
Emigrants' motivation business model for intention to participate in the Malaysia My Second Home program (MM2H)

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Abstract: In the modern days of advancement, people prefer to migrate from one country to another for change in lifestyle and better prospects in social, cultural, economic and environmental standards. The Malaysian Government is promoting Malaysia My Second Home (MM2H) program to attract more foreigners to settle down in Malaysia in order to boost the macro economy and tourism industry. The present article investigates the intention of Japanese and Indonesians towards choosing Malaysia as a second home. The findings of the study reveal that economic environment, social environment, political status, and retirement life were among the significant factors on the intention to consider getting a second home ownership. Surprisingly, the factors of attraction, safety and security were not found to be significant. It is understandable that only international tourists might consider destination attractiveness to be an important factor, but not second home seekers. Furthermore, Malaysia is a safer country to live.

Keywords: second home; social environment; attraction; retirement life; safety and security; migration; Malays; Malaysia.

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Shin Yuin Khu holds an MBA and has a Bachelor degree in Engineering from the Universiti Sains Malaysia (USM). She is a Mechanical Engineer by profession. She carries over 12 years of industry experience in research and development field. Apart from her technical expertise that she gained over the years, she aspired to broaden her knowledge in business aspects, which in turn inspired this research paper.

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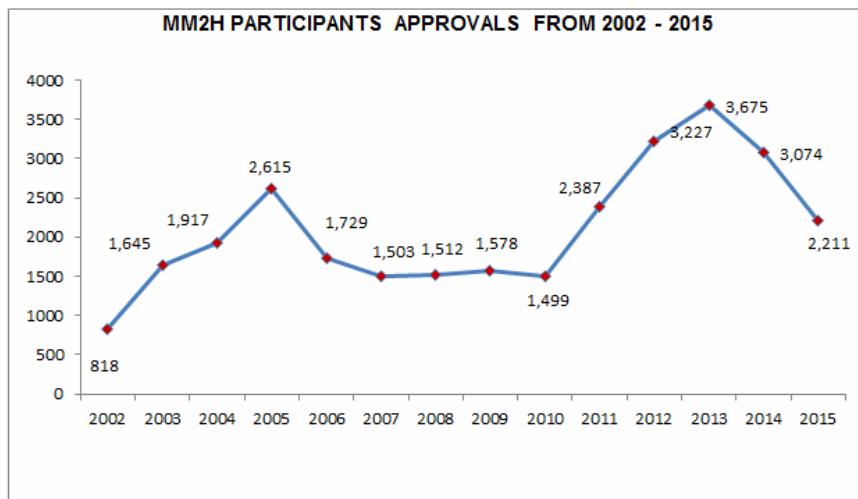
1 Background of the study

As opposed to the traditional era, society today is tagged with a lifestyle that is hyper-mobile where people need to have an alternative place to go up and down occasionally (Marjavaara, 2008). Having a second home concept or overseas retirement schemes are not uncommon to Europeans and North Americans. Interestingly, retirees from Western Europe or the United States often consider moving to warmer and cheaper neighbouring countries, such as Spain, Portugal, as well as countries in Central America (Ho and Khor, 2008). Second home ownership did not receive wide attention academically in the past due to the argument on whether second home owners should be regarded as tourists (Müller, 2006). Nevertheless, second home ownership has increased during the 1960s and 1970s in developed countries, especially Europe and Scandinavia due to increased wealth, income, mobility, as well as the availability of longer leisure time (Müller, 2002).

Similar to neighbouring countries, such as Thailand, the Philippines, and Australia, the Malaysian Government is promoting its Malaysia My Second Home (MM2H) program aggressively to attract more foreigners of all ages to stay in Malaysia as their second home. MM2H is a long-stay program initiated and supported by Malaysian Federal Government under the responsibility of The Ministry of Tourism and Culture Malaysia (About MM2H Programme, 2014). It was launched in 2002 and was regarded to be the replacement of the pioneer ‘Silver Hair’ Scheme. The program aims to contribute to the country’s economy by attracting financially-independent foreigners to stay in Malaysia (Ho and Khor, 2008). The potential benefits include increased foreign direct investment in business and real estate properties, cash flow in fixed deposits and other spending in Malaysia. It helps to boost the tourism industry because the participants can travel as often as they want throughout the validity period of their visa. The applicants might also recommend the program to their compatriots back in their home country (Yeoh, 2008). Citizens from all countries recognised by Malaysia are eligible to apply regardless of gender, age, race, or religion. Under this program, multiple social visit passes will be given to all participants for 10 years, where the pass is renewable.

Participants are also allowed to bring along their spouses and dependents (About MM2H Programme, 2014). Among others, Kuala Lumpur and Penang are among the most popular choices (Tan, 2008). The number of participants in MM2H program over the years from 2002–2015 is displayed in Figure 1.

Figure 1 Number of participants in the MM2H program from 2002–2015 (see online version for colours)



Despite recognition by the media, the overall number of participants in the MM2H program is considered to be low (Ho and Khor, 2008). Moreover, Malaysia is also facing fierce competition from other countries, such as Thailand, the Philippines, and Australia, which offer similar long-stay packages. In order to survive in the stiff competition, a more concrete marketing plan is to be designed. The scope of the present study is limited to the participants of the MM2H program from Japan and Indonesia due to some similarities in these countries. Both Japan and Indonesia can be regarded as countries located in the high-risk zone that is prone to natural disasters, such as severe earthquakes and tsunamis. Despite the similarities, the two countries differ significantly in terms of development, infrastructure, income level, culture, climate, as well as language and age distribution. Hence, it is worthwhile to study the effect of nationality on the intention to make Malaysia as a second home. As of June 2016, the participation of the Japanese in the MM2H program is the second highest among all of the participating countries with 3,996 participants in total. Meanwhile, Indonesia is not listed among the top ten countries (MM2H Programme Statistics, 2014). The cost of living index for the capital cities of Japan, Malaysia and Indonesia is provided in Table 1. Indices for Malaysia lie between Japan and Indonesia for all the measures. It can be observed that the cost of living in Indonesia is the lowest, while it is the highest in Japan.

The objectives of this study are:

- 1 to determine the push and pull factors influencing the intention of the Japanese and Indonesians in considering Malaysia as their second home

- 2 to examine whether the nationality of being Japanese or Indonesian moderate the relationship between the influencing factors and intention to consider Malaysia as a second home.

Table 1 Cost of living index for the selected Asian countries (2014)

Rank	City	Consumer price index	Rent index	Consumer price plus rent index	Groceries index	Restaurant price index	Local purchasing power index
1	Tokyo, Japan	104.20	48.67	77.22	112.07	67.65	93.46
2	Kuala Lumpur, Malaysia	51.94	22.60	37.68	53.21	27.93	73.61
3	Jakarta, Indonesia	45.62	17.74	32.08	51.87	25.76	28.47

Source: http://www.numbeo.com/cost-of-living/region_rankings.jsp?title=2014®ion=142

2 Literature review

There are various definitions for second home (Nielsen and Kromann, 2009; Vágner et al., 2011). Second home was defined as a home that is ‘non-recreative or all-year dwellings, used only part-time’ (Nielsen and Kromann, 2009). Shucksmith (1983) described a second home as a permanent building that is only occupied occasionally for recreational purposes. Additionally, Marjavaara (2008) described second homes as ‘detached and non-mobile, privately-owned, single family dwellings for recreational and secondary use’. Second homes may be termed alternatively as vacation/recreation homes, summer homes, cottages, huts, and farmhouses. The term ‘second home’ is clearly referring to dwellings that are not as important as compared to a primary or permanent home (Marjavaara, 2008). The concept of a second home, which was provided by Marjavaara (2008) was applied in the current study. Numerous research with regards to second home issues were conducted in Sweden (Townshend, 2007; Marjavaara, 2008; Vágner et al., 2011), Denmark (Nielsen and Kromann, 2009; Larsen, 2010; Tress, 2002), Finland (Vepsäläinen and Pitkänen, 2010), Croatia (Opačić, 2010), Czechia (Vágner et al., 2011), Spain (Guisan and Aguayo, 2010), England, Wales (Gallent, 1997), and Malaysia (Ono, 2008; Wong and Musa, 2014; Abdul-Aziz et al., 2014, 2015). Some country-specific and locality-specific attractions were identified for MM2H participants in Malaysia in a study performed by Abdul-Aziz et al. (2015) to examine Malaysia as a second home for foreign retirees. Wong and Musa (2014) studied the retirement motivation among MM2H participants and implemented the concept of Travel Career Ladder (TCL) developed by Pearce (1991).

Findings by Simadi and Nahar (2009) indicated that Jordan was treated as a second home for protection and survival by Palestine refugees, because Jordan was a relatively safer country as the refugees and their camps were covered under a social security package of the Jordanian Ministry of Planning. In the effort to examine housing preferences for retirement life, Gibler et al. (2009a) researched to find out the housing preferences of international migrants after they retired. The most important pull factors

were identified as natural amenities, housing prices, lower cost of living, medical care, and opportunities for recreational activities. It is possible to classify these factors under the broader categories of attraction (natural amenities and recreational opportunities), economic environment (housing prices and lower cost of living), and social environment (medical care). Venturoni et al. (2005) found recreational activities, closeness to ski resorts, scenery and surroundings as well as investment potential to be the main motivators of second home ownership as a place for retirement. In addition, Thorn (2009) found career, cultural, travel opportunities, economy, and relationships as the main motivational factors for self-initiated mobility internationally.

Various scholars have attempted to capture the dynamics of migration in the form of business models. The two most commonly cited were the push-pull model (Lee, 1966) and motivation and the TCL (Pearce, 1988, 1991, 1993). The push-pull model in the study by Ravenstein (1889) found that migrants often move from places of lesser opportunities to places with more opportunities, as well as due to economic circumstances. He terms this phenomenon as 'the law of migration'. Lee (1966) borrowed the push-pull model to explain later-life migration. He postulated that there are four central factors in the push and pull migration process: factors relating to geographical origin, geographical destination, intervening obstacles and personal factors. In every original and destination location, there is a set of positive and negative factors influencing migration. The set of intervening obstacles may have varying impact on the person depending on personal factors. For example, a good schooling system may be positive for parents with young children, but not for those without young children.

Push factors are the factors that force a person to move and migrate. Push factors are also conditions that can drive people to leave their homes. The factors are forceful and related to the country from which a person migrates. Push motivations are those where people push themselves towards their goals or to achieve something, such as a desire to escape rest and relax, prestige, health and fitness, adventure, and social interaction. However, with push motivation, it is also easy to get discouraged when there are obstacles present in the path of gaining achievements. Push motivation acts as willpower and people's willpower is only as strong as the desire behind the willpower. Push motivations can also be a negative force, such as regret and dissatisfaction (Chang et al., 2014). Pull factors are exactly the opposite of push factors, which are the factors that attract people to certain locations (Jayaraman et al., 2010a). Pull factors are factors in the target country that encourage people to move. These include peace and safety, a chance for a better job, better education, social security, and better standard of living in general, as well as political and religious freedom. It is a type of motivation that is much stronger. Some of the factors are those that emerge as a result of the attractiveness of a destination as it is perceived by those with the propensity to travel. They include both tangible resources, such as beaches, recreational facilities, as well as cultural attractions and travellers' perceptions and expectations, such as novelty, benefit expectation, and marketing images. Pull motivation can be seen as the desire to achieve a goal so badly that it seems that the goal is pulling one towards it. Pull motivation can be an attracting desire when negative influences come into the picture. Sunil et al. (2007) and Balkir and Kirkulak (2009) are among others who adopted the Push-Pull Model in order to examine second home studies.

Pearce (1988, 1991, and 1993) adopted Maslow's hierarchy of needs in his studies and developed the TCL. This multi-motive model helps to understand travellers' motivations through five need levels. The levels described in his model are:

- 1 concern with biological needs (specifically relaxation)
- 2 safety and security needs (or levels of stimulation)
- 3 relationship development and extension needs
- 4 special interest and self-development needs
- 5 fulfilment or deep involvement needs akin to self-actualisation.

Most second home motivations in the current literature seem to satisfy two basic needs of TCL, namely, physiological and safety. Lower living costs is the most common motivation to settle overseas (Breuer, 2005; Casado-Díaz et al., 2004; Gibler et al., 2009a; King et al., 1998; Ono, 2008; Rodriguez et al., 2004; Abdul-Aziz et al., 2015; Wong and Musa, 2014). The cost may include real estate (Kallan, 1993; Northcott, 1988; Pampel et al., 1984) and other amenities (Fournier et al., 1988; Hogan, 1987). Favourable weather (Breuer, 2005; Casado-Díaz et al., 2004; King et al., 1998; Ono, 2008; Rodriguez et al., 2004; Sunil and Rojas, 2005; Abdul-Aziz et al., 2015; Wong and Musa, 2014) and health-related factors often trigger retirees to escape and live overseas for a better life. For example, German senior citizens retire in the Canary Islands in order to relieve existing illnesses (Breuer, 2005). Other directed safety needs, such as available healthcare and medical facilities (Breuer, 2005; Gibler et al., 2009b; Rodriguez et al., 2004; Abdul-Aziz et al., 2015) and elderly care (Ono, 2008) in the host country also motivate retirees. Retirees seek casual and leisurely lifestyles (Casado-Díaz et al., 2004; King et al., 1998; Rodriguez et al., 1998) as well as attractive natural and cultural amenities (Gibler et al., 2009b; Rodriguez et al., 2004; Warnes, 2009). Migrants appreciate a destination with efficient visa systems (Ono, 2008), favourable tax rates (Gibler et al., 2009b), affordable rental prices (Gibler et al., 2009; Rodriguez et al., 2004), and suitable living environments (Balkir and Kirkulak, 2007; Ono, 2008; Abdul-Aziz et al., 2015). These motivators are examples of externally oriented safety needs. Friendly locals are essential in fulfilling the retiree's relationship needs. American retirees migrate to Mexico largely because of the Mexican people (Sunil and Rojas, 2005). Gibler et al. (2009a) and Rodriguez et al. (2004) pointed out that migrants connect with a host country that has an expatriate community. Gibler et al. (2009a) added the importance of connectivity infrastructure between the retiree's host and home country. Geographical closeness to home country (Gibler et al., 2009a; Rodriguez et al., 2004) and easy access by air (Breuer, 2005) reduce travel stress among retirees. Travel stress explains European retirees' preference to reside within the European continent and American retirees to live in Central and South America. Motivators, such as children and family (Breuer, 2005), family networks and kinship (McHugh, 1990; Mullins et al., 1989), and distance between the retirees and their relatives (Marshall and Longino, 1988) drive the retirees to live in destinations where they can maintain their closeness with those who matter the most to them.

3 Research gaps in the literature

Several research gaps exist after reviewing the literature of various studies performed by previous researchers on the second home industry worldwide. A few main research gaps were observed in the present study. The majority of the researches on second home were performed in European countries because the region was among the earliest to embrace the concept of a second home. As opposed to European and North American countries, the second home industry and hence, its associated researches are still in its premature stage in Asian countries. To date, very limited second home studies were conducted in Asian countries. In fact, according to Marjavaara (2008), officials and planners in the tourism industry often did not pay sufficient attention to the second home sector. Existing studies are solely devoted to their respective region of interest. For example, researchers studied the determinants of second home intention of a specific region in general. A literature review of previous studies performed to specifically examine the effect of different nationalities was very limited.

Most of the studies performed by previous researchers focused on second home issues and impacts. The number of studies devoted to examine the determinants of second home intention is relatively restricted, especially in Asian countries like Malaysia. Some second home related researches in Malaysia were conducted by Ono (2008), Wong and Musa (2014), and Abdul-Aziz et al. (2014, 2015). Nonetheless, research by Ono (2008) focused only on Japanese MM2H participants. Additionally, all of the mentioned research targeted existing MM2H visa holders. This paper attempts to differentiate the second home considerations by comparing two nationalities, namely Japan and Indonesia, which have a relatively certain homogeneous set-up in terms of natural calamities. Apart from that, this research examined the intention of potential MM2H participants who have yet to make Malaysia their second home. Research methodology applied in most of the previous studies was qualitative in nature, such as direct observations or interviews, which were often used rather than quantitative data analysis. Quantitative methodology was applied in this study to analyse the intention among the Japanese and Indonesians to consider Malaysia as their second home. For details of MM2H program, one can visit at <http://www.mm2h.gov.my/index.php/en/home/programme/about-mm2h-programme>.

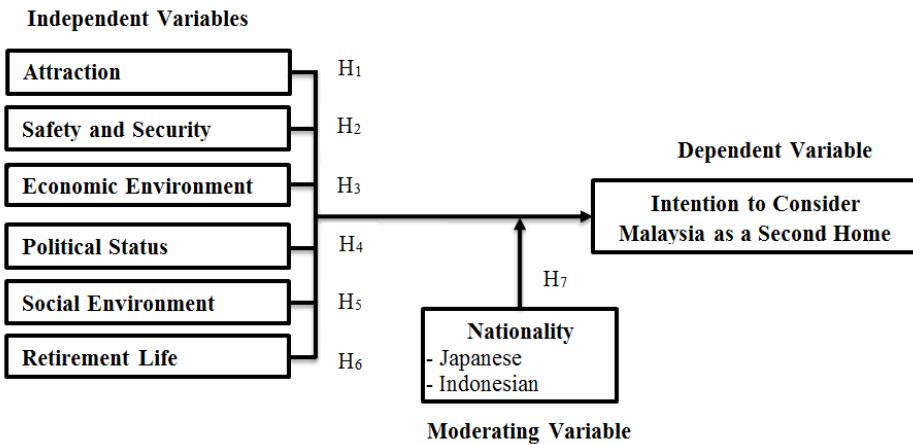
The findings of this research bring additional knowledge and aid in understanding the important factors influencing second home and ownership motivators in Malaysia. By focusing on the significant influencing factors, it is hoped that the number of MM2H program participants from both Japan and Indonesia can increase multi-folds in the near future. The success of MM2H will then help to boost the local economy in terms of increased foreign direct investment, cash flow and other spending in Malaysia. The tourism industry will also benefit as second home participants can travel as often as they like throughout their valid period of stay in Malaysia. Besides, bilateral ties between Malaysia and other second home participating countries are likely to improve as more and more participants make Malaysia as a second home. Government initiatives such as MM2H may gain some insights from this study by focusing on the significant motivators of second home ownerships in the effort of branding and promoting the program more effectively to citizens from other countries of origin, with Japanese and Indonesians as a case in point. It is also hoped that this study contributes to the academic study of second home development in general. The success of MM2H program (MM2H) would boost the morale of local economy in terms of increased foreign direct investment (FDI), cash flow

and other allied revenue to Malaysia. The tourism industry can be benefited because second home participants can travel anywhere in the world as they like throughout their valid period of stay within Malaysia. Moreover, bilateral ties between Malaysia and other second home participating countries would improve economic and cultural impacts as win-win strategy.

4 Research methodology

The primary data for this research was collected by applying the survey questionnaire method using a cross sectional study. The respondents were required to fill up their demographic profile as well as to mark each item according to a five-point Likert scale (strongly disagree, disagree, neither disagree nor agree, agree, and strongly agree), which was inspired by and partially developed from Marjavaara (2009), Opačić (2010) and there were also some self-constructed items. The questionnaire was translated into Japanese and the Malay language since English is not a commonly used language in Japan and Indonesia. Furthermore, Indonesians can easily follow the Malay language. It is important to ensure that the accuracy of language translation in cross-cultural research often leads to different meaning from one language to another language. The questionnaire for this study was first written in English language and then translated into Malay and Japanese languages. The language experts were consulted for editing the questionnaire. Most of the questions in the questionnaire were borrowed from the extensive literature review and are close-ended questions associated with the conceptualised independent variables and dependent variable where the respondents can choose their choice among the alternatives provided in Likert scale measurements. None of the questions for measuring a latent variable exceeded 15 words in length. Only a few open-ended questions were included in the section connected with socio-demographic variables where the respondents can write their options. Double-barrelled, ambiguous, leading, loaded and socially undesirable questions were avoided in the questionnaire. Also, each question was oriented towards either in a positive direction or in a negative direction, but not duplicated in both ways. The negatively directed questions were recoded while carrying out the data analysis. In the present study, the primary data collection was really challenging since the study focuses on emigrants from Japan and Indonesia. The non-probability sampling method namely convenience sampling was used to collect the data. The face to face interview was carried out to administer the questionnaire. However, in some cases the email address was obtained from the Japanese and Indonesians who have already considered Malaysia as their second home. Hence, both self-administered and electronic questionnaires were distributed at selected pockets where Japanese and Indonesians can be found. In fact, the respondents from Japan and Indonesia were staying in Malaysia for occupational reasons, but have not yet chosen Malaysia as their second home.

The research framework of the study is depicted in Figure 2. This conceptual framework was developed based on the literature review as well as from the theory of motivation (Hull, 1943) and needs theory (Maslow, 1970). Attraction, safety and security, economic environment, political status, social environment, and retirement life were identified as factors influencing second home intention to Malaysia. Nationality (Japanese and Indonesian) acts as a moderator between the above said factors and the intention to consider Malaysia as a second home.

Figure 2 Conceptual research framework

5 Hypothesis development

Attraction was widely recognised to be one of the main factors influencing second home ownership. Attraction can be generally divided into natural and man-made categories. Opačić (2010) classified attractions under recreational pull factors (factors based on supply) for second home ownership. Items of attraction were further broken down according to geological, geomorphologic, climatic, and hydrographical and vicinity of protected area features. Other attraction factors, such as cheaper holiday and recreational activities were also identified as the determinants of second home ownership in the area. Townshend (2007) found that the natural environment and outdoor activities were the main reasons for Sunnana, Sweden to be chosen as a place for a second home. Suitable climate (Wong and Musa, 2014; Abdul-Aziz et al., 2014) and beautiful countryside (Wong and Musa, 2014) were some of the motivation factors for MM2H participants. Accordingly, this study hypothesises that:

H1 There is a positive relationship between attraction and intention to consider Malaysia as a second home.

Safety and security with regards to second home can be generally explained as the relative condition of being free from danger, harm, injury, risk or personal/property loss incurred by either man-made or natural causes. Safety needs are identified as the needs one level higher than the physiological needs. Safety and security can be measured in terms of natural disasters, accident indices, personal safety, crime rate and terrorism. Pearce (1982) found that safety was an important factor to motivate tourists to choose a country as a holiday preference. Personal safety in a second home area was categorised under the pull factor by Opačić (2010). Therefore, this study hypothesises that:

H2 There is a positive relationship between safety and security as well as intention to consider Malaysia as a second home.

The economic environment was identified to be yet another factor influencing the intention of owning a second home elsewhere. The economic environment of a country can be measured in terms of its economic growth, GDP, housing costs, career opportunities, inflation and level of income (Jayaraman et al., 2010b, 2011). Opačić (2010) classified economic constructs under commercial-entrepreneurial push factors and found that opportunities for renting out rooms to tourists and taxes were among the economic factors influencing second home ownerships in Malinska. Economic factors of investment and a reasonable selling price of a second home were among the reasons contributed to the second home development in Mellerud (Townshend, 2007). Nielsen and Kromann (2009) found the availability of housing of certain specifications to be a crucial factor in the development of second home ownerships. Therefore, this study hypothesises that:

H3 There is a positive relationship between economic environment and intention to consider Malaysia as a second home.

Political status is often one of the aspects for consideration on second home ownership in foreign countries. Vágner et al. (2011) classified political, institutional and legislation under ownership factors of a second home. Political status can be measured in terms of political system, tax policy and internationalisation. Müller (1999) highlighted legal settings, such as laws and regulations that were influencing second home ownership as well as housing and tax policy. The location of a second home was also influenced by laws and regulations. Political and legal stability was classified under pull factors by Opačić (2010) in identifying the motivation models for second home ownerships. Political stability was also one of the important factors that motivates MM2H participants (Wong and Musa, 2014; Abdul-Aziz et al., 2014). Therefore, this study hypothesises that:

H4 There is a positive relationship between political status and intention to consider Malaysia as a second home.

Social environment refers to the environment that provides opportunities for people to perform enjoyable activities. Social life can be measured in terms of infrastructures, social services, language, culinary array, culture and heritage, accommodation, leisure needs, lifestyle, social status or self-actualisation, and relationship with local residents. The social factors of having a family and friends in a second home and close to a permanent home were the among the reasons for selecting a country as a second home (Townshend, 2007). Moreover, socialising with friends and relatives, other celebrating factors, and engaging in a hobby were identified to be the most influencing factors of a second home decision (Opačić, 2010). Wong and Musa (2014) found that good amenities and residential areas, ease of communication, friendly people and a cordial relationship with family and friends were the MM2H retirees' travel motivation themes. Likewise, Abdul-Aziz et al. (2015) also stated that having no language barrier and the friendliness of locals were the two most important country-specific factors for MM2H participants to adopt the program. Accordingly, this study hypothesises that:

H5 There is a positive relationship between the social environment and intention to consider Malaysia as a second home.

The aging population in European and Asian countries, such as Japan and Korea is a phenomenon that receives increasingly more attention globally. Due to their relatively old age, reduced income level, and lack of mobility, senior citizens often require special

needs in terms of lifestyle, infrastructure, socio-economic environment and housing choices. Retirees switch their late life dwelling and location according to their health condition and declining wealth. Opačić (2010) grouped the need for creating a home for 'old age' under the motivation factor of owning a second home (push factor). The findings of the study revealed that securing a living space for 'old age' was one of the important factors influencing second home ownership. With reference to the findings of a study conducted in Colorado, 11% of the respondents indicated a likelihood of making their second home a permanent residence of retirement (Venturoni et al., 2005).

H6 There is a positive relationship between retirement life and intention to consider Malaysia as a second home.

Vágner et al. (2011) studied the historical-political and socio-geographical aspects of second home development in both Czechia and Sweden. However, the study was performed to compare second home scenarios in two different areas rather than to delineate the effect of different nationalities on second home intention. Gibler et al. (2009b) studied the late life second move housing choices of German and British retirees in Alicante, Spain. Likewise, the researchers did not focus on the differences in second home intention between the Germans and British. One of the main objectives of this study is to find out whether the Japanese and Indonesians differ in their intention to consider Malaysia as a second home despite their similar country background of being in the high-risk zone of natural disasters. Therefore, this study hypothesises that:

H7 Nationality moderates the relationship between independent variables and intention to consider Malaysia as a second home.

6 Significant findings and results

Out of 330 questionnaires administered, a response rate of 30.9% (102/330) was successful. Among the participating 102 respondents, 97 questionnaires (Table 2) were usable with a complete set of primary data whereas the remaining 5 questionnaires were discarded since each of them had more than 25% of missing items. There was almost equal distribution between males (50.5%) and females (49.5%). The majority of the respondents aged from 30 to 39 years (30.9%), closely follow by the age group of 21 to 29 years (29.9%) and 40 to 49 years (27.8%). Out of the 97 respondents, 47.4% were Japanese, while 52.6% were Indonesians. In regards to marital status, the respondents who were single, married, and married with children were 43.3%, 21.7%, and 30.9%, respectively. The distribution of income was twin-peak, mainly due to the huge difference in average income level among the Japanese and Indonesians. About 24.7% of the respondents were earning an annual household income of above RM 96,000 whereas 20.6% were earning less than RM 24,000. Most of the respondents have completed a bachelor's degree and above (44.4%).

The descriptive statistics of each latent variable is displayed in Table 3 and the results were summarised separately for Japanese and Indonesian nationals.

Table 2 Demographic profile of respondents (n = 97)

<i>Variable</i>	<i>No. of respondents</i>	<i>Percentage</i>
Gender		
Male	49	50.5
Female	48	49.5
Age in years		
21 to 29	29	29.9
30 to 39	30	30.9
40 to 49	27	27.8
50 to 59	08	8.3
60 and above	03	3.1
Marital status		
Single	42	43.3
Married	21	21.7
Married with children	30	30.9
Widowed	03	3.1
Divorced	01	1.0
Occupation		
Professionals	26	26.8
White collar job	16	16.5
Executives	21	21.7
Businessman	07	7.2
Homemakers	05	5.1
Students	08	8.2
Retired Persons	02	2.1
Others	12	12.4
Annual household income		
No income	13	13.4
Below RM 24,000	20	20.6
RM 24,001 to RM 36,000	08	8.3
RM 36,001 to RM 48,000	08	8.3
RM 48,001 to RM 60,000	04	4.1
RM 60,001 to RM 72,000	06	6.2
RM 72,001 to RM 84,000	04	4.1
RM 84,001 to RM 96,000	10	10.3
Above RM 96,000	24	24.7

The factor analysis and reliability analysis have been carried out for the aggregated data of Japanese and Indonesian sample (n = 97), since the two countries were considered as a moderating variable in the conceptual framework (Figure 2) to play as the contingency effect to study the direction and magnitude of the relationship between independent and dependent variables. Factor analysis for validity test and reliability analysis for

consistency test were used to test the goodness of collected primary data. The factor analysis was applied through Varimax rotation method using principal component analysis. From the factor loading matrix, two sub-factors emerged for attraction (Attraction 1 and Attraction 2) and two sub-factors emerged for social environment (Social environment 1 and Social environment 2). However, no question item was dropped in the process of factor run. Reliability analysis was performed for each independent variable and the dependent variable to test the consistency and stability of the data (Sekaran and Bougie, 2010). Cronbach's alpha for each latent variable was found to be more than 0.5 fulfilling the minimum acceptance level of the internal consistency (Coakes et al., 2006).

Table 2 Demographic profile of respondents (n = 97) (continued)

Variable	No. of respondents	Percentage
Education		
Schooling	20	20.6
Diploma	17	17.5
Bachelor's degree	43	44.4
Master's degree	14	14.4
Doctoral degree	01	1.0
Others	02	2.1

Table 3 Descriptive statistics of study variables

Variable	Japanese (n ₁ = 46)		Indonesian (n ₂ = 51)		Total (n = 97)	
	Mean	Std. dev.	Mean	Std. dev.	Mean	Std. dev.
Attraction 1	3.70	0.53	3.84	0.61	3.77	0.58
Attraction 2	3.94	0.61	3.75	0.58	3.84	0.60
Safety and security	3.53	0.66	3.70	0.73	3.62	0.70
Economic environment	3.60	0.64	3.33	0.61	3.47	0.63
Political status	3.34	0.60	4.02	0.65	3.34	0.62
Social environment 1	3.78	0.48	4.02	0.56	3.91	0.54
Social environment 2	3.87	0.92	3.70	0.66	3.78	0.80
Retirement life	3.68	0.77	3.54	0.59	3.61	0.68
Intention to consider Malaysia as a second home	3.30	0.72	3.31	0.63	3.31	0.67

From Table 4, it can be observed that independent variables explain 50.4% of the variation in the intention to consider Malaysia as a second home and the regression model is significant at the 1% level of significance. Economic environment ($\beta = 0.168$, $p < 0.05$), Social environment 1 ($\beta = 0.312$, $p < 0.01$), Political status ($\beta = 0.245$, $p < 0.01$), and Retirement life ($\beta = 0.286$, $p < 0.01$) were positively and significantly

influencing the intention to consider Malaysia as a second home. Therefore, hypotheses H3, H4, H5, and H6 were supported. The relationship between economic environment and intention to consider Malaysia as a second home was found to be significant at the 5% level of significance. This could be due to the fact that for the Japanese, the purchasing power in Malaysia is cheaper whereas for Indonesians, it is almost the same. The highly positive and significant relationship between social life accommodation and intention to consider Malaysia as a second home might be due to the attractive social environment that Malaysia is able to offer in terms of good hospitality, infrastructure, culture and interesting social life. There are also less communication barriers because English and Malay languages are widely spoken in Malaysia. Additionally, the geographical location of Indonesia is in close vicinity to Malaysia. This positive relationship is congruent with the research results of the studies conducted by Opačić (2010), Váagner et al. (2011), Townshend (2007), Pearce (1982), Vepsäläinen and Pitkänen (2010), and Thorn (2009). The positive and significant relationship between political status and intention to consider Malaysia as a second home indicates that Malaysia is generally perceived to be a country with a favourable political environment. Both Japanese and Indonesians perceive that the political situation in Malaysia is more stable compared to their home country. It might also be contributed to the good relationships between Malaysia and the two countries. The finding on political status is consistent with Opačić (2010), Venturoni et al. (2005), Simadi and Nahar (2009), Müller (1999), Abdul-Aziz et al. (2015), and Wong and Musa (2014). The positive relationship between retirement life and intention to consider Malaysia as a second home is perhaps contributed to by the perception of life in Malaysia as being more relaxed and ‘slow-paced’, hence making the country a relatively better place to spend time after retirement. Life in Japan is well-known to be ‘fast-paced’ since Japan is one of the most developed nations in the world. In most instances, retirees often seek a less stressful environment for deriving peace and pleasure. The facilities for the elderly are good for their retirement life if they choose Malaysia as their second home, as reflected by Indonesians. The positive relationship between retirement life and intention to consider Malaysia as a second home was supported by the research findings of Opačić (2010), Venturoni et al. (2005), Gibler et al. (2009b), and Lee and Gibler (2004).

Moreover, the relationship between the remaining variables of attraction, safety, and security were insignificant. It is surprising that the relationship between attraction and intention to consider Malaysia as a second home was insignificant. Different perceptions on attraction have led to this conclusion. For example, Indonesians might not enjoy Malaysia’s climate because Indonesia has the same tropical climate as Malaysia. The Indonesian respondents have also expressed the opinion that Malaysia is somewhat high in the cost of living standards and therefore, they are not attracted to spend their holidays in Malaysia. In its difference from the usual four season’s climate, the climate in Malaysia is considerably new for the Japanese, but they may not perceive the landscape and the environment of Malaysia since it is highly well preserved in their home country. Safety and security was also not a significant motivator for second home ownership in Malaysia, although, this result appears to be contradicting with the previous studies. However, it does not exclude the importance of safety and security in terms of second home ownership since safety and security are generally viewed as a relative term depending on the country. In fact, results indicated that Malaysia is much safer than Japan and Indonesia in terms of natural disasters and therefore, safety and security is no longer a concern to them. Similarly, the moderating effect of nationality on the

relationship between independent variables and the dependent variable was not found to be significant. Surprisingly, after adding moderating variable (nationality), R² remains the same at its value of 0.504. It should be observed in Table 4 that model 1 was fitted without moderating variable while model 2 (hierarchical regression model) was fitted with moderating variable. It was found that there is no interaction effect of the moderating variable (Japanese and Indonesian) that affects the direction and the strength of the relation between independent and dependent variables.

Table 4 Hierarchical regression results for intention to consider Malaysia as a second home (n = 97)

<i>Predictors</i>	<i>Model 1</i>		<i>Model 2</i>	
	<i>Std. β</i>	<i>t-value</i>	<i>Std. β</i>	<i>t-value</i>
Step 1 <i>Independent variables</i>				
Attraction 1 (AT1)	-0.024	-0.255	-0.025	-0.262
Attraction 2 (AT2)	-0.102	-1.089	-0.100	-1.031
Safety and security (SS)	0.093	0.905	0.091	0.855
Economic environment (EC)	0.168	1.873*	0.170	1.842*
Political status (PL)	0.245	2.459**	0.245	2.445**
Social environment 1 (SL1)	0.312	3.647**	0.310	3.506**
Social environment 2 (SL2)	0.022	0.231	0.023	0.231
Retirement life (RL)	0.286	2.885**	0.288	2.863**
Step 2 <i>Moderating variable</i>				
Nationality (NY)			0.009	0.108
R ²		0.504		0.504
Adjusted R ²		0.45		0.451
F-value		10.791**		9.482**

Notes: *p < 0.05; **p < 0.01.

7 Discussions

The main objective of this study is to examine the factors influencing the intention of the Japanese and Indonesians to consider Malaysia as a second home. The economic environment, political status, social environment, and retirement life were found to be positive and significantly influencing the intention to consider Malaysia as a second home regardless of nationality (Japanese or Indonesian). Overall, these factors explain 50.4% of variation in the intention to consider Malaysia as a second home. This might be due to the attractive social environment that Malaysia can offer in terms of good hospitality, infrastructure, culture and interesting social life. The retirement life in Malaysia may be considered to be more relaxed and 'slow-paced', hence making the country a relatively better place. This is consistent with the aging population of Japan where the elderly seeks to retire in a better environment. Abu Hiba (2008) cited from a survey in 2007 that Malaysia was ranked the 7th global retirement destination. There is also less communication barriers because English and the Malay language are widely

spoken in Malaysia. Surprisingly, the relationship between attraction and intention to consider Malaysia as a second home was not found to be significant. Different perceptions on attraction might lead to this conclusion. For example, Indonesians might not enjoy Malaysia's climate because Indonesia has a similar climate to Malaysia. Moreover, Japan has attractive general landscapes and the environment is very well preserved. In comparison, Malaysia's landscapes and surroundings might not appear to be as comparatively attractive to the Japanese. Furthermore, the factor of attraction can be seen to be more of a motivator to tourists, but not as much to second home seekers. Similarly, safety and security was also not a significant motivator for second home ownership in Malaysia. Although this result might appear to be contradicting with previous studies, it does not exclude the importance of safety and security in terms of second home ownerships. Because safety and security may be viewed as a relative term depending on the countries, the results indicated that Malaysia is much safer than Japan and Indonesia in terms of natural calamities and therefore, safety and security is no longer a concern. The relationship between economic environment and intention to consider Malaysia as a second home was found to be insignificant. This is partly due to the fact that Japan is a developed country as compared to Malaysia, which is still a developing country.

Overall, the number of participants in the MM2H program is still considered to be very low and some existing participants have pointed out that the program has not been promoted effectively to foreigners, even though Malaysia has plenty to offer (Yeoh, 2008). Some challenges and issues in terms of branding and marketing, design and construction of property, financial matters, government policies, regulations and procedures are to be identified to promote foreigners to consider Malaysia as their second home. There was also feedback from the MM2H participants that the rules and regulations change often, which leads to some confusion in making decisions. Foo (2006) reported that some complaints received from the applicants include, 'trusting the wrong people made some difficulties in getting permission to settle down in Sabah and in Sarawak'. Useful insights can be drawn from the findings of this study, especially during the development of government policies and in terms of designing effective branding and marketing strategies. Based on the findings, policymakers can focus more on promoting the positive and significant factors influencing the intention to consider Malaysia as a second home. The Japanese and Indonesians prefer economic environment, political status, social environment and retirement life as their reasons for choosing Malaysia as a second home. Since the moderating effect of nationality was not significant, a similar branding and marketing approach can be applied in the effort to attract both Japanese and Indonesians.

In general, the Malaysian Government can make good use of social media to promote the MM2H program to potential applicants from Japan, Indonesia, and for other foreign nationals. Abdul-Aziz et al. (2015) recommended that issues pertaining to the visa renewal procedure, marketing and incentives should be looked upon. They proposed that MM2H personnel need to be knowledgeable, friendly, and well-versed in oral English. In a report by Yeoh (2008), one MM2H participant commented that MM2H residents should be recruited to help promote the program instead. Additionally, policymakers need to also simplify the visa renewal procedure as a crucial step to make the applicants feel welcome. The researchers also recommended for sufficient notice to be given to all MM2H stakeholders before the implementation of any new rules (Abdul-Aziz et al., 2015). The officials may also consider giving out some special privileges to existing

second home owners who refer their friends or family successfully for MM2H applications. The privileges can come in the form of a discounted ticket price in tourist attractions and public transport, rebates in car and housing property purchase, and some relief in income tax among others.

The influence of political status on the intention among Japanese and Indonesians to consider Malaysia as their second home is highly positive and significant. The MM2H program may highlight on Malaysia's favourable political scenario, such as stability in political and legal governance. In view of the positive and significant relationship between social environment and the intention to consider Malaysia as a second home, constructive proposal can be made based on a desirable social indicator. Malaysia should improve further the good quality of social services and infrastructures, such as healthcare centres, shops, schools, housing units and transportation systems in an effort to attract more foreigners to make the country their second home. Sustaining the presently good Malaysian hospitality and diversity in culture should be maintained. The aging problem among Japan's population provides a huge opportunity for the MM2H program because retirement life is also identified to be one of the influencing factors in this study. In view of this, the Ministry of Tourism Malaysia has begun to target Japan senior citizens in its effort to promote Malaysia's second home program (Singh, 2010). According to the statistics published in The World Fact book – Central Intelligence Agency (1993), approximately 22.9% or 29 million of Japan's population are aged above 65 years old. The elderly segment of Indonesia represents another attractive portion of the second home market in view of its huge population. Therefore, Malaysia should be promoted as an ideal place to retire. However, the marketing efforts need to be coupled with initiatives to take care of the welfare among the elderly. Among others, the country must be equipped with facilities for the elderly, such as old people's homes, healthcare centres, and other privileges.

8 Conclusions

The results of the present study are in line with Maslow's (1943) hierarchy of needs theory with respect to both safety and social needs. The respondents have prioritised considering Malaysia as their second home since both Japan and Indonesia are located in high risk volcanic zone of earthquakes and tsunamis. The social environment was emerging as one of the significant factors influencing intention to consider Malaysia as a second home. It suggests that after fulfilling the basic physiological and safety needs, people move on to fulfil their social needs in terms of culture, acceptance in society and sense of belonging. The findings of this research bring additional knowledge and aid in understanding the important factors influencing second homes and ownership motivators in Malaysia. By focusing on the significant influencing factors, it is hoped that the number of participants in the MM2H program from both Japan and Indonesia can increase multi-folds in the near future. The success of MM2H will then help to boost the local economy in terms of increased foreign direct investment (FDI), cash flow and other spending in Malaysia. The tourism industry will also be benefited because second home participants can travel as often as they like throughout their valid period of stay within Malaysia. Moreover, bilateral ties between Malaysia and other second home participating countries are likely to improve as more and more participants make Malaysia as their

second home. Government initiatives, such as MM2H may gain some insights from this study by focusing on the significant motivators of second home ownerships in the effort of branding and promoting the program more effectively to citizens from other countries of origin, with the Japanese and Indonesians as a case of reference point.

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