Retirement motivation among ‘Malaysia My Second Home’ participants

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HIGHLIGHTS

- This paper explores reasons for choosing Malaysia as a retirement location.
- In-depth interviews were carried out with 30 international retirees.
- Pearce’s concept of the Travel Career Ladder (TCL) guided the data analysis and results discussion.
- The dominant motivation themes clustered in the seeking of self-fulfilment needs.
- Issues as to overlaps between motives and stages in the TCL are discussed.

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ABSTRACT

‘Malaysia My Second Home’ is an international retirement migration programme aimed at attracting the lucrative retiree market to choose Malaysia as their residence. This study implemented the concept of the Travel Career Ladder (TCL) (Pearce, 1991), with a purposeful sample of 30 participants who had retired to Malaysia. Questioning was directed towards their motives for selecting Malaysia and the analysis indicated that the majority of the motivation themes clustered in the seeking of self-fulfilment needs. Among motivation themes discovered are meaningful second life, positive instant thoughts, central travel location, positive retirement book description, food variety, tranquillity and simple life, political stability and security, and ease of communication. The study also revealed a challenge in applying TCL to its findings as some motivational themes simultaneously represent various TCL hierarchies. The theoretical, marketing and managerial implications of the study are discussed.

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1. Introduction

The retirement location selection is a major decision of the adult years (Schiamberg & McKinney, 2003). For those who intend to retire to other countries, cognate terminologies such as international retirement home schemes, second home and long stay tourism are commonly used (Hall & Müller, 2004; Williams & Hall, 2002). International retirement migration (IRM) is a form of international human mobility that entails the movement of elderly people (Williams, King, & Warnes, 1997) to places that offer better life quality (Balkir & Kirkulak, 2007). Four main factors that contribute to the growth in international retirement migration are increasing human longevity (Quinn & Burkhauser, 1990), lowering legal retirement ages (Balkir & Kirkulak, 2007), increasing personal wealth (Balkir & Kirkulak, 2007) and changing lifetime mobility patterns (Williams & Hall, 2002). According to the United Nations (2007)’s edition of World Population Ageing, the global population of those over 60 years will double by 2025, from 606 million in 2000 to around 1.2 billion people. Thus, retirees are a lucrative market to tap in the near future.

Though studies of IRM within Europe have been extensive (e.g. Balkir & Kirkulak, 2007; Breuer, 2005; Casado-Diaz, Kaiser, & Warnes, 2004; King, Warnes, & Williams, 1998; Rodriguez, Casado-Diaz, & Huber, 2005; Warnes, 1990; Warnes, King, Williams, & Patterson, 1999; Williams et al., 1997), it is just beginning to receive attention in Asia (Toyota, Bocker, & Guild, 2006). Studies in different jurisdictions are important as there may be some significant differences in retirement motivations and location decision-making in developed countries, compared with the motivation of those who decide to retire in and to developing countries, such as Malaysia.

Malaysia introduced the ‘Silver Hair’ programme in 1996 to promote the country as a destination choice for foreigners to retire (Ho & Teik, 2008). The programme was revamped in 2002 as ‘Malaysia My Second Home’ (MM2H). Compared with the ‘Silver
Hair' programme, MM2H is more liberal in its policy, simultaneously aiming at attracting foreign investments and stimulating income from the tourism, health and education sectors. To date, only Ono (2008) has studied MM2H participants. She found that motivators such as cost, weather, recreation and entertainment opportunities, environment, visa systems, and available elderly care facilities induced Japanese retirees to reside in Malaysia. The main weakness of Ono's (2008) study is that it examined only the motivation of Japanese retirees. Thus, the results explain a single cultural perspective, with limited possibility for generalization. It is the aim of this study to extend the perspective by exploring motivations to retire to Malaysia from different cultures and nationalities.

This study critically examines retirees' travel motivation using Pearce's (1991) Travel Career Ladder (TCL) concept. International retirement often involves the movement of people with stable financial means (Rowles & Watkins 1993). Thus, this research envisages that the dominant motivation theme among international retirees in Malaysia is self-actualization or self-fulfilment, the highest TCL level needs. As the Malaysian national government actively promotes 'Malaysia My Second Home' programme, these research findings provide invaluable insights to shape future international retirement migration policies and to improve goods and services development that attract retirees. Such knowledge is also potentially valuable to countries that aim to develop similar offers to international retirees.

Next, this paper reviews the international retirement migration and travel motivation literature, and TCL as the theoretical base for discussing the findings. The methodology section, which follows the literature review, explains the sampling method and subsequent in-depth interviews. The interview findings and discussion precede the concluding remarks.

2. Literature review

2.1. 'Malaysia My Second Home' (MM2H)

Malaysia's offering of retirement opportunities to non-Malaysian nationals commenced in 1996 with the 'Malaysian Silver Hair' programme which aimed to attract elderly foreign retirees. However, realisation that focussing solely on this market segment might exclude the opportunity to attract a more vibrant and creative younger market, led to the introduction of the 'Malaysia My Second Home' programme in 2002 (refer Video 1 clip in Fig. 1). MM2H is more liberal in its migration policy, and abolishes the minimum age criterion in order to target younger members of the retirement cohort. MM2H provides opportunities for financially independent foreign retirees to pursue a retirement lifestyle in Malaysia (Ho & Teik, 2008). Retirees targeted are from both developed and developing countries (Ching, 2009). To date, there are many foreigners who make their homes in Malaysia. Among them are nationals from Japan, China, Iran, Bangladesh, United Kingdom, Pakistan, India, Singapore, and Australia. The programme is expected to contribute substantial foreign revenues to the Malaysian economy through the tourism, real estate and education sectors. Vijian (2006) noted that if each Indian brings USD 100,000 to Malaysia, then the 2000 targeted retirees would easily inject USD 2 billion into the local economy.

Supplementary video related to this article can be found at http://dx.doi.org/10.1016/j.tourman.2013.06.002.

2.2. International retirement migration and tourism

Though migration theory can be traced back to Ravenstein's (1885, 1889) 'Laws of Migration', modern explanation of retirement migration are usually associated with Cribier, Duffau, and Kyach (1973) who studied retirement migration within France, and Karn (Brearley, 1978) who researched retirement migration in coastal England in the late 1960s. Schiamburino, Jank and Goldfarb (1991) and Wiseman (1980) considered retirement migration as a process and an event that is influenced by several factors such as personal resources and their characteristics, community and housing characteristics, and social factors and support networks.

Based on the migration models by Wiseman (1980) and Longino, Jackson, Zimmerman, and Bradsher (1991), Haas and Serow (1993) developed their retirement migration model (refer Fig. 2). As opposed to Wiseman (1980) and Longino et al. (1991), Haas and Serow (1993) suggested a distinction between remote thoughts triggered by retirement migration experience and rigorous consideration of alternatives. They also argued that the migration decision and location selection may cluster mutually as complementary and overlapping decisions. This clustering contradicts Wiseman's (1980) separate migration and location decisions. However, the weakness of the migration model lies in its inability to portray the environmental scanning process in which tourism is involved.

International retirement migration (IRM) is a form of international human mobility among the elderly (Williams et al., 1997). It adds complexity to the migration model (Gibler, Casado-Diaz, Casado-Diaz, Rodriguez, & Taltavull, 2009) in terms of forecasting retirees’ movements and their impact on the local real estate markets and the national economies. IRM has grown rapidly during the last decade as a residential strategy of retirees, with complementary changes in individual, family, and social conditions (Abellan, 1993; King et al., 1998). Globalization also facilitates a free movement of capital and people around the world (Liebman, 2002; Williams, 2000; Warnes, 2009). Breuer (2005) suggested that IRM is the professionals' strategy to retire after their working life.

IRM has received considerable attention since the late 1990s, with studies by researchers such as Breuer (2005), King et al. (1998), Warnes et al. (1999), and Williams et al. (1997). The migration may occur as temporary and voluntary, depending on previous tourist experiences, the amount of time spent in the origin and host destination, and the property owned (King, Warnes, & Williams, 2000; O'Reilly, 2000). Retirement destinations most often coincide with tourist destinations, especially in mass tourism regions (Breuer, 2005). Williams and Hall (2002) identified retirement migration as a form of tourism-informed mobility.

Tourism's role in promoting retirement migration abounds in the literature (Balkir & Kirkulak, 2007; Casado-Diaz, 2006; Claudia,
Motivation is a major determinant of tourist behaviour. Need is the key driver in motivating behaviour and understanding human motivation (Mansfeld & Pizam, 1999). Realizing a need deficiency (Mill & Morrison, 2002), which is the inner state of an individual (Schiffman & Kanuk, 1978), drives and directs human motivation and behaviour (Maslow, 1954; Murray, 1964). Berkman, Lindquist, and Sirgy (1997) stated that motivation is the drive to satisfy both physiological and psychological needs.

Though “need” remains the key driver of motivation (Park & Yoon, 2009), recent researchers have additional perspectives of motivation. Curiosity and the urge for new experience and knowledge in an unknown situation may also motivate an individual into action (Podoshen, 2012; Sharpley & Stone, 2009). This motivation is relevant to international retirees in this study. Thus, the authors propose the operational definition of motivation as “a set of psychological and physiological needs that are triggered by curiosity and the urge to gain new experiences and knowledge in a less familiar destination.”

Dann (1981) proposed two fundamental travel motivations. These are anomie (desire to take a break from daily life) and ego-enhancement (need for recognition of the status obtained from travelling activities). Iso-Ahola (1982) also suggested two motivators of tourist behaviour, escaping (desire of a traveller to leave the daily environment behind) and seeking (desire to seek intrinsic rewards by travelling in a different environment). Escaping/seeking theory is a four quadrants model that incorporates personal rewards and interpersonal environments. Both escaping and seeking motives link closely to Dann (1977, 1981) and Crompton’s (1979) push–pull factors. Push factors are internal motivations to travel. Pull factors are external, destination characteristics that draw tourists to the area.

Maslow’s Hierarchy of Needs is a popular and widely accepted motivation theory in social science (Wahba & Bridwell, 1973), albeit criticised as untestable with insufficient empirical evidence (Dye, Mills, & Weatherbee, 2005). The theory suggests that human motivations progress through five levels of needs. The needs ascend from the basic physiological, to safety, social, self-esteem, and the highest level, which is self-actualization.

Pearce (1988, 1991, 1993) adopted Maslow’s needs hierarchy in his studies, and developed the Travel Career Ladder (TCL). This multi-motive model helps understand travellers’ motivations through five needs levels. Travel motivations change based on the accumulated travel experiences (Ryan, 1998) throughout the tourist’s life span. The five TCL needs are physiological, safety or security, relationship, self-esteem or development, and fulfillment (refer Fig. 3). As in Maslow’s theory, TCL suggests that lower level needs have to be satisfied before activating the higher level needs.

Ryan (1998) and Kim, Pearce, Morisson, and O’Leary (1996) warned that the use of “ladder” in this theory has created confusion by suggesting that the needs ascend only from the lowest to the highest level, a similar critique to Maslow’s. However, travellers may start from any TCL levels, ascending or descending depending on their previous experiences, knowledge of the activity, and the investment level of the specific activity. Travellers may also move from the self or other directed side of the ladder. Despite its critiques, the authors use TCL in exploring retiree travel motivation. The theory differentiates motivation levels, with a continuous flow of retiree experiences in choosing a retirement destination. The next section reviews TCL and retiree motivations.

2.3. Motivation theories and the Travel Career Ladder

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2.4. International retirement migration (IRM) motivations through the lens of the travel career ladder (TCL)

Various motivations drive retirees to live abroad. This section presents their motivations through the TCL model in Table 1. Most
IRM motivations in the current literature seem to satisfy the two basic needs of TCL, namely, physiological and safety. Cheaper living cost is the most common motivation to retire overseas (Breuer, 2005; Casado-Diaz et al., 2004; Gibler et al., 2009; King et al., 1998; Ono, 2008; Rodriguez et al., 2004). The cost may include real estate (Kallan, 1993; Northcott, 1988; Pampel, Levin, & Louviere, 1984) and other amenities (Fournier, Rasmussen, & Serow, 1988; Hogan, 1987).

Favourable weather (Breuer, 2005; Casado-Diaz et al., 2004; King et al., 1998; Ono, 2008; Rodriguez et al., 2004; Sunil & Rojas, 2005) 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 to relieve existing illnesses (Breuer, 2005). Other directed safety needs such as available healthcare and medical facilities (Breuer, 2005; Gibler et al., 2009; Rodriguez et al., 2004) and elderly care (Ono, 2008) in the host country also motivate retirees.

Retirees seek casual and leisurely lifestyles (Casado-Diaz et al., 2004; King et al., 1998; Rodriguez et al., 1998) and attractive natural and cultural amenities (Gibler et al., 2009; Rodriguez et al., 2004; Warnes et al., 1999). These motivators satisfy retirees’ basic physiological, self-esteem and fulfilment needs. In addition, a crucial life event may spur the decision to retire overseas. As Breuer (2005, p. 326) notes, retirees may have a simple reason such as sickness, which causes them to retire early, or more serious reasons such as a divorce or death of their lifetime companion. In extreme cases, such events may lead to terminating links with their home country.

Retirees appreciate a retirement destination with efficient visa systems (Ono, 2008), favourable tax rates (Gibler et al., 2009), affordable rental prices (Gibler et al., 2009; Rodriguez et al., 2004), and suitable living environments (Balkir & Kirkulak, 2007; Ono, 2008). 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 & Rojas, 2005). Gibler et al. (2009) and Rodriguez et al. (2004) pointed out that retirees connect with a host country that has an expatriate community. Gibler et al. (2009) added the importance of connectivity infrastructure between the retiree’s host and home country. Geographical closeness to home country (Gibler et al., 2009; Rodriguez et al., 2004) and easy access...
Table 1
International retirement migration motivators.

<table>
<thead>
<tr>
<th>Needs level of TCL</th>
<th>Motivators</th>
<th>Source(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fulfillment</td>
<td>Learning opportunities</td>
<td>Gibler et al. (2009)</td>
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<tr>
<td></td>
<td>Possibility of being active</td>
<td>Sunil and Rojas (2005)</td>
</tr>
<tr>
<td></td>
<td>Previous experience in host country (either through holidays or work)</td>
<td>Rodriguez (2001); Rodriguez et al. (2004); Williams et al. (2000)</td>
</tr>
<tr>
<td>Self-esteem/development — Self-directed</td>
<td>Possibility of being active</td>
<td>Sunil and Rojas (2005)</td>
</tr>
<tr>
<td></td>
<td>Recreation and entertainment opportunities</td>
<td>Gibler et al. (2009); Ono (2008); Rodriguez et al. (2004); Sunil and Rojas (2005)</td>
</tr>
<tr>
<td>Relationship - Other directed</td>
<td>A community of other expatriates</td>
<td>Gibler et al. (2009); Rodriguez et al. (2004)</td>
</tr>
<tr>
<td></td>
<td>Easy access by air</td>
<td>Breuer (2005)</td>
</tr>
<tr>
<td></td>
<td>Friendship of locals</td>
<td>Sunil and Rojas (2005)</td>
</tr>
<tr>
<td></td>
<td>Geographical closeness to home country</td>
<td>Gibler et al. (2009); Rodriguez et al. (2004)</td>
</tr>
<tr>
<td></td>
<td>Infrastructure</td>
<td>Gibler et al. (2009)</td>
</tr>
<tr>
<td>Relationship — Self-directed</td>
<td>Children and family</td>
<td>Breuer (2005)</td>
</tr>
<tr>
<td>Safety/security — Other directed</td>
<td>Affordable rental price</td>
<td>Gibler et al. (2009); Rodriguez et al. (2004)</td>
</tr>
<tr>
<td></td>
<td>Availability of care for the elderly</td>
<td>Ono (2008)</td>
</tr>
<tr>
<td>Physiological — Externally oriented</td>
<td>Health problems</td>
<td>Breuer (2005)</td>
</tr>
<tr>
<td></td>
<td>Health care and medical facilities</td>
<td>Breuer (2005); Gibler et al. (2009); Rodriguez et al. (2004)</td>
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<tr>
<td></td>
<td>Low cost of living</td>
<td>Breuer (2005); Casado-Diaz et al. (2004); Gibler et al. (2009); King et al. (1998); Ono (2008); Rodriguez et al. (2004)</td>
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<tr>
<td>Physiological — Internally oriented</td>
<td>Occurrence of a crucial life event</td>
<td>Breuer (2005)</td>
</tr>
<tr>
<td></td>
<td>Weather</td>
<td>Gibler et al. (2009)</td>
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<td></td>
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<tr>
<td></td>
<td>Weather</td>
<td>Breuer (2005); Casado-Diaz et al. (2004); King et al. (1998); Ono (2008); Rodriguez et al. (2004)</td>
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<tr>
<td></td>
<td>Tax rate</td>
<td>Sunil and Rojas (2005)</td>
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<td>Tax rate</td>
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<td></td>
<td>Efficient visa systems</td>
<td>Breuer (2005)</td>
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<td>Health problems</td>
<td>Breuer (2005); Gibler et al. (2009); Rodriguez et al. (2004)</td>
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<td></td>
<td>Weather</td>
<td>Breuer (2005); Casado-Diaz et al. (2004); King et al. (1998); Ono (2008); Rodriguez et al. (2004)</td>
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<tr>
<td></td>
<td>Natural and cultural amenities</td>
<td>Gibler et al. (2009); Rodriguez et al. (2004); Warnes et al. (1999)</td>
</tr>
<tr>
<td></td>
<td>Occurrence of a crucial life event</td>
<td>Breuer (2005)</td>
</tr>
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Table 2
In-depth interview participants by nationality, age, and gender.

<table>
<thead>
<tr>
<th>Abbreviations</th>
<th>Nationality</th>
<th>Age</th>
<th>Gender</th>
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<td>British</td>
<td>65</td>
<td>Male</td>
</tr>
<tr>
<td>R28_B_63_M</td>
<td>British</td>
<td>63</td>
<td>Male</td>
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<tr>
<td>R29_J_62_M</td>
<td>Japanese</td>
<td>62</td>
<td>Male</td>
</tr>
<tr>
<td>R30_B_72_M</td>
<td>British</td>
<td>72</td>
<td>Male</td>
</tr>
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</table>

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, Tucke, Longino, & Marshall, 1989), and distance between the retirees and their relatives (Marshall & Longino, 1988) drive the retirees to live in destinations where they can maintain their closeness with those who matter most. This is an example of self-directed relationship needs.

Self-esteem needs of 'being active' (Sunil & Rojas, 2005), such as in recreation and entertainment (Gibler et al., 2009; Ono, 2008; Rodriguez et al., 2004; Sunil & Rojas, 2005) motivate international retirees for self-development, self-growth, and self-efficacy. Such activities can prove themselves and result in positive social acknowledgement. Together with learning opportunity motivator (Gibler et al., 2009), “being active” is the fulfilment of the highest needs level (Sunil & Rojas, 2005). Such activity without external motives may result in a flow experience. Retirees with host country experiences (Rodriguez, 2001; Rodriguez et al., 2004; Williams et al., 2000), either through holidays or work, may be seeking the fulfilment needs. They seek a continuous flow of experiences, often by positive interactions with locals and the environment.

3. Method

Adopting the pragmatic-critical realism paradigm, this paper employs a qualitative method to examine the motivations of ‘Malaysia My Second Home’ (MM2H) participants. In-depth interviews inductively explored participant perspectives and
thoughts on retiring in Malaysia. Researchers were active in the research as subjective and initiated actors (Finlay, 2009) to perceive and interpret the findings.

3.1. Sampling

Three main areas where MM2H participants reside—Klang Valley, Penang and Langkawi—were purposively chosen. Within these areas, the snowballing sampling method was used to reach the participants. This convenience sampling method relies on referrals from initial participants to obtain additional participants. Snowball sampling is suitable for collecting data from participants who have specific knowledge or characteristics, but may be difficult to locate or contact (Cavana, Delahaye, and Sekaran, 2001). Although MM2H residences are spreading throughout Malaysia, agents who handle MM2H programmes noted that participants value their privacy and prefer not to be disturbed when residing in Malaysia.

As the MM2H programme attracts non-retirees, the filter question “Have you retired from your previous job before participating in MM2H programme?” helped select only retirees for in-depth interviews. If the answer was “Yes”, they were invited to participate and choose the interview location. Thirty participants (eighteen males and twelve females), ranging from 55 to 78 (mean = 63) years, were interviewed. Almost half of them (48%) were British, followed by Japanese (29%) and Others (23%). Table 2 presents the participants’ profile with the abbreviations used to describe them by nationality, age, and gender.

3.2. Conducting in-depth interviews with the retirees

The in-depth interviews were carried out in June and July 2011. Researchers described the purpose of the study to the participants, and sought their consent to audio-tape the interview. Interviews were in a conversational, relaxed and informal environment for free expression between the researchers and participants. As the study objective was to explore retirees’ travel motivations, the researchers asked, “Why do you consider having your retirement overseas instead of your home country?” Haas and Serow (1993) suggested that retirees do make decisions on retirement migration and retirement destination simultaneously or the destination decision can be made in between initial and final migration decisions. Thus, a further probing question of “Why do you choose Malaysia as your retirement destination?” was asked to the participants.

Researchers listened carefully and participated actively throughout the conversation to elicit in-depth information from the participants. Though not encouraged by Stone (2009), the researchers took notes during the interviews and recorded non-verbal communications to help capture relevant points and expressions. The interviews took 45–90 min, and participants were assured that the audio-taped conversations were strictly confidential.

Post-interview sessions then proceeded, as suggested by Stone (2009), in the form of casual conversation. Participants received a token of appreciation for their time, effort, and willingness.

3.3. Data analysis

The recorded interviews were transcribed into MS-Word. Content analysis was carried out with NVivo software in order to explore the patterns in answers and group them within motivation dimensions. The software allows a robust analysis by identifying themes, gleaning insights and at the same time is able to relate some aspects of both qualitative and quantitative findings (Musa & Thirumoorthy, 2011). The coding was carried out guided by previous literature reviews on international retirement migration motivations (refer Section 2.4). The main themes in the dimensions were identified in the form of tree nodes. Within the tree nodes, coding of the nodes representing each theme were carried out using the principle of content analysis. The related statements within a specific theme which described the dimension were recalled by searching the related themes or nodes.

The NVivo findings, coupled with interview session notes, were read through several times by the two authors independently. This method allowed the cross-check of codes and themes, and enhanced the reliability of the findings (Gibbs, 2007). Each researcher listed themes and sub-themes for comparison and reasoning before developing mutually agreed themes. New emergent themes not discussed in prior literature were also identified.

4. Results

Table 3 presents the study results. There are eighteen motivation themes discovered under the TCL dimensions (Pearce, 1991). Ten themes support previous literature while the other eight themes are newly discovered in this study.

4.1. Suitable climate

Most participants cited climate, an external physiological need, as a major reason for retiring overseas. Seventeen out of thirty respondents cited leaving a cold climate for warm weather as their main motivation to retire in Malaysia. R27_B_65_M said:

Climate is the essential factor to retire overseas. Everybody likes to live in warm weather where you have a constant climate throughout the year. It is a good place to live and a good place to retire.

Four participants linked climate motivation with health issues such as arthritis. This phenomenon links the external need for escape with the internal need for improved health. R16_J_59_F stated that:

<laugh> One of the biggest reasons is the weather. In Japan, summer is much hotter than in Malaysia, while in winter, it is too cold. This is not good for my health. We just feel very tired with the weather in Japan <laugh>.

4.2. Affordable cost

Fifteen respondents said they chose Malaysia as a retirement destination for its low and affordable living cost, an other-directed safety need. Japanese participants - R13_J_69_M, R15_J_60_M, R17_J_71_M, and R29_J_62_M - noted that Malaysia’s cost of living is much lower than in Japan. Thus, it is much easier to retire in the country using their pension or other sources of income. Two Western retirees, R3_D_62_F and R30_B_72_M, also supported the low cost theme. R3_D_62_F stated:

It’s the cost of living here, which is so cheap. It enables you to live at the level you just cannot imagine in the UK. The cost of living here is just about 25–30 per cent of the UK. We also do not pay tax here.

Retirees also compared living costs with neighbouring countries before choosing Malaysia. For example, R2_D_64_M, said:

One of my daughters lives in Singapore...if the cost of living in Singapore is comparable to Malaysia, we will not for a moment hesitate to move and live there.

A unique study finding was that cost is also a perceived push factor. The high living cost in the retirees’ home countries forces
them to seek cheaper retirement locations. R10_B_60_M said that the UK’s high retirement cost makes it difficult to retire there. As commented by R8_BE_55_F:

The ever rising cost of living in Europe and the cold winters with very high heating bills, make it too expensive to live there. What’s more to retire?

4.3. Good amenities and residential areas

Available amenities in a retirement destination, such as religious centres, shopping malls, schools and sports centres, are essential for international retirees to maintain their daily lifestyle and to fulfill their other directed safety needs. Retirees normally surveyed the residential areas before deciding to retire in Malaysia. For example, R11_J_76_M, mentioned:

I visited 52 countries. I normally carried out my own research about the places. I checked their supermarket, the variety of things available and the prices, and then I went to the residential areas. <nodding head and smile> I am convinced that Malaysia is the best.

Table 3

<table>
<thead>
<tr>
<th>MM2H Retirees’ Travel Motivation Themes.</th>
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<tbody>
<tr>
<td><strong>Main themes</strong></td>
</tr>
<tr>
<td>Suitable climate</td>
</tr>
<tr>
<td>Affordable cost</td>
</tr>
<tr>
<td>Good amenities and residential areas</td>
</tr>
<tr>
<td>Hassle-free retirement scheme</td>
</tr>
<tr>
<td>Health improvement</td>
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</tbody>
</table>

4.4. Hassle-free retirement scheme

The mechanism of a retirement programme plays an important role to motivate the retirees in selecting a particular retirement destination. R28_B_63_M, said:

I learnt about the MM2H programme from my friends. I made the application through an agent in Kuala Lumpur, which went very smoothly. I have been accepted for the programme, and the first thing you will notice if you are from the UK is that you have a very warm welcome.

The effectiveness of the programme to lure international retirees depends on the marketing effort. The appointment of an existing MM2H participant as an ambassador of the programme works well in promoting MM2H overseas. R11_J_76_M commented:

Gradually I feel that staying in Malaysia is not just a pleasure. I have to tell many Japanese people, to get them to come and stay. I started with voluntary work explaining to them the information available on the MM2H programme. When they come, I meet them, and persuade them to stay. So that was the beginning. Now I am very busy promoting this programme to others.
The hassle-free and relatively easy retirement programme, compared to alternative retirement destinations in the region, reduces retirees' anxiety when applying and waiting for the acceptance, a form of other directed safety need.

4.5. Health improvement

Health is both an external physiological need for escape and other directed safety need to reduce anxiety. The need may include the participants' general health and the search for healthcare facilities. Five respondents cited health issue and the appealing warm climate as the factors in their retirement migration decision. For example, R7_BE_55_M indicated that both he and his wife have arthritis, which requires them to stay in warm countries. R2_D_64_M also mentioned arthritis:

"You know, my wife is suffering from arthritis, <sighing> and the climate in Asia is excellent for that. She has been suffering for some time, and since then in winter she needs to come to Malaysia to avoid pain. <relieved>.

R26_B_78_M, a UK pensioner, noted excellent medical facilities in Kuala Lumpur, Penang and Sarawak. Malaysian medical staffs are also well trained. R8_BE_55_F stated:

"Malaysia is a good choice. The healthcare system is good. It's just excellent for us. You know that when we are old, healthcare facilities are important for us. We just need to make sure that the place we retire has great healthcare services."

4.6. Political stability and security

The first new theme found in this study is political stability and security. The retirees consider Malaysian politics and security as one of the best in the region, an ideal motivator to satisfy other directed safety needs. R25_B_76_M stated that the Malaysian government is stable and terrorist attacks are unheard of. R11_J_76_M, said:

"So, which one is the best? It's surely Malaysia. You can check the safety, in terms of security and political stability. Now, Malaysia is among the top safest countries <smile>.

Worsening security in the home country may motivate illegal or economic migrants from third world countries to migrate to the industrialised nations. MM2H participants noted the same motivator, a self-directed safety need. One participant, formerly an entrepreneur, R9_B_59_F, said:

"The UK is not a nice place to live anymore. We could not afford to take early retirement there <sighing>. Crime is bad and getting worse. There are too many illegal immigrants here and there. You may just feel threatened when you walk out alone in dark alleys. It's not a good place to retire."

4.7. Ease of communication

Language plays a prominent role in enabling MM2H retirees to interact effectively in the retirement destination. "Ease of communication" is the second new motivation theme discovered in this study. The ability to converse in daily life facilitates social interaction, thus reducing their anxiety abroad (other directed safety need). At the same time, language enables them to enjoy retirement and feel at home, an other directed relationship need. R12_J_61_F, mentioned:

"And another evaluation is English. In Malaysia, it is very easy to communicate with the people. Although Japanese are not very good in English, well, they can count one, two, three, four and five with everybody <laugh>. So, that makes a lot of difference.

Respondents also compare Malaysia favourably with other alternative retirement destinations in language proficiency. For example, R25_B_76_M, said:

"So, why is Malaysia compared to Thailand or any other countries around here? I think we can say that English language, which is very widely spoken, more so than many other Asian countries here."

4.8. Enhance relationships with family and friends

Relationship need is a major reason to retire overseas. Retirees need a close bond with family members and friends, a self-directed relationship need. R2_D_64_M stated:

"My daughter and grandchildren are living in Singapore. So we want to stay near to them. Family bond is so important to us. Respondents such as R1_U_60_M chose Malaysia for maintaining his relationship with his girlfriend. He acknowledged:

"I mainly chose to retire in Malaysia to be near to my girlfriend and friends. That is my main motive, basically. Instead of staying far away from my girlfriend, I thought why don't just retire in her country as I can go in and out as I like.

Respondents also cited this factor as related to weak or non-existent social bonds between them and family members in the home country. Thus, they are motivated to retire in a location near to people who are close to them. This behaviour fits the criteria of other directed relationship needs.

4.9. Friendly people

Eight participants described friendly people as an important retirement destination criterion that attracted them to choose Malaysia, other directed safety need. For example, R27_B_65_M stated:

"The first reason why I choose to retire in Malaysia is that the people are friendly and courteous. Foreigners are generally very well accepted in Malaysia.

The character of the local people was also a motivation to retire in Malaysia. R18_J_59_F believed that friendly locals enable them to blend well with the society, an other directed relationship need. She said:

"The character of Malaysian people is very friendly. We know from many people that they are very friendly to Japanese people. So, we think it is good to retire here."

4.10. Active change upon retirement

To accomplish perhaps both self-directed self-esteem and fulfilment needs, R15_J_60_M and R16_J_59_F decided not to retire in Japan due to 'tiredness' of living in the same country. For R14_J_63_F, available sports, recreation, and cultural activity opportunities are essential in choosing a retirement destination. R29_J_62_M stated:

"After my retirement, I stayed for two years in Japan. I decided to move overseas after that. Every day I am quite busy now, playing tennis, going to the gym and playing golf. For me, this is the quality of life. I can do these things anytime I like in Malaysia."
4.11. Positive overseas experience

Twelve respondents mentioned that they are used to living overseas as working expatriates, frequent business or leisure travellers, or both scenarios. Expatriate experience triggered some respondents preferring overseas life over living in their home countries. R11_J_76_M, indicated:

Well, it’s very simple. We stayed in many countries. Experiences in Singapore and London gave us a lot of exposure in staying overseas. <laugh> So, staying overseas is no problem to us, and it’s something me and my wife wanted to do for retirement. We are not used to living in Japan for long term anymore.

Tourism, as part of environmental scanning process, also plays an important role in retirement destination choices. Frequent travels overseas can engender the desire to retire overseas. For R15_J_60_M, posting to the United States for 20 years made him consider retiring overseas. The impact may not be sudden but acts as a remote thought among retirees. R20_A_58_F found it hard to leave Malaysia after each holiday there. Finally, she decided to retire in the country, which perhaps addresses a fulfillment need. R22_B_56_F commented happily:

When I came here for the first time 18 months ago for a Christmas holiday; we wanted to go to Tioman. But it was monsoon season with heavy rain. We decided to go to Langkawi instead, and within three days we fell in love with the place. Later, we were introduced to MM2H programme and that was how it happened. <smile>

4.12. Central travel location

The third new retirees’ motivation theme discovered in this study is central travel location. Retirees regard Malaysia as an excellent centre for travel to other destinations. R17_J_71_M cited Malaysia’s central position for travel in Southeast Asia:

Malaysia is so near to many interesting countries in the region that we love. Examples are Thailand, Cambodia and Myanmar. So, we can easily go abroad, to enjoy the travel as we like to do it a lot.

R4_B_55_F, a frequent traveller, chose to retire in Malaysia as it is a good base for travelling, either within the region or to further destinations. R21_B_59_M stated:

We live in Langkawi, we can go to Penang, we can go to Kuala Lumpur, and we can also go to Bangkok. This is partly why we came to Malaysia, because we are in the centre of everything. We are half way to Australia, and there are also Sabah and Sarawak. We can go everywhere and we are in the middle of everywhere.

Thus, Malaysia’s location as a regional travel hub makes it an attractive retirement destination for some retirees. Location is an other directed self-esteem and perhaps fulfillment need.

4.13. Beautiful countryside

Malaysian countryside was favourably viewed by some respondents. R6_B_65_F described the Malaysian countryside as beautiful, serene, and peaceful, which helped meet a retirement need for fulfillment. Referring the view from her home, in Fig. 4, R8_BE_55_F stated:

The scenery is just so beautiful in the countryside. That is what my husband and I are looking for as a place to retire in. Now we have a house in Langkawi, surrounded by beautiful scenery.

4.14. Tranquillity and simple life

The fourth new motivation theme discovered in this study is tranquillity and simple life. Participants expressed the need to search for peace of mind after leaving the corporate world. For example, R7_BE_55_M mentioned that he could not find tranquillity in his home country, while R22_B_56_F described Malaysia as a perfect retirement place to relax and experience tranquil island living. Malaysia provides an easy life, beautiful natural environment, and is almost free from natural disasters (refer Figs. 5 and 6), a form of fulfillment motivation. R27_B_65_M stated:

I like walking around old paths in overseas streets which have lots of art galleries, watching some of the local artists painting. The pace of life is much slower and there is no stress.

With regards to simple life, 15_J_60_M stated:

I think in Malaysia, my daily life is simple. Wake up early in the morning, enjoy jogging, muscle training, and then I have good breakfast, and do some other computer jobs, writing jobs and reading. Then, I will have good lunch, dinner <laugh>. That is relaxing and enjoyable.

4.15. Food variety

The fifth new motivation theme discovered in this study is food variety. Retirees perceived it as an experience rather than a basic physiological necessity. Three out of four respondents who stated food as their motivation, referred to exotic Malaysian fruits (refer Fig. 7). For example, R14_J_63_F said:

<laugh> I like very much, my favourite fruit is mangosteen <laugh>. Very simple <laugh>. In fact, both of us are also the same <laugh>. We like mangosteen a lot, and in Japan, the fruit is hard to find and expensive <laugh>.

Aside from fruits, respondents also mentioned that food variety attracted them to retire in Malaysia. R27_B_65_M stated:

There are many reasons why we chose to retire in Malaysia. One of them is food. I do not think there is anywhere else in the world where you can get the huge variety of food as you can in Malaysia <laugh>.

The unique food experiences drive retirees to retire in Malaysia, a fulfillment need.
4.16. Positive instant thought

The sixth new motivation theme discovered in this study is positive instant thought. It describes instant and unplanned retirement decisions experienced by participants in Malaysia. This phenomenon is a form of fulfilment needs that expressed by seven participants. R23_B_64_M and R24_B_63_F decided to retire in Malaysia after a few days holidaying in the country while R5_B_67_M said:

We were not thinking of retiring overseas before. In ten years sailing round the world, we see lots of things and have lots of experiences. When we stopped here (Malaysia), this was the nicest place we had been to and we did not want to go back to Britain. It was just so sudden and a quick decision we had made.

And R4_B_55_F_6 said:

You know what, I did not really consider it (retirement migration), it just happened. I left the UK to go travelling and never went back to live there permanently. Travelling is my passion and this place is just perfect for me to do travelling around. So, I thought, why not I retire here (Malaysia)... <laugh>

4.17. Positive retirement book description

The seventh new motivation theme discovered in this study is positive retirement book description. The descriptions help retirees consider and choose appropriate retirement destinations. Respondents indicated that rather than one book, they drew on information from several books. R15_J_60_M, said:

I read many books, mainly the books about destinations for retirement. Maybe more than ten books <laugh>. I gathered information here and there and made comparison before making the final decision of the place to retire.

R17_J_71_M indicated a similar scenario by referring to different book contents:

I studied where I should retire to. I read a lot of books and I found out Malaysia is very good. The cost of living is very cheap. The weather is so nice. I like hot weather <laugh>. So, I decided to live here.

Positive retirement book description motivates retirees to turn their overseas retirement dream into reality, thus achieving the fulfilment need.

4.18. Meaningful ‘second life’

For R17_J_71_M, retiring overseas is simply a dream, enjoying every moment with his wife for the rest of their lives together. Respondents referred to their retirement as ‘meaningful second
life', which differs with their previous working life. R11_J_76_M reflected:

I talked to Japanese people who are interested in retiring overseas. I told them the importance of ‘second life’ which is retirement. During the first life we study and work <laughter>. It is about working, establishing ourselves, and making family. This period is of course important, but we have very little free time for ourselves. It is not 100 per cent our lives. When we retire, it is 100 per cent our lives. To me this is the second life. We can do anything we like, as we prefer…

Pursuing a meaningful ‘second life’ exemplifies the highest TCL motivation level, fulfilment. Meaningful ‘second life’ is the eight new motivation theme discovered in this study.

5. Discussion

Fig. 8 shows the 30 MM2H participants’ travel motivation themes according to the Travel Career Ladder (TCL) model. The motivation themes in italics are newly discovered in this study and the other themes are in support to the existing literature.

This study confirms that the fulfilment needs dominate the themes of travel motivation among international retirees in Malaysia. It differs from previous literature which largely discussed the motivators (Breuer, 2005; Casado-Diaz et al., 2004; Gibler et al., 2009; King et al., 1998; Ono, 2008; Rodriguez et al., 2004; Sunil & Rojas, 2005) that are dominant in physiological and safety/security needs. The study also discovers that motivation themes among MM2H participants could co-exist in more than one dimension. Among the examples are suitable climate (could be physiological, safety and fulfilment needs), health improvement (could be both physiological and safety needs), friendly people and ease of communication (could be both safety and relationship needs), good amenities and residential areas (could be both safety and self-esteem needs), and central travel location and active change upon retirement (could be both self-esteem and fulfilment needs). This finding supports the criticism on TCL model which suggests the need to satisfy the lower needs level before the activation of higher needs level.

In terms of frequency, the most important motivation among the participants is good weather (warm climate). The motivation impinges on the various levels of the TCL model. Firstly, warm climate, is an externally oriented physiological motivator, previously discovered by international retirement migration researchers as one of the key motivations of retiring abroad (e.g. Breuer, 2005; Casado-Diaz et al., 2004; Gibler et al., 2009; King et al., 1998; Ono, 2008; Rodriguez et al., 2004; Sunil & Rojas, 2005). Retirees have the need to escape the unfavourable (cold) weather in their home country and live in country with warmer climate. Secondly, warm climate in this research is frequently linked to the need to maintain health or to avoid the aggravation of current illnesses, a form of safety needs. In Canary Island, Breuer (2005) noted that some German senior citizens retire for its warm weather to ease health ailments such as arthritis. Thirdly, warm climate may be an essential condition for flow experience, representing the self-fulfilment needs in the TCL.

Another most frequently cited motivation in this study is affordable cost. To reduce anxiety (other directed safety need), retirees preferred more affordable retirement destinations (Breuer, 2005; Casado-Diaz et al., 2004; Gibler et al., 2009; King et al., 1998; Ono, 2008; Rodriguez et al., 2004; Sunil & Rojas, 2005) that are dominant in physiological and safety/security needs. The study also discovers that motivation themes among MM2H participants could co-exist in more than one dimension.

![Fig. 8. Classifications of MM2H Retirees' Travel Motivation Themes in TCL.](image-url)
2005; Casado-Diaz et al., 2004; Gibler et al., 2009; King et al., 1998; Ono, 2008; Rodriguez et al., 2004), simultaneously escaping high living expenses in their home countries. As observed by Hogan (1987) and Fournier et al. (1988), this study’s respondents also compared the living cost between Malaysia and alternative retirement destinations such as Singapore. Retirees look for residential areas with good amenities, as discovered by Ono (2008). The findings by Gibler et al. (2009), Rodriguez et al. (2004), and Warnes et al. (1999) who found natural and cultural amenities motivate European retirees to retire within the same continent also hold true among some of retirees who chose to reside in Malaysia.

As previously recorded by Breuer (2005), Gibler et al. (2009) and Rodriguez et al. (2004), some retirees choose Malaysia for its excellent healthcare facilities, the element of both physiological and safety needs. Retirees also seek self-directed safety or security needs by escaping from perceived worsening security in their home country to a relatively safer destination. The current perceived political stability is one of the main draws for the retirees to choose Malaysia as their preferred retirement destination. This finding shows that the ‘political stability and security’ motivator fits into both ends of safety need (other-directed and self-directed). Though TCL allows a motivator to flow from one end to the other in the same need’s platform, it does not suggest that the same motivator may exist in both continuums that are evident in this study finding.

Among retirees, one of the ways to achieve both safety and relationship needs is through their ability to communicate with people in their daily life. Thus ‘ease of communication’, either with locals or other retirees, is crucial. In Malaysia, international retirees acknowledged the fact that English is widely spoken as a means of communication. Another relationship need revealed in this study is family bonding, which was also reported by Breuer (2005). To be closer with family members and close friends is one of the main motivations among retirees to reside in Malaysia. The decision to retire near friends and relatives reduces the distance gap (Marshall & Longino, 1988) among them and enhances family networks and kinship (McHugh, 1990; Mullins et al., 1989). This study also discovered that weak ties with the home country reduce the sense of belonging to the country. This subsequently induces the retirees to choose an alternative living destination. Thus, the motivator of “enhance relationship with family and friends” is argued as suitable for both ends within the relationship need itself. Like Sunil and Rojas (2005), this study also found that friendly locals are one of the draws which attract retirees to live in Malaysia. This may signify the fulfillment of both other directed safety and relationship needs.

Retirees are motivated to look for an active lifestyle during retirement (Sunil & Rojas, 2005) such as recreational sports and entertainment activities (Gibler et al., 2009; Ono, 2008; Rodriguez et al., 2004; Sunil & Rojas, 2005). These enhance their retirement experiences in the host destination. The motivations highlight the urge among retirees to attain self-directed self-esteem needs. The younger retirees seek the need for achievement within their inner-self and at the same time fulfill their interest in travel. Malaysia is convenient as a travel hub that enables retirees to travel easily to nearby and distant destinations. This fulfills their other directed self-esteem and fulfillment needs. Travel is not seen solely as a means of self-development, but also as providing a continuous flow of positive experiences.

As stated earlier, this study revealed that the dominant motivation themes are clustered in the seeking of self-fulfillment needs. For example, previous positive overseas experiences may motivate retirees to seek the opportunity to sustain these experiences by choosing the destination as a place to retire. This is observed among international retirees in Malaysia, and supports previous findings of Rodriguez (2001), Rodriguez et al. (2004), and Williams et al. (2000). Participants were also seeking to have a peaceful mind and simple life, enjoy beautiful countrysides and rest, away from their usual busy life.

Interestingly, in this study, ‘positive instant thoughts’ are observed where respondents did not have prior thoughts of retiring overseas. Instead, the decision just happened on the spot when they arrive and experience the foreign land. This motivator marks a bold move among the participants to retire overseas, taking the risk of living abroad. Positive instant thoughts elements may exist in many different TCL levels, from the very highest (fulfillment) to the very lowest (physiological), depending on the main reasons that triggered the retirees’ instant thoughts.

The ‘food variety’ motivation in this study transcends the usual physiological needs to the fulfillment needs. Participants described the need for easy availability of exotic fruit and different cuisines. This motivation portrays a phenomenon where a flow experience is fulfilled from the most basic human kind living requirement, which is food.

Positive retirement book description supports the knowledge of the travel product, which in this study is the retirement destination. Retirement destination books may assist retirees in choosing the ideal retirement destination, turning their overseas retirement dream into reality, to achieve the need for self-fulfillment. A retiree may be initially motivated by the physiological needs such as suitable weather and affordable cost or safety needs such as health improvement. Thus, positive retirement book description may present a combination of attractive destination attributes which motivates retirees to make a final decision on the retirement location.

Positive retirement book description also complements another unique finding of this study which is ‘meaningful second life’. It was described by retirees as the stage of life to look forward to, as the first life or previous life, was taken up with commitments towards family and work. Retirees may see their ‘meaningful second life’ as the life that one should aim for, during which they can focus on the fulfillment of their highest level of needs which is self-fulfillment. Retirees have ample time and are able to reflect on their previous first life, determining what has been missing and what needs may now be filled, with activities and interests. In this study retirees embark on many self-reflective activities such as writing or even publishing their experiences in books or articles.

The major limitation of this study is that the themes were developed from relatively few responses. Although the authors believe that a saturation point was reached in identifying themes from respondents, the interviews on which they were based were only carried out in English. Thus, some participants, e.g. Japanese, might not be able to fully articulate their perceptions and experiences to the interviewers, as their command of the language is generally more limited. The responses of retirees from other cultural and language groups also need to be explored further. Nevertheless, the authors believe that this study has provided valuable insights into the variety of international retirement migration motivations in a previously little studied geographical context. Future research should be undertaken to validate the present findings as well as to identify potential changes over the life-course of more recent retirees. There is also an urgent need to study long-term retirees and their health, medical and social support requirements as they continue to age. The study could also be extended to determine the satisfaction and post-satisfaction responses of participants on the MM2H programme.

6. Conclusion

The findings of this study contribute both theoretically and practically to the knowledge of international migration research
and its interconnections with second home mobility. The paper extends knowledge of international retirement migration motivations through critical application of the Travel Career Ladder (TCL). Among the unique motivation themes discovered are positive instant thoughts, meaningful second life, central travel location, positive retirement book description, food variety, political stability and security, tranquillity and simple life, and ease of communication. This study confirms that the dominant motivation themes among international retirees in Malaysia are clustered within self-fulfilment, the highest TCL motivation level. It provides critical evidence that a single motivation theme may simultaneously exist on the different TCL levels. This suggests that the TCL model may not be the most suitable to explain the retirees’ motivation.

The study provides some marketing and management insights. It reveals the detailed information required in the marketing of the ‘Malaysia My Second Home’ (MM2H) programme. The MM2H strategic marketing communications could usefully adopt the positive pull attributes of Malaysia. These are warm climate, affordable living cost, availability of world class healthcare infrastructures, friendly locals, stress-free retirement scheme, peaceful and serene environment, beautiful countryside, political stability and security, variety of food choice, and strategic geographic location. Promoting the country as an international retirement destination can be done in several ways. This study discovered that positive retirement book description and retiree promoters are two successful means to attract new MM2H participants. The understanding of travel motivations could facilitate the government and related private organizations in strategic products and services development which could be offered to the international retirees.

In conclusion, Malaysia has mapped itself as an international retirement destination through the MM2H programme. The pull factors of the country are strong and could be further strengthened through deeper analysis of the needs and the wants of the participants. The fulfilment of these needs and wants is the basis for the future development of MM2H programme which will ensure that Malaysia remains one of the premier retirement destinations.

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