses

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SAB	22	6.4	6.4	6.4
	SAE	12	3.5	3.5	9.8
	SAH	51	14.7	14.7	24.6
	SAK	11	3.2	3.2	27.7
	SAL	12	3.5	3.5	31.2
	SAP	170	49.1	49.1	80.3
	SAR	22	6.4	6.4	86.7
	SAW	46	13.3	13.3	100.0
	Total	346	100.0	100.0	

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IV1: Health Risk

Case Processing Summary

		N	%
Cases	Valid	346	100.0
	Excluded ^a	0	.0
	Total	346	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.967	.967	4

IV2: Psychological Risk

Case Processing Summary

		N	%
Cases	Valid	346	100.0
	Excluded ^a	0	.0
	Total	346	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.954	.956	4

IV3: Financial Risk

Case Processing Summary

		N	%
Cases	Valid	346	100.0
	Excluded ^a	0	.0
	Total	346	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.966	.967	4

IV4: Destination risk

Case Processing Summary

		N	%
Cases	Valid	346	100.0
	Excluded ^a	0	.0
	Total	346	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.944	.945	4

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	IV4, IV1, IV3, IV2 ^b	.	Enter

a. Dependent Variable: DV

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				Sig. F Change	Durbin-Watson
					R Square Change	F Change	df 1	df2		
1	.876 ^a	.768	.765	.42049	.768	282.039	4	34	.000	1.795

a. Predictors: (Constant), IV4, IV1, IV3, IV2

b. Dependent Variable: DV

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	199.468	4	49.867	282.039	.000 ^b
	Residual	60.292	341	.177		
	Total	259.760	345			

a. Dependent Variable: DV

b. Predictors: (Constant), IV4, IV1, IV3, IV2

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	.539	.139		3.888	.000	.266	.811					
IV1	.011	.038	.011	.278	.781	-.064	.086	.593	.015	.007	.457	2.188
IV2	.326	.051	.359	6.365	.000	.225	.426	.833	.326	.166	.214	4.671
IV3	.088	.052	.082	1.685	.093	-.015	.190	.744	.091	.044	.288	3.469
IV4	.468	.055	.472	8.573	.000	.361	.576	.850	.421	.224	.224	4.462

a. Dependent Variable: DV

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Kod/ Nama Kursus:

Code/ Course Name: HTP40103

Sesi/ Session: September 2020/2021

Semester: 6

Nama Program/ Name of Programme: SAP

Fakulti/ Faculty: Fakulti Hospitaliti, Pelancongan dan

Kesejahteraan/ Faculty of Hospitality, Tourism and Wellness

Pengesahan Penyaringan Plagiat/ Verification of Plagiarism Screening

Saya, Rezanera Gregory (Nama), No.Matrik H18A0534 dengan ini mengesahkan Kertas Projek Penyelidikan ini telah melalui saringan aplikasi turnitin. Bersama ini dilampirkan sesalinan laporan saringan Turnitin dengan skor persamaan sebanyak 14%.

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The Effect of Risk Perception on Intention to Travel During Covid-19 Pandemic Among Students in University Malaysia Kelantan.

Tandatangan/*Signature*

Rezanera

Nama Pelajar/*Student Name:* Rezanera Gregory

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Tarikh/*Date:* 20/6/2021

Pengesahan

Penyelia/*Supervisor:* Encik Mohd Fadil Bin Mohd Yusuf

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Dr. Fadhil Yusof

Tarikh/*Date:* 20/06/21



**FAKULTI HOSPITALITI, PELANCONGAN DAN KESEJAHTERAAN
UNIVERSITI MALAYSIA KELANTAN**

**BORANG KELULUSAN PENYERAHAN
LAPORAN AKHIR PROJEK PENYELIDIKAN TANPA JILID**

Kepada,

Dekan,
Fakulti Hospitaliti,
Pelancongan dan Kesejahteraan
Universiti Malaysia Kelantan

**Kelulusan Penyerahan Draf Akhir Laporan Akhir Projek Penyelidikan Tahun Akhir
Tanpa Jilid**

Saya, Encik Mohd Fadil Bin Mohd Yusof, penyelia kepada pelajar berikut, bersetuju membenarkan penyerahan dua (2) naskah draf akhir Laporan Akhir Projek Penyelidikan Tahun Akhir tanpa jilid untuk pentaksiran.

Nama Pelajar:

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Wan Ruqaiyah Adibah Binti Meor Khairudin	No Matrix: H18A0666
Yong Kai Ming	No Matrix: H18A0676

Tajuk Penyelidikan:

**The Effect of Risk Perception on Intention to Travel During Covid-19 Pandemic
Among Students in University Malaysia Kelantan.**

Sekian, terima kasih

Dr. Fadhil Yusof

Tandatangan Penyelia

Tarikh: 20/06/21