# การศึกษาการรับรู้ความเสี่ยงของนักท่องเที่ยวเกษียณอายุชาวต่างชาติสู่การพัฒนาแหล่งท่องเที่ยวอัจฉริยะ

# A STUDY OF INTERNATIONAL RETIREMENT MIGRATION RISK PERCEPTION TOWARDS A SMART DESTINATION DEVELOPMENT

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## บทคัดย่อ

การวิจัยครั้งนี้มีเป้าหมายหลักเพื่อหาแนวทางในการพัฒนาแหล่งท่องเที่ยวอัจฉริยะโดยมุ่งเน้นเรื่องการลดการรับรู้ความเสี่ยง เพื่อรองรับกลุ่มนักท่องเที่ยวเกษียณอายุชาวต่างชาติ เป็นการวิจัยเชิงคุณภาพโดยใช้วิธีการสัมภาษณ์เชิงลึกกับกลุ่มตัวอย่างชาวต่างชาติเกษียณอายุจำนวน 33 คนในอำเภอเกาะสมุย จังหวัดสุราษฎร์ธานี จังหวัดเชียงใหม่ พัทยาและจังหวัดจันทรบุรีผลการวิจัยพบว่า ในการพัฒนาแหล่งท่องเที่ยวอัจฉริยะให้ประสบความสำเร็จนั้นจะต้องลดการรับรู้ความเสี่ยงทั้ง 4 ด้าน ได้แก่ ความเสี่ยงเชิงหน้าที่ ความเสี่ยงทางกายภาพ ความเสี่ยงทางการเงิน และความเสี่ยงทางวัฒนธรรมในการศึกษาครั้งนี้ได้เสนอการนำเทคโนโลยีมาใช้เป็นกลยุทธ์เพื่อการลดการรับรู้ความเสี่ยงสำหรับนักท่องเที่ยวเกษียณอายุชาวต่างชาติ เช่น การประยุกต์ใช้ระบบเทคโนโลยีสารสนเทศเพื่อลดความเสี่ยงเชิงหน้าที่ ในแง่ของขั้นตอนการเข้าเมือง การสร้างระบบขนส่งอัจฉริยะถูกนำเสนอให้นำมาใช้เพื่อการปรับปรุงความปลอดภัยในการเดินทางการศึกษาครั้งนี้ยังได้นำเสนอกลยุทธ์ในการลดความเสี่ยงทางการเงินโดยให้มีการติดตั้งระบบเก็บค่าโดยสารอัตโนมัติผ่านบัตรสมาร์ทการ์ดสำหรับการขนส่งสาธารณะนอกจากนี้การลดความเสี่ยงทางด้านวัฒนธรรมได้นำเสนอให้นำแอพพลิเคชั่นที่ทันสมัยมาปรับใช้เพื่อช่วยให้ความรู้ในเรื่องความหลากหลายทางวัฒนธรรมและยังช่วยพัฒนาทักษะทางภาษาต่างประเทศให้แก่ชุมชนท้องถิ่นการศึกษาครั้งนี้ได้นำเสนอประโยชน์ทั้งในเชิงวิชาการ และในเชิงปฏิบัติในแง่ของประโยชน์เชิงวิชาการสามารถนำไปใช้เป็นกลยุทธ์ในการลดการรับรู้ความเสี่ยงเพื่อการพัฒนาแหล่งท่องเที่ยวอัจฉริยะ ประโยชน์เชิงปฏิบัติภาครัฐและผู้มีส่วนได้ส่วนเสียสามารถนำไปใช้เป็นแนวทางในการพิจารณานำเทคโนโลยีมาปรับใช้เพื่อป้องการความเสี่ยงทางการรับรู้ และยังช่วยสนับสนุนการพัฒนาแหล่งท่องเที่ยวอัจฉริยะสำหรับนักท่องเที่ยวเกษียณอายุชาวต่างชาติ


**คำสำคัญ:** นักท่องเที่ยวเกษียณอายุชาวต่างชาติการพัฒนาแหล่งท่องเที่ยวอัจฉริยะ การรับรู้ความเสี่ยง การเกษียณอายุในประเทศไทย


## Abstract

The main aim of this research is to seek for answers on how to develop smart destinations for international retirement migration, focusing on minimizing risk perception. This study employed a qualitative approach with a total of thirty-three participants were interviewed. The interviews took place at the main destinations where the majority of international retirement migrants (IRMs), including Samui, Chiang Mai, Pattaya and Chantaburi. It was found that there arefour main risk perceptions (functional risk, physical risk, financial risk, and cultural risk) that need to be minimized in order to develop a successful smart destination for international retirement migration. The adoption of technology is suggested as a strategy for minimizing risk perceptions in this study. For example, applying IT system could be helpful in reducing functional risk in terms of the immigration procedure. Building a smart transportation system is suggested for improving travel safety. This study also proposes that installing a Smart Card Automated Fare Collection system for public transportation could be useful strategy for minimizing financial risk. Moreover, the uses of new IT applications help to educate local community on cultural diversity and improving foreign language skills. This study provides contributions for both academic and managerial consideration. In terms of academic contribution, the strategy of minimizing risk perception based on smart destination development concept was identified. The managerial contribution provides a useful guideline for government and stakeholders to consider on using technology for preventing risk perception and supporting smart destination development for international retirement migration.


**Keywords:** International Retirement Migration, Smart Destination Development, Risk Perception, Retirement in Thailand

## Introduction

The development and growth of new information and communication technologies (ICT) seemingly have formed a new paradigm within our society, for instance, the contributions from the study of cultural, migration, technology, tourism & transport, and sociology (Sheller & Urry, 2006). Particularly, a study of smart destination development basically links to the adoption of ICT into the tourism businesses with an aim to provide and improved tourist experience (Buhalis & Amaranggana, 2013; Buonincontri & Micera, 2016).

Smart tourism has been the subject of discussion in many countries. Some examples are Korea (Koo, Shin, Kim, Kim, & Chung, 2013), China (Guo, Liu, & Chai, 2014; Wang, Li, & Li, 2013) and Europe (Caragliu, Del Bo, & Nijkamp, 2011; Caragliu, Del Bo, & Nijkamp, 2013). In addition in the smart tourism destination context, several scholars have paid attention broadly in recent years (Buhalis & Amaranggana, 2015; Del Chiappa & Baggio, 2015; Gretzel, Sigala, Xiang, & Koo, 2015; Lee, Phaal, & Lee, 2013; Su, Li, & Fu, 2011; Wang et al., 2013). For example, the concept of smart tourism destination (Boes, Buhalis, & Inversini, 2015; Jovicic, 2017; Kooa, Shinb, Gretzelc, Hunterd, & Chunge, 2016), the behavior of tourists toward smart tourism attraction (Kim & Canina, 2015; Wang, Li, Zhen, & Zhang, 2016), smart tourism foundation, development and management (Del Chiappa & Baggio, 2015; Gretzel et al., 2015; La Rocca, 2014) knowledge management for the development of a smart tourist destination (Varra, Buzzigoli, Buzzigoli, & Loro, 2014), smart tourism destination development aspects (Lee et al., 2013; Wang et al., 2013). However, smart destination development is not necessarily about using only new information technology, but it also about applying smart concepts, perhaps in some instances it can be integrated with IT information, thus this study focuses on how to make a safe and secure destination, especially for international retirement migration; those deciding to stay abroad after retirement (Buhalis & Amaranggana, 2013; Su et al., 2011).

At the same time, international retirement migration (IRM) within tourism studies has also been widely explored: for instance investigations of IRM on their motivation to retire (Chen & Wu, 2009; Ganzon & Fillone, 2015; Gustafson, 2002; Lauring, Selmer, & Jacobsen, 2014; Ono, 2010; Rodriguez, 2001; Serow, 2001; Tuulentie, 2007; Wong & Musa, 2014; Wong & Musa, 2015). However, few researches have focused on the integration between smart tourism destination development and the impact of IRM's risk perception. In a rare study, one example emphasized on perceived risks for senior tourists during their holidays in a foreign destination, especially safety, health care resources and the language barrier (Chen & Wu, 2009).

It is important to focus on the development of smart destination from IRM's risk perception deduction for several reasons. Firstly, this study will provide strategy that can help stakeholders to manage risk deduction, in turn increasing intention to stay and recommending others to retire at a destination (Simpson, Cruz-Milan, & Gressel, 2014). The well managed destination assists relevant stakeholders to provide good quality destinations, and improve the environment for those senior tourists who seek to have a pleasant life after retirement (Oliveira, Brochado, & Correiac, 2017). Likewise, perceived low risk helps to promote country image, increase trust and safety image toward a destination, in turn gaining more revenue for entrepreneurs (Cases, 2002; Dimanche & Lepetic, 1999; Kim, Qu, & Kim, 2009; Simpson et al., 2014; Simpson & Siguaw, 2008). In addition, the smart destination potentially enriches visitor experience by offering products/services that meet unique needs and preferences, especially for the IRM group (Buhalis & Amaranggana, 2015).

Emerging from literature review, few research studies have examined how risk perception can be mitigated when developing a smart destination for international retirement migration; hence this study aims to bridge this gap. The main aim of this study is to seek for answers on how to develop smart destinations for international retirement migration, focusing on minimizing risk perception. To achieve the research aim, two research questions have been stated; firstly, "What is IRM's profile?" secondly, "What is IRM's risk perception toward a smart destination development?"

## THE SMART DESTINATION CONTEXT

The smart tourism destination concept derives from smart cities, it refers to how to apply smart concepts to address travellers' needs before, during, and after trips by merging technology and social components to support tourist experience (Buhalis & Amaranggana, 2013, p. 553). The ability of a destination is to deliver a high quality travel experience to visitors (Kooa et al., 2016). As a consequence, smart tourism development provides a competitiveness of a destination (Kooa et al., 2016). On the other hand, La Rocca (2014) argued that the development of a smart city will need adequate governance processes, politics and a holistic approach, especially to cover economy, mobility, environment and people. In addition, within this context the concepts of smart destination emerge from the revolution of using digital technologies, and is one key factor that helps to achieve smart destination development success (Jovicic, 2017). It is based on the connections between high quality information technology and physical infrastructure through sensors and smart devices (Kooa et al., 2016). Hence, one important point for integrating smart tourism into a destination refers to interconnections among stakeholders through dynamic platforms, such as to support prompt information from machine to machine (Buhalis & Amaranggana, 2013).

A smart destination also includesa smart economy, such as increasing the employment rate, financial intermediation and business activities (Lombardi, Giordano, Farouh, & Yousef, 2012). Moreover, smart human capital and smart living, especially in improving foreign language skills andan individual's level of Internet skills and smart environment involvement, refers to how citizensare engaged in environmental and sustainability oriented activities (Lombardi et al., 2012). On the other hand Varra et al. (2014) proposed that the smart destination development model must comprise of five components: firstly, to develop people in the community (open-mindedness, social and ethnic plurality, flexibility, creativity); secondly, economy (innovative, entrepreneurship, productivity); thirdly, to build infrastructure (adequacy of transportation with new technology and the maintenance for road safety); fourth, natural environment (attractiveness of natural conditions, pollution, environment protection, sustainable resource management); and fifth, governance (participation in decision-making, political strategies and perspective).

Concluding, it is noticed that smart tourism destination can be developed through the reduction of risk perception, such as improvement using new communication information technology, especially important information regarding a country's policy, environmental management, sustainability, and local and public services. As discussed, the smart destination development concept for this study refers to how to make destinations safe and secure for IRM and other people who visit and stay in Thailand (Su et al., 2011).

**Tourism Risk Perception Concepts**

Tourist risk perception is derived from experiences during purchasing and consuming the tourism product and services, and plays a greater role in stimulus on the decision-making process toward one specific objective (Tsaur, Tzeng, & Wang, 1997). The idea of risk perceptions is described in terms of consumers' perception on uncertainty and possibility consequences, including within the concepts of financial risk, functional or performance risk, physical risk, social risk, psychological risk, satisfaction risk and time risk (Schiffman & Kanuk, 1991). Numerous researchers have explored different types of risk perceptions within tourism markets, for instance, risk perception and prior knowledge of tourist perception toward a destination and the risk constructs, including physical risk, psychological risk, and performance risk (Sharifpour, Walters, & Ritchie, 2014; Sharifpour, Walters, Ritchie, & Winter, 2014). Moreover, Sonmez and Graefe (1998) classified four types of travel risk: financial risk, time risk, satisfaction risk, and psychological risk. Apart from financial risk and psychological risk, there is a similarity to the Sonmez and Graefe (1998) Moutinho (1987) investigations that expanded the risk study on functional risk, physical risk, and social risk. Furthermore, Roehl and Fesenmaier (1992) explored tourist risks perception and included equipment risk, financial risk, physical risk, psychological risk, satisfaction risk, social risk and time risk. Other sub-categories of risk perception also pointed out are diseases, crime, natural disasters, sanitation and hygiene, transportation, accommodation, weather, sightseeing spots, medical support, cross-culture barriers, laws and regulations of the destination (Maser & Weiermair, 1998; Tsaur et al., 1997). Interestingly, cultural barriers also are considered as a significant risk for international tourists (Lepp & Gibson, 2003).Table 1 summarizes the important risk concepts to explore, specifically financial risk, functional risk, physical risk, social risk, psychology risk, satisfaction risk, time risk, and cultural risk.

**Table 1** The Categories of Risk Exposures for Tourists

| Risk categories | Description |
|---|---|
| Financial risk | Risk that value of the product or service might not be worth the money paid. |
| Functional risk | Risk that occurs when the product or service does not perform as expected. |
| Physical risk | Risk of injury to oneself and others. |
| Social risk | Risk of embarrassment. |
| Psychology risk | Risk of reduced buyer self-concept, image or ego. |
| Satisfaction risk | Risk of losing better opportunities elsewhere. |
| Time risk | Risk of wasted time or inconvenience and delay. |
| Cultural risk | Risk of cultural misunderstanding and the language barrier. |

Sources: Boshoff (2002), Lepp and Gibson (2003), Reisinger and Mavondo (2006) and Yates and Stone (1992)

## Methodology

A qualitative approach with in-depth interview technique was used for data collecting because it is suitable with this study for a number of reasons, for example, this design appropriates for eliciting in-depth detail from participants, and provides an opportunity to obtain better personal information when collecting data with a context-based (Lee, 1999). This study selected Thailand as a study area because it is one of the famous destinations for retirement (Ashton & Scott, 2017; Tourism Authority of Thailand, 2015). The participants were IRMs who stayed in Thailand for at least three months in a main tourist destination such as Samui, Chiang Mai, Pattaya and South East of Thailand.

The interviews took approximately four months from November 2015 to February 2016; a purposive and snowball sampling was used in combination to choose participants. The snowball sampling technique has enabled access to potential unknown populations who may hold information relevant to the research topic, and they were asked to identify other individuals for the researcher to conduct in-depth interviews (Atkinson & Flint, 2001; Handcock & Gile, 2011). The first step of the interview is to identify the place where IRM would most likely be located for example expat association clubs in Thailand and retirement web-blogs of Thailand. Later, the researcher invited IRMs to participate with this study in order to conduct in-depth interviews. A consent form was proposed for participants to acknowledge and give permission to record, and interviews of approximately forty-five minutes to one hour were conducted with open-ended questions. The number of participants for this study depends on the data saturation. The researcher's interviews used English to communicate with the participants because it was commonly used with the international tourists in Thailand. The data was analyzed by using a content analysis technique because it assists in analyzing large textual information by identifying the concepts, themes or sentences (Sekaran & Bougie, 2013). The data have been coded into categories and then analyzed according to the research questions. The results revealed below include the participants' profiles and the risk perception toward a destination.

## results

The main aim of this study is to seek for answers on how to develop smart destinations for international retirement migration, focusing on minimizing risk perception. Two research questions have been asked; firstly, "What is IRM's profile?" secondly, "What is IRM's risk perception toward a smart destination development?" The findings have been summarized into four risks: the paragraph below discusses participants' profiles and details of the four types of riskthat should be mitigated.

### Participants' Profiles

A totalof thirty-three participantscontributed their experiences with this study; twenty-seven were male and six females. Most of them were already retired from their professional careers with ages ranging between 55 to 79 years old, and came mainly from Western countries, including Germany (8), France (6), USA (7), Australia (5), Austria (2), Sweden (2) and one each from the UK, Switzerland and Norway. Most knew Thailand very well because they first visited around 20-30 years ago. The following section discusses how participants perceived risk toward a destination.

**Functional riskperception**

The functional risk for this study of IRM refers to the risk of being in a difficult situation, namely 1) the immigration process, 2) the risk of being in crowded tourist attractions, and 3) risk of poor facilities management.

The risk of gettingin difficulty with the visa process, for instance, the majority of participants are expected to extend their length of stay (after one year in Thailand and retirement visa expired), but the process of renewing visa is too complicated and makes them reconsider about relocating to other Asian countries which offer longer lengths of stay for a retirement visa. They don't want to face with the visa process and can't get accurate information from the government official site (ID11, 5). For example, one participant confirmed that, "I can't find a good source of information for IRMs who want to live in Thailand; there is no step-by-step information from the government, however I found some, but it was not official" (ID 8).

Furthermore, participants said that they attempted to avoid crowded tourist places. They explained that crowded tourist areas were not suitable for their lifestyle. The participants suggested that at their ages they have been through many life experiences, hence a small city with sufficient facilities is more preferable than a big city full of tourists, noises and hectic places. One expressed that, "I don't like crowded places now because I live a retirement life" (ID 1), another said, "Phuket is crowded and too noisy because it's a place for night-life people, I don't like it" (ID 19). The participants suggested that good quality of facilities and regular maintenance is a basic requirement and has great impact on risk perceptions, citing for instance, poor quality equipment and staff performance in the medical centre, no street lighting nearby or at the bus stop, and unfinished roadwork or untidy cables along the side street posing a great injury risk (ID28, 22 31, 10 and 8).

**Physical risk perception**

When asked, "What is of most concern regarding your physical risk?" It can be concluded that the physical risk perception that concerns participants the most comprises three important categories: 1) unsafe road travel, 2) petty crime, and 3) the risk of consuming bad quality food.

They are afraid of being involvedin or being hurt in a car or motorbike accident because people often break the road rules, drive very crazy, often without a driver license, and there is no police patrol the road (ID17, 10, 22 and 24). One example said, "People's driving is a little bit crazy and I heard statistics from the authority that more people die from accidents here than in the whole country of Austria" (ID 24).

When asked what is the most concern about petty crime? They concluded that it would be a risk if there were petty crime happening within the area where they live, especially losing valued belongings, important documents (passport) and being in a criminal situation. One said, "I am aware of pickpocketing, especially for my passport and important documents" (ID 12).

The participants indicated that there is the risk of consuming contaminated food and facing with uncleanliness or sanitary problems. A participant said, "I am concerned about food poisoning because I don't want to get sick in another country" (ID 15). Another participant said; "I saw a big pile of garbage, and people just get used to throwing things in public places" (ID 13).

Financial risk perception

Participants were asked, "What is IRM financial risk perception?" It was found that the participants felt irritated when buying goods in a foreign country with a higher price than usual. Often, they found that when locals and foreigners purchase the same product and service, foreigners always pay a higher price than locals (ID10, 5, 7 and 32). As supported by ID 32, "They always got overcharged and felt uncomfortable when purchasing goods; there is a farang price and a local's price" (Farangis the local name for a western foreigner)

Cultural risk perception

Another risk that concerns participants when deciding to retire overseas is cultural risk. Cultural risk in this study refers to the situation for those who move to live overseas and face with the possibility of dealing with cross-cultural difficulties, such as a communication barrier and local culture adaptation. One example: participants accepted the standard of service and product, but language is the biggest problem when communicating with locals (ID15, 22, 30). Furthermore, living within cultural diversity can be risky and problematic if people come with other ethnic traits; their behavior can disturb the others IRMs. As confirmed by participants (ID7, 33 and 21), concluding that, "Now Thailand has too many farang and some of them create trouble, such as speaking too loud in public".

## Discussion and conclusion

The aim of this study is to seek for the answers on how to develop smart destinations for international retirement migration, focusing on minimizing risk perception. The findings from this study concluded that there are four main risks that IRM are concerned about and need to be minimized when developing smart destination: functional risk, physical risk, financial risk, and cultural risk.

Firstly, functional risk: the lengths of stay for the retirement visa and the complicated immigration system are regarded as priority issues when developing a smart destination. These findings are similar to the Ono (2008) study, stating that the visa system was considered as a key aspect in the development of a retirement destination. Somewhat surprisingly, a lack of reliable official information sources for immigration procedures is perceived as another relevant issue. It is too risky if IRMs are unable to access a reliable and good quality source of information, especially if it is related to government policy and local customs, including immigration and the visa process. It is likely that providing more reliable sources could be able to reduce risk and support smart destination development strategy. In this digital age, adopting IT systems could be helpful in minimizing functional risk, such as by creating an application that helps IRM in searching for information to search on the immigration process. Moreover, to reduce the complication of renewing visas, the implementation of an IT system or a new technology could assist IRMs in renewing their own visa online or via an application. The current results are embedded with past studies, expressing that to build a smart destination one must adopt a new smart IT system which will greatly impact a destination's image and attract more tourists to travel (Boes et al., 2015; Buhalis & Amaranggana, 2013). It also appears that touristy areas are perceived as a risk for IRM. Similarly, with the study of Reichel, Fuchs, and Uriely (2007) indicated that crowded tourist sites were perceived as a risk for backpacker tourists. Also, inappropriate and breakdown

of facilities is perceived as another concern for functional risk, such as untidy cables, inadequate street lighting, insufficient bus stops, and unfinished road construction, need to be improved. These findings are consistent with the Fuchs and Reichel (2006) study, confirming that good facilities management was a key factor for minimizing functional risk perception.

Secondly, the IRMs felt at risk if people do not respect the laws and regulations and is a cause of road accidents. To develop a successful smart destination, travel safety is considered as an important risk that needs to be reduced. However, these findings are inconsistent with the study Reichel et al. (2007) who discovered that road safety was perceived as a travel risk, but applied it only to backpacker groups. It is possible that building a smart transportation system could be considered as a strategy for improving road safety and minimizing physical risk perception toward smart destinations, for example, by installing a device that disallows over-speed driving and creating a pedestrian detector in order to reduce physical risk perception in terms of road safety. Nagappan and Chellappan (2009) supported that smart transportation systemsare designed for enhancing traffic management and avoiding road accidents. Moreover, it is likely that a small criminal rate encourages a positive image of a smart destination; similar to George (2003) and Simpson et al. (2014) confirming that a high level of criminal activityis negatively related to the image of safety and security toward destination. The standard of food quality and sanitary issues helps to minimize food safety perception. These findings are consistent with Lepp and Gibson (2003) who asserted that food poisoning was perceived as an important risk for international tourists.

Thirdly, financial risk in this study relates to the attitudes of sellers or service providers that play trick when the buyers are not locals. It appears as a risk for IRM when buying products or service with a higher price than locals. However, the findings from this study is slightly different from a previous study that found financial risk in terms of value of the products was not worth for the moneypaid (Artuger, 2015; Chew & Jahari, 2014; Reisinger & Mavondo, 2006; Sharifpour, Walters, & Ritchie, 2014). The adoption of an intelligent transportation system could be able to minimize financial risk; for example, installing a Smart Card Automated Fare Collection (SCAFC) system for public transportation in order to control fares and avoiding over charges from taxi, bus or any public transportation. Trepanier (2007) indicated that SCAFC was a useful system for collecting reliable fares and it facilitated revenue management. Lastly, it appears that cultural differences including communication barrier and local culture are perceived as risks that need to be reduced. These findings are similar toQi, Gibson, and Zhang (2009) study, indicating cultural differences was considered as a risk aspect that needs to be minimized, but focused mainly on travel intentions. Therefore, to build a smart destination all relevant stakeholders must consider on smart human capital, such asto educate on cultural diversity, including improving foreign language skills, perhaps using new IT applications along with trainers who know about new IT language application. This study is similar to the Lombardi et al. (2012) study, stating that providing language courses for the local community and service staffs will be a great implement for creating a smart destination. Varra et al. (2014) supported that smart destination development must include the development of communication skills, economy, infrastructure and natural environment.

In developing the successful smart destinations for IRM, a collaboration of the host country, including government staff and relevant stakeholders are the basic requirementsfor managing and improving destination attributes. The most important functional attributes for minimizing risk toward smart destination development is such as adoptingthe latest smart IT devicesfor improvinga safe and secure destination. Particularly, road safety greatly influences IRMs' risk perception by having good quality equipment for road safety, enforcing road rules, introducing new technology for transportation, and especially, monitoring road accidents; new transportation systems improving urban traffic and inhabitants' mobility, security/safety, efficient and sustainable energy usage (Lombardi et al., 2012). Smart technology also helps with revenue management for business owners and prevents overpricing for IRM, for example, adopting smart card payment instead of using cash. Finally, closing the cultural difference gap between foreigners and locals by using smart IT systems to improve foreign language skills for IRM and the local community. Likewise, Lombardi et al. (2012) concluded that the smart destination is to use modern technology in everyday urban life, especially information communication technology and modern transport technologies. Moreover, smart technology has brought many innovations such as Internet banking, mobile phones with GPS and language translator applications, and social media applications enabling IRM to contact friends and relatives back home free of charge. These allow people to monitor their financial situation, assisting with the language problems, and positioning exact locations. Hence, this study suggests that adopting the latest technology helps to minimize risk and increase safety perception supporting a successful smart destination for IRM.

## contributions of the study

The contributions of the study can separate into two parts: academic and managerial perspectives. In term of academic contribution, this study provides asmart destination development strategy for international retirement migration through risk deduction perception. The strategy of minimizing risk perception critical analysis is through four destination attributes: firstly, functional attribute (using a smart IT system to communicate with consumers); secondly, environmental attribute, (public security and safety of travel); thirdly, economic development (to develop quality products and services using smart equipment); finally, human capital attribute (using a smart IT to improve human capital knowledge and communication skills). The body of knowledge found from this study contributes to education institute, particularly tourist destination image development strategy, for example, how to decrease risk perception strategy.

For managerial contributions, the outcomes of this current study can be used as a guide-line to develop the business with emerging information and communication technology systems to integrate with environmental safety and security destination development for the prevention of pretty crime and violence. Advocating for smart and safe travel around the country and ensuring food of good quality is a prime necessity. The results show that accurate and reliable information sources from governmentare important, henceusing new technology within each department in government offices should be considered. Moreover, the authority should educate communities to gainsmart human capital assets, in particular to educate them about communication skills, the Internet and new IT systems that are relevant to their role. The stakeholders can learn how to gain benefits from IRM, but not take advantage, particularly by settinga price standard of equality

for foreigners and locals. A destination attraction should be located in a natural environment, ensuring sustainability, with a limit on the number of visitors to avoid overcrowding. Finally, set a private and comfortable place for those seeking a tranquil atmosphere, because the most important thing that IRM needs is to live in peaceful and safe place.

## Recommendation for future research

The limitation of this study is exploring only European IRM participants. For future research, participants from Asian countriesshould be investigated to know their similarities or differences; for example, Japanese, Chineseor Korean. A quantitative study should be conducted to compare the differences between such socio-demographics and the perception of risk when developinga smart destination for different IRM groups.

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