TRANSNATIONAL BEHAVIOUR AMONG MALAYSIA MY SECOND HOME (MM2H) PARTICIPANTS IN MALAYSIA: AN EXPLORATORY STUDY

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ABSTRACT

The decision to stay overseas among general migrants are largely driven by economic factors. However, the second home migrants were reported to have different drives to reside overseas and inevitably practicing different transnational behaviours. Understanding such behaviours enable policymakers and destination marketers to best plan second home tourism products and services. To date, the study on transnational behaviours still receives little attention. Thus, this article serves to identify the types of transnational behaviours among Malaysia My Second Home (MM2H) participants in Malaysia and its differences with the general migrants. The researchers in-depth interviewed 38 MM2H participants through a snowballing sampling method and analysed the data using the qualitative NVivo software. Other than the common types of transnational behaviour shared by both the second home migrants and the general migrants (i.e., financial transactions, social contact, information transfer, and lifestyle and cultural exchanges), the study discovers a new behavioural type which is "travel to maintain or enhance social contact". "Product exchange", a behavioural type which commonly featured among general migrants as a transnational behaviour, is absent among the MM2H participants. There are two key knowledge contributions to this study. Firstly, the new transnational behavioural type of "travel to maintain/enhance social contact" may be a useful indicator to distinguish retirement migrants from

general migrants. Secondly, the retirement migrants did not perform transnational commerce (e.g., product transfer) as the general migrants did. The authority who promotes second home destination needs to provide conducive and efficient facilities for the second home migrants to perform their transnational behaviour smoothly. User-friendly policies are required to enhance transnational activities among them, and simultaneously improve the programme to lure the participation of new second home migrants to the country. Researchers have limited access to the second home migrants in Malaysia for privacy reasons. The interview was only conducted in English, thus further limiting the pool of respondents to participate in the study. The qualitative study carried out renders the results unable to be generalised as representing the entire MM2H population, though it provides a decent representation of the phenomenon.

INTRODUCTION

The global population over 60 years old is estimated to increase from 841 million in 2013 to 2 billion by 2050 (United Nations 2013, 6). Five countries are expected to have more than 50 million people aged 60 years or older by 2050: China (437 million), India (324 million), the United States of America (107 million), Indonesia (70 million) and Brazil (58 million) (United Nations 2007). An ageing society in developed and developing nations will inevitably increase financial pressure on the social security system, which will be transferred to their younger citizens, making it increasingly expensive to live. This results in the increasing demand for international retirement migration (IRM), searching for a more affordable living environment and a second home retirement destination.

Retirement planning is among the major decisions to be made by the adult population (Schiamberg and McKinney 2003). While most of them will retire in their home country, some privileged few will opt to live overseas. Retirees moving overseas is a new form of international human mobility, entailing the movement of elderly people in their later lives to places offering more favourable features and better life quality after retirement (Balkir and Kirkulak-Uludag 2009). This phenomenon is frequently termed as international second home, long stay tourism and international retirement migration (e.g., Abdul-Aziz, Loh and Jaafar 2014; Balkir and Kirkulak-Uludag 2009; Breuer 2005; Hall and Müller 2004; Kummaraka and Jutaporn 2011; Ono 2010; Williams and Hal, 2002; Wong and Musa, 2014; 2015a; 2015b). There has been a continuous flow of retirees moving from the cold northern and central Europe to the warmer second home destinations

in the Mediterranean southern Europe (e.g., Breuer 2005; King, Warnes and Williams 1998; Warnes, King and Williams 1999). Lately, in Asia, Thailand and Malaysia have also attracted many international retirees from all over the world (Abdul-Aziz, Loh and Jaafar 2014; Fukahori et al. 2011; Green 2015; Howard 2008; Kummaraka and Jutaporn 2011; Kohno et al. 2016; Ono 2010; Wong and Musa 2014; 2015a; 2015b; Wong, Musa and Taha 2017).

In Malaysia, the "Silver Hair" Programme was introduced in 1996 to promote the country as a destination choice for retirement among foreigners and pensioners (Ho and Teik 2008). Similar to most of the retirement programmes available globally, its primary intention is to encourage property investment among foreign seniors in Malaysia. The programme was later revamped in 2002 and renamed Malaysia My Second Home (MM2H). The difference between MM2H and "Silver Hair" programme is the minimum age abolishment, anticipating the fact that early retirement is also common among the young elderly cohort (Gibler et al. 2009; Rodriguez, Fernandez-Mayoralas and Rojo 2004; Schiamberg and McKinney 2003; Warnes 2009). To further enhance the attractiveness of the MM2H programme, the government has recently allowed MM2H participants aged 50 years and above to work as a part-time lecturer or other part-time jobs (up to 20 hours a week). MM2H participants are also allowed to invest or engage in some approved sectors of business (Ministry of Tourism and Culture Malaysia 2014). These moves, in fact, distinguish MM2H from some of the other retirement programmes in the region [e.g., Indonesia's Lanjut Usia (retirement) programme and Thailand's One Year A-O Retirement programme], which are rigid in the minimum age eligibility and restriction on work opportunities. The key differentiator of MM2H from any other retirement programmes, probably is on the visa validity. While retirees normally need to renew their visa every year in most other retirement destinations, MM2H offers a 10-year visa for each application. To date, the MM2H Centre has reported a total of 42,271 accumulated number of approved participants from 2002–2018 (Ministry of Tourism and Culture Malaysia 2014). The top five nationality in the list include Chinese, Japanese, Bangladeshis, British and South Koreans.

The second home tourism phenomenon involves both migration and tourism (Visser 2003). The topic has received a considerable amount of attention since the late 1990s. Even though the guidelines, which draw the line between migration and tourism, remains blurred and debatable (McIntyre 2006; Williams and Hall 2000), most tourism researchers agree that second home activities contribute significantly to domestic tourism activities (Girard and Gartner 1993; Hall, Müller and Keen 2001; Leslie 2007; Mottiar and Quinn 2003; Stevensson 2004). Therefore, it is pertinent to examine migration and tourism together (Aronsson 2004), to better understand the total escaping experience of second home retirees. The escalating demand in the IRM market prompted the researchers

to understand the forces behind the retirees' decision and behaviours while retiring overseas, despite linguistic and cultural barriers (Howard 2008; King, Warnes and Williams 1998).

Second home migrants inevitably practice transnational behaviour (e.g., communicating with their family members via telephone, email, Skype, social media platforms, and etc.) while residing overseas (Breuer 2005; Ono 2010). The behaviour refers to the lifestyle patterns and activities of living in two or more different countries (Aguilera 2004; Alarcon 1995; Roberts, Reanne and Lozano-Ascencio 1999; Schiller, Basch and Blanc-Szanton 1992). It generally involves the exchanges of elements (including human) across international borders, settling and establishing relations in a new retirement destination while retaining social contacts with the retirees' home country. Despite it being much studied in the general migration literature from the perspective of anthropologists (e.g., Aguilera 2004; Alarcon 1995; de Haas and Fokkema 2011), transnational behaviour receives little attention in retirement migration and tourism studies. Second home retirees were reported to have different drives to reside overseas, compared to the general migrants, who are largely driven by economic factors (Wong and Musa 2014; 2015a). They may also have different transnational behaviour.

Most previous second home tourism studies were nationality specific (e.g., Japanese, German and British), examining mainly aspects of the retirees' profile, motivations, perceptions and mobility patterns (e.g., Abdul-Aziz, Loh and Jaafar 2014; Balkir and Kirkulak-Uludag 2009; Breuer 2005; Hall and Müller 2004; Howard 2008; Kummaraka and Jutaporn 2011; Ono 2010; Williams and Hall 2002; Wong and Musa 2014; 2015a; 2015b). Thus, to address the research gaps identified above, this article has two main objectives:

1. To explore the types of transnational behaviour performed by MM2H participants while residing in Malaysia.

2. To categorise their transnational behaviour guided by the general migrants' understanding.

Following the introductory section, the authors present literature reviews on retirement migration and its relevance to tourism and the concept of migrants' transnational behaviours. This is followed by the research method. The authors will then present research findings and its discussions before making final concluding remarks.

LITERATURE REVIEW

Retirement Migration and Tourism

Schiamberg, Junk 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 et al. (1991), Haas and Serow (1993) developed their retirement migration model (Figure 1). They suggested that the migration decision and location selection may cluster mutually as complementary and overlapping decisions. The retirees are then expected to develop ties within the new local community where they reside. Haas and Serow (1993) believed that the retirees often do not stay permanently in the same retirement location, but also decide to move elsewhere. Guided by Haas and Serow's (1993) Retirement Migration Model, this research predicts that the retirees demonstrate transnational behaviour which affects their ties with both the place of origin and the retirement location. The behaviour may either enhance or reduce their overall experience in the retirement destination.
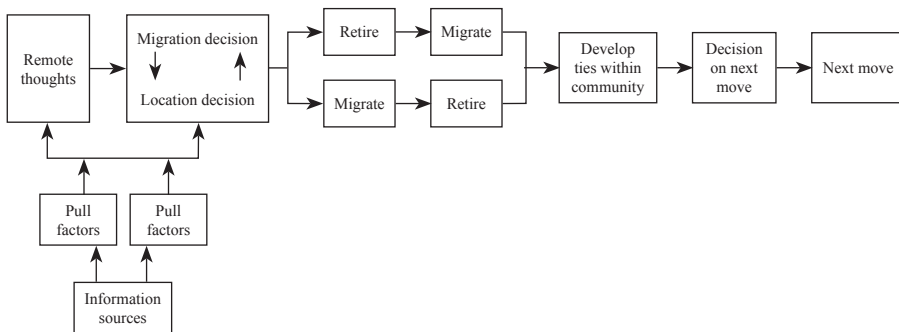

Figure 1: Haas and Serow's (1993) retirement migration model.

Tourism and retirement migration is a subset of permanent migration (Balkir and Kirkulak-Uludag 2009). The role of tourism in promoting and expanding the development of second home destinations for migrants has been widely discussed in the literature (Balkir and Kirkulak-Uludag 2009; Breuer 2005; Claudia 2009; Cuba 1989; Ono 2010; Gibler et al. 2009; Rodriguez, Fernandez-Mayoralas and Rojo 2004). Most second home destinations often coincide with tourist destinations, especially in regions dominated by mass tourism (Breuer 2005). Even though Williams and Hall (2002) identified retirement migration as a form of tourism-informed mobility, the guidelines drawing the line between the two

remain blurred (McIntyre 2006; Williams and Hall 2000) and debatable. Among the popular second home destinations are Ecuador, Panama, Malaysia, Costa Rica, Uruguay, Colombia, Spain, Thailand and Malta (Breuer 2005; Gibler et al. 2009; International Living 2012; Rodriguez, Fernandez-Mayoralas and Rojo 2004; Shelter Offshore 2009).

Transnational Theory

Transnational theory was first recognised as a sociological theory in 1992. It acts as the key theory that governed the understanding of transnationalism. The theory discusses cross-boundary political space, where the significant actor is not just the governmental authorities but non-state actors such as transnational institutions or individuals (Radcliffe, Laurie and Andolina 2002). Transnationalism often involves cross nation boundaries activities such as people, information, financial elements, ideas and even culture. It is worth to note that the actors who form part of the transnational activities can be a producer, a consumer, or wearing both hats simultaneously (Jackson, Crang and Dwyer 2004). Despite transnationalism is a crucial phenomenon in bridging the two physical and social worlds, its attention in the social science literatures remains scarce. There are two different theoretical orientations in the transnational migration study (Dahinden 2010) that is (1) focuses on migrants residing in the host country, and (2) focuses on the continuous movement of the migrants.

The definition for the term "transnational" is also debatable. Schiller and Fouron (1999, 134) defined transnational migration as follows:

> A pattern of migration in which persons, although they move across international borders, settle, and establish relations in a new state, maintain ongoing social connections with the polity from which they originated. In transnational migration people literally live their lives across international borders. Such persons are best identified as 'transmigrants'.

Arguably, the definition is rather general to all migrants, and not all of them will act as mentioned in the definition. In other words, this definition is unable to determine the migrants who are involved in transnational behaviour (Guarnizo 2003). For example, Japanese who settled their parents to retire in Malaysia may remit funds or make daily contact with the parents. However, from this perspective alone, their parents who reside in Malaysia are not considered as transnational actors because the transnational behaviour (e.g., remit funds and daily contacts) are carried out by their children who reside in the home country, Japan. Therefore, the Japanese parents who reside in Malaysia cannot be classified as "transmigrant" though they have satisfied some part of the definition as proposed by Schiller

and Fouron (1999). Nevertheless, it has to be noted that transnational actors may not only refer to the migrant himself/herself, but also the family members that reside in more than one country and maintain stable relations with each other (e.g., providing financial support, social and emotional support, and maintaining family relations, obligations alive, and loyalties) across borders (e.g., Kyle 2000; Schiller and Fouron 2001; Gardner and Grillo 2002).

Transnational theory provides a useful understanding of why migrants make a particular retirement destination decision and how they maintain their lives overseas by performing transnational behaviour (Aguilera 2004). The behaviour is not only limited to the movement of people to different geographical regions, but also information, products, properties and capital; such as money (Aguilera 2004; Alarcon 1995; de Haas and Fokkema 2011; Massey and Parrado 1994; Roberts, Reanne and Lozano-Ascencio 1999; Schiller, Basch and Blanc-Szanton 1992). The ability to perform transnational behaviour is further facilitated by the technological advancement (de Haas and Fokkema 2011), communications and transport (de Haas 2005; Portes 1999; Vertovec 2004), and ease of travelling overseas (Portes 1999; Vertovec 2004).

For this study, the researchers define transnational behaviour as lifestyle patterns and activities of living in two or more different countries. It generally involves the exchange of elements (including human) across international borders, settling and establishing relations in a new retirement destination while retaining social contacts with the retirees' home country.

Migrants' Transnational Behaviour at the Host Destination

General migrants show transnational behaviour when they are connected with more than one country and they regularly maintain ties with both countries (Aguilera 2004; Portes, Guarnizo and Landolt 1999; Vertovec 1999). Vertovec (2004) noted that, "The extensiveness, intensity and velocity of network flows of information and resources may indeed combine to fundamentally alter the way people do things" (p. 972). The migrants' daily social life interaction, adaptation and satisfaction at the host destination (Clark and Wolf 1992; Crimmins and Ingegneri 1990; Portes, Guarnizo and Landolt 1999; Soltero and Saravia 2000) may be altered by an accumulation of transnational activities (Levitt 2001).

Aguilera (2004) argued that the general migrants' transnational behaviour is divided into three categories. The first category behaviour is when the potential migrants visit another country to acquire information about the place. The second category behaviour involves the decision to finally migrate to another country, in which they may purchase properties. The third category behaviour is that the migrants may transfer money between the home and the host country, to maintain the transnational network, including owning and sustaining property in their home

country. The three categories proposed by Aguilera indicate the behaviourial sense of the potential migrants as it is a choice decision made based on expectations and perceptions form before and after the migration experience happens. Wong and Musa (2014) found that some of the MM2H participants came to Malaysia without having the mind to retire but mainly for leisure. However, their behaviour towards migration emerged upon having positive and desirable experience in Malaysia. Thus, the transnational behaviour indicates migrants are obliged or committed to not only one country but to two or more.

Ben-Moshe, Pyke and Kirpitchenko (2016) discovered that the Vietnamese migrants in Australia also exert transnational behaviour through physical travel, the use of mobile communication, internet and social media platforms (e.g., Facebook, WhatsApp, Viber, etc.) for communicating. They also send remittance and participate in caregiving and philanthropy ventures in their home country. These migrants are also involved in communal activities in the host country along with expressing a strong desire to involve in business between their home and the host country. However, their sociocultural tie with Australia is rather weak compared to home country. Klok et al. (2017) reported that family location and age are the reason for which migrants are belonged to the host nations while personal health, cultural and financial activities are the transnational behaviour among the older migrants of Turkish and Moroccan in the Netherlands. Second generation migrants in Europe and America are found to visit their home countries in order to retain good ties with family and friends, and involve in economic activities between the host and the home country such as sending remittance and entrepreneurial activities (Fokkema et al. 2012). The migrants also found to be less connected with the socialcultural phenomenon in the host country.

Previous study of Alarcon (1995) also pointed out the people in Tlacuitapa, Mexico have been migrating to the United States for more than a century, mainly for economic reasons. Locally made products from Mexico (e.g., commercial products, clothes and knitting wears, foodstuff, work shoes and gloves, medical supplies, etc.) are often transferred across the border among the "transnational community" either for own consumption or trade purposes (Alarcon 1995; Roberts, Reanne and Lozano-Ascencio 1999; Schiller, Basch and Blanc-Szanton 1992). Generally, the adaptation success of transnational migrants in host country is facilitated by economic flexibility and transnational commerce which includes business investment, product transfer between home and host country, sending remittance to home country, etc. (Portes, Guarnizo and Haller 2002; Portes and Yiu 2013). For example, Chinese, Indian and Korean migrants in USA are found to be involved in transnational business activities which includes large or small scale investment in business, retailing and transferring products (Agarwala 2015; Portes and Yiu 2013; Portes and Zhou 2012). Specifically, products transfer behaviour among general migrants are quite common in the host country. Ukrainian and

Ecuadorian general migrants in Spain send products to or receive products from their home country frequently either for personal consumption or business purposes (Leifsen and Tymczuk 2012).

The migrants' transnational experiences with their family's location (Clark and Wolf 1992; Crimmins and Ingegneri 1990) and social networks (Soltero and Saravia 2000) may alter the satisfaction level of migrants. Green (2015) in his latest study on Western retirees and migrants living in Penang (Malaysia) and Bali (Indonesia), emphasised the importance of interpersonal relationships in shaping migrants' experiences across space and time. The migrants may make a return migration move if they are having difficulty in communicating or meeting their family members in the home country. For example, the Japanese retirees often face communication difficulties when receiving healthcare services in Malaysia and Thailand (Fukahori et al. 2011; Kohno et al. 2016), and often in cases where complicated procedures are required, the retirees prefer to return to Japan, to receive medical services. Vice versa, the family members of the migrants may relocate to the host country for family reunification, especially among those with satisfactory migration experience.

Breuer (2005) find similar transnational behaviours between the German retirees (retirement migrants) in the Canary Islands and general migrants. The retirees often made contact with their family in their home country, especially through telephone calls at least once a week. However, today one would expect communication with another party overseas to be carried out more frequently and cheaply through current technologies, such as email, Skype, social networks and video conferencing. With these technological advancements, the transnational behaviour can be carried out with greater depth and efficiency.

General migrants are often subject to extensive cultural exchange and adaptation when residing overseas (Alarcon 1995; Mamattah 2006). The Russian community blended their cultural practices into the Scottish society (Mamattah 2006) while the Mexicans adapted their cultural structures to make their migration to the United States possible. Both examples show a certain degree of transnationalism between two cultures. Migrants are also reported to have successfully planted their identity at the host destination. Remennick (2003) in his study of transnationalism among the Russian Jewish immigrants in Israel, stated "a senior Russian physician remains a respected specialist in the eyes of other Russians, regardless of the fact that he (or she) has failed to get a local license or is unemployed" (p. 381). Pelliccia's (2013) study also reveals the similar issue in regards to social and cultural adaptation in host country. Greek migrants in Italy found to be more comfortable with making friends, learning Italian language, attending cultural events in the host country while they are also exposed to other transnational behaviours such as bidirectional visits between Italy and Greece, and communicating with parents, relatives, friends using traditional and social media.

Similarly, senior tourists tend to adapt better to local culture when the duration of stay extended at a destination. In Thailand, Anantamongkolkul, Butcher and Wang (2016) find that senior tourists displayed a sense of belonging to the host culture. However, the integration process may be slow as observed by Stapa et al. (2013) of Japanese retirees in Malaysia. During the slow integration, the term "contemplation" was used and the process may have happened either intentionally or unintentionally. The phenomenon eventually deters the cultural exchange opportunity between the retirees and the local society.

Ono (2010) studied the long stay tourism among the Japanese retirees in Malaysia. She described that the host destination choice is often a reflection of Japanese economic expansion and the growth of Japanese international tourism. The large number of Japanese expatriate communities in Kuala Lumpur and Penang enhanced the infrastructure availability to welcome the Japanese long stay tourists. She reported that the Japanese retirees displayed transnational behaviour where several lifestyles are observed in connection to their living in multiple countries. She quoted a respondent who left Japan during the winter and summer and sometimes visits South-East Asian destinations such as Cameron Highlands and Chiang Mai to enjoy golf and avoid the extreme climate in Japan. Retirees are either replicating their original lifestyle or adapting to the local lifestyle while retiring in the country. The relaxed MM2H scheme is likely to attract non-retired migrants who wish to invest in finance and properties in Malaysia. Fund transfer activities are common, including capital or profit repatriation to the participant's home country.

Previous studies on second home migrants highlight several transnational behaviours being observed while residing overseas. However, as the nature, travel purpose and financial capabilities of second home migrants and general migrants are different, the transnational behaviour is expected to play a different role in forming their migration experience. While understanding transnational behaviour benefits the policymakers and destination marketers to better strategise second home developments, little insights into the subject is available in retirement migration and tourism studies. This article offers views that address these gaps.

METHODOLOGY

The study aims to develop and categorise qualitative evidence of the transnational behaviours among the MM2H participants based on primary data and categorise it in accordance to the transnational behavioural components of general migrants. In line with Finlay (2009), the researchers involved the participants actively in the research as subjective and initiated actors.

Sampling Method

Personal communication with the agents who handle MM2H programmes revealed that participants value their privacy and prefer not to be disturbed by others when residing in Malaysia. Thus, this study employed the snowballing sampling method, with the consideration that the MM2H participants have specific knowledge or characteristics, but they are rather difficult to locate or contact (Cavana, Delahaye and Sekaran 2001). The researcher contacted the first few respondents through the contact provided by the MM2H agent or direct contact obtained from MM2H forum and personal connection. Upon interviewing the initial few respondents, the researcher then asked for recommendation of other MM2H participants which the respondents know of.

As MM2H also attracts non-retiree participants, filtration was made to select only the true retirees for the in-depth interview. The recommended participants were filtered through a simple question, "Did you retire from your previous job before participating in MM2H programme?" If the answer to the question was "Yes", they were invited to participate in the in-depth interview. Location of the interview would then be determined according to the preference of the participants. A more relaxed and informal venue, such as golf clubs or association offices (e.g., the Japan Club), were normally their preferred venues. The researchers adopted the saturation principle in determining the size of respondents, where data collection was continued until the research findings are exhausted and no new perspectives on the topic are identified in the subsequent interview (Creswell 2007).

Conducting the Interviews

In total, the researchers conducted in-depth interviews with 38 MM2H participants from June to November 2011, in Kuala Lumpur, Selangor, Penang and Langkawi. At the beginning of the interview, the researchers explained the research objectives and the operational definition of transnational behaviour. The researchers sought their consent to audiotape the interview for transcription and interpretation purposes. Interviews were conducted in a conversation format to allow freer expression between the researchers and the participants. Each interview lasted between 45–90 minutes. The participants' ages ranged from 51 to 78 (mean = 62) years old. Table 1 presents the profile of these participants to describe their nationality, age and gender.

Unlike quantitive method where the questionnaire items derived from past literatures, the core interview questions need to align with the research objectives. Thus, the following questions have been formed:

1. Can you describe the transnational behaviour that you practice while residing in Malaysia?

2. Why do you need to perform the transnational behaviour that you mentioned earlier?

3. How often do you perform the transnational behaviour that you mentioned earlier?

The above questions were not exhausted and the researchers actively probed and asked for further clarification on certain interesting remarks uttered by the interviewees throughout the interview. When a new theme was raised by an interviewee, the researchers would verify it in the subsequent interviews with the new interviewees.

Data Analysis

The researchers transcribed the recorded interviews into Microsoft Word and analysed the data using the NVivo software. This allowed the researchers to explore the patterns in answers and categorise them within transnational behaviour dimensions. The software allowed the researchers to analyse the interviews' contents by coding them within unique themes, accumulating insights and delivering sound findings. The coding was guided by previous literature reviews discussed earlier. 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 was 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.

To avoid biases in the coding process, the researchers have analysed the transcribed data with notes taken during the interview sessions. Separately, the researchers carefully read the findings and field notes. Both researchers developed and cross-checked the codes independently to enhance the reliability of the findings (Gibbs 2007). Separately, the researchers came out with a list of themes and subthemes for comparison and reasoning purposes, before deciding on the final mutually agreed results.

Table 1: In-depth interview participants by nationality, age and gender

Respondents	Nationality	Age	Gender
R1	American	60	Male
R2	Australian	59	Male
R3	Australian	58	Female
R4	Belgian	55	Male
R5	Belgian	55	Female
R6	British	55	Female
R7	British	67	Male
R8	British	65	Female
R9	British	59	Female
R10	British	60	Male
R11	British	59	Male
R12	British	56	Female
R13	British	64	Male
R14	British	63	Female
R15	British	76	Male
R16	British	78	Male
R17	British	65	Male
R18	British	63	Male
R19	British	72	Male
R20	Dutch	64	Male
R21	Dutch	62	Female
R22	Japanese	76	Male
R23	Japanese	61	Female
R24	Japanese	69	Male
R25	Japanese	63	Female
R26	Japanese	60	Male
R27	Japanese	59	Female
R28	Japanese	71	Male
R29	Japanese	59	Female
R30	Japanese	62	Male
R31	Japanese	63	Male
R32	Japanese	52	Female
R33	Japanese	70	Male
R34	Japanese	60	Female
R35	Japanese	51	Female
R36	Japanese	53	Female
R37	Japanese	61	Female
R38	Japanese	62	Female

FINDINGS

The double-blind coding yielded an intercoder reliability of 90%. This result meets the 80% threshold proposed by Krippendorf (1980) and Miles and Huberman (1994). The types of transnational behaviour are categorised into three themes namely financial transaction, social contact (including travel and information transfer), and lifestyle and culture exchange (Table 2).

Table 2: Categories of the retirement migrants' transnational behaviour in relation to the general migrants' themes

General migrants transnational behaviour categories		Qualitative findings on retirement migrants in Malaysia	
Themes	Sources	Themes	Number of respondents
Financial transaction	Aguilera (2004); Alarcon (1995); Ben-Moshe, Pyke and Kirpitchenko (2016); Fokkema et al. (2012); Klok et al. (2017); Massey and Parrado (1994); Portes, Guarnizo, and Haller (2002); Portes and Yiu (2013); Roberts, Reanne and Lozano-Ascencio (1999); Schiller, Basch and Blanc-Szanton (1992)	Financial transaction	38
Social contact (including information transfer)	Aguilera (2004); Alarcon (1995); Ben-Moshe, Pyke and Kirpitchenko (2016); Breuer (2005); Fokkema et al. (2012); Klok et al. (2017); Pelliccia (2013); Roberts, Reanne and Lozano-Ascencio (1999); Schiller, Basch and Blanc-Szanton (1992)	Social contact (including travel[*] and information transfer)	33
Lifestyle and cultural exchange	Ben-Moshe, Pyke and Kirpitchenko (2016); Fokkema et al. (2012); Klok et al. (2017); Mamattah (2006); Pelliccia (2013); Remennick (2003)	Lifestyle and cultural exchange	9

Note: [*]Social contact for travel purpose only found in the study but not indicated in previous literatures.

Financial Transaction

Financial transaction behaviour is the first theme mentioned by the participants. Retirees sustain their retirement in Malaysia by transferring their pension funds from overseas (e.g., R7, R8, R16, R19, R22, R26, R28, R33, R38). Residing in Malaysia in the past two years, R26 said:

> I'm transferring money from my pension overseas when needed. Even though at times it can be frustrating to deal with the paperwork with the banks in Malaysia, I just have to do it. However, most of the time, the transfer has been relatively easy.

When residing in Malaysia, retirees need to transfer funds from their home country to Malaysia for daily retirement expenses, property purchases or investment purposes (e.g., R6, R16, R22, R26). R7 indicated that he transfers his funds from the UK to Malaysia to purchase land and houses in Ulu Melaka and Langkawi. Both R18 and R36 expressed that generally there is no problem in transferring funds from overseas to Malaysia. R4 mentioned:

> I studied architecture in Belgium and have always been fascinated by architecture and building sites or methods ... You know when one retires, one wants to do things that one always loves doing ... sometimes for all the wrong reasons too <smile>. My money is mainly located overseas; thus, I need to transfer it to Malaysia for this investment and to purchase a piece of land here.

R9 who owned the first English tea room in Langkawi said, "I also transfer money in and out of Malaysia as part of my funds management exercise in running my business. It is not at all difficult when you get the documentations prepared well and proper".

Social Contact (Including Travel and Information Transfer)

Similar to general migrants, the retirement migrants need to communicate with their family members and friends in their home country. R20 contacts his youngest daughter who lives in the Netherlands on a monthly basis through the internet and phone calls. As R12 explained, "We have family members and friends all over the world … and the telecommunication facilities here are excellent and the cost is so cheap. We make calls to my family in the UK and to my friends in Australia".

To maintain social contacts, retirees in Malaysia travel frequently either to their home country and also to other destinations. For those who travel back to their homeland, it is primarily to visit their family members. R21 returns to the Netherlands at least two to three times a year to visit her daughter while R8 visits France to see her mother at least once a year. R5 often travels to Singapore to visit her mother. Similarly, R29 travels to Japan several times a year to take care of her 95-year-old mother.

Retirees also make frequent trips overseas, particularly to the regional destinations (e.g., Thailand, Indonesia, etc.) with friends for holidays (e.g., R3, R5, R11, R12, R26, R35, R36). R26 said, "We are now living in Kuala Lumpur. We can visit our friends in Phuket and Australia easily and cheaply. Anytime we want ..."

R30 appreciates the communication infrastructure in Malaysia which allows him to keep in close contact with his family and friends overseas.

He mentions that, "Malaysia has a very good infrastructure. Telephone and the internet systems are working perfectly here … I'm quite enjoying the free Skype calls now ...".

While living in Malaysia, R25 frequently exchanges information with her family and friends via the internet about the house she rented out in Japan. She also mentions the need to travel back to Japan at least twice a year, to keep an eye on her rental properties. This observation shows that transnational behaviour among retirees not only involves the mobility of information across the border for personal and family matters, but also in-person for business purposes.

Lifestyle and Cultural Exchange

The ability to maintain their original lifestyle in Malaysia is important for some retirees, which makes them feel at home. Both R28 and R34 explain the act as a form of lifestyle transfer from Japan to Malaysia. R28 expressed:

> I still cook Japanese food as what I cook back in Japan. The ingredients are easy to find in Kuala Lumpur. I also cook dinner and invite Japanese people to have a get together session. I have a lot of time to spend with my Japanese friends here in Malaysia.

The lifestyle transfer, however, can also be merely to maintain living outside the home country. As R26 who is a Japanese described, "We are so used to staying in the United States. So, as we are retired now, we want to maintain the overseas living condition instead of retiring in Japan. Both my wife and I prefer this kind of lifestyle". Adapting to the local culture, R15 blends in with local people. He said, "While retiring in Malaysia, my time is very busy. I participate in the local community activities, following their way of living here. And I even play guitar and have jam sessions with local people in my community".

While most retirees adapt the local lifestyle (e.g., R24, R26), R9, who owned the first English tea room in Langkawi, introduced the English tea drinking culture to the local people. She mentioned, "When I arrived here, I learnt about local culture. One day, I thought of starting up an English tea room to cater to the foreign residents here. And then I realised local people also started to enjoy it". The interaction between R9 and R15 with the local people resulted a blend of the respondent's own culture and the local culture in their encounters. This phenomena can be observed as a cultural exchange between the respondents and the locals in their community. In fact, this finding is in line with Jackson, Crang and Dwyer's (2004) indication that the transnational actor (in this case, the second home migrant) can be the producer and consumer of cultural exchange behaviour simultaneously.

DISCUSSION

In addressing the research objective one, the study found that the most common transnational behaviour among the MM2H participants, fund transfers, is similar to some other general migrant studies (e.g., Alarcon 1995; Kyle 2000; Glick and Fouron 2001; Gardner and Grillo 2002; Roberts, Reanne and Lozano-Ascencio 1999; Schiller, Basch and Blanc-Szanton 1992). Despite the similarity in behaviour, the purpose of the transfer is different. Unlike the general migrants where funds are likely transferred out of Malaysia to own or sustain property in their homeland (Aguilera 2004) for personal and and also family usage, some second home migrants who have property rental incomes in their homeland (e.g., R24, R25) would transfer funds into Malaysia for daily living expenses and as well as property acquisition in Malaysia.

Many may assume retirement activities are confined to rest and relaxation. However, this study discovered that the second home migrants also work leisurely, and even owned business establishments. The fund transfers are therefore carried out to sustain and develop the businesses in Malaysia. The source is mainly from overseas pension funds or overseas bank accounts. While income repatriation to their home country is common among the general migrants (Aguilera 2004), there is no clear evidence of such activities among the MM2H participants.

The current advancement in communications and transport (de Haas 2005; Portes 1999; Vertovec 2004) enables the second home migrants to practice transnational-communication and travel. Visits to their family and friends overseas are more easily and conveniently carried out. Besides the conventional telephone calls as found by Breuer (2005) in his study of German retirees in the Canary Islands, the retirees in Malaysia also use the internet (e.g., Skype) to make frequent contact and information exchange with their family and friends (Alarcon 1995; Roberts, Reanne and Lozano-Ascencio 1999; Schiller, Basch and Blanc-Szanton 1992). Even though the general migrants also use the telephone and internet systems to keep close contact and exchange information with their family and friends overseas, their main purpose is mainly to enhance social relationships and occasionally for business purposes.

The Malaysian strategic geographical location as a tourism hub and perhaps the introduction of the low cost airlines (Wong and Musa 2011) have eased the transmobility of people across borders (Alarcon 1995; Roberts, Reanne and Lozano-Ascencio 1999; Schiller, Basch and Blanc-Szanton 1992). Excellent flight connectivity and being a convenient travel hub, Malaysia facilitates retirees to travel regionally as well as globally to maintain their social ties. In fact, about 70% of the respondents in this study spend more than two weeks on overseas trips (e.g., to visit family and friends in the home country and also to other holiday

destinations) in a year. Some Japanese retirees also mentioned that overseas travel is necessary for them to take care of their elderly parents in Japan while some need to check on their rental properties in the country of origin. With the better financial capability, overseas travelling behaviour among second home retirees is more frequent, with the purpose of maintaining or enhancing social contact as compared to the general migrants. It indicates retirement migrants expose strong social ties which include frequent travel and communication with the home country as compared to the general migrants.

The study has a similar observation to Ono (2010) who studied transnational lifestyles of Japanese retirees in Malaysia. Retirees are either living with their original lifestyle or adapting to the local lifestyle while retiring in the country. In most cases, a blend of lifestyles and culture is practiced among them (Alarcon 1995; Mamattah 2006). Some MM2H participants blend well with the locals (e.g., R15 playing guitar and having jam sessions with the local people) while some (e.g., R9, R28, R34) even introduce their own culture to the locals instead (e.g., R9 English tea drinking culture). Several retirees (e.g., R4, R6, R7, R8, R13, R14, R23, R26, R35, R37) has lived in multiple destinations (multi-habitation), exposing them to many different transnational lifestyles and cultures. This enriches the living culture in Malaysia, adding to its already well-known attributes of being a multicultural society (Hui, Chern and Mohhidin 2011; Rashid and Ho 2003).

Next, to address the research objective two, the findings were then categorised in comparison to the general migrants' transnational behaviours. The in-depth interview results in this study reveal that the transnational behaviours among the MM2H participants while residing in Malaysia are largely similar to the results of previous studies on general migrants. The categories (i.e., dimensions) are financial transactions, social contact, and lifestyle and cultural exchanges, as shown in Table 2. As discussed earlier, the financial transactions happen not just in Malaysia but also at the home country of respondents. While the financial transaction among the general migrants mostly involve money repatriation (Aguilera 2004), the inverse flow of money has been observed among the second home migrants, either to sustain the living, to purchase properties, or to run their business in Malaysia.

Among the second home migrants, it is indicated that the social contact dimension not only including information transfer, but also travelling behaviour. Social contact is an essential dimension that connects the second home migrants with their family and friends back in their home country or other parts of the world. Similar to the general migrants, information flow is essential among the MM2H participants to keep their family and friends updated of their well-being in Malaysia. The travel opportunity is relatively higher among the second home migrants as

they have a stronger financial capability. Thus, the mode of information transfer is not limited to just the traditional or digital communication platforms, but through in-person visitation.

The interaction between the MM2H participants and the local community resulted in assimilation of two or more different cultures, though one might be more dominant than the other. The lifestyle and cultural exchange enhances not just the second home migrants' experience but also the locals. The diversity of lifestyle and culture in Malaysia depicts the uniqueness of the nation, providing good opportunities for foreign retirees to add on new flavours to their own lifestyle. The openness of the local people in receiving new lifestyle and cultural ideas from the second home migrants further escalates the adaptation process of the two parties.

Product transfer, which commonly recorded among general migrants (Agarwala 2015; Alarcon 1995; Ben-Moshe, Pyke and Kirpitchenko 2016; Fokkema et al. 2012; Leifsen and Tymczuk 2012; Portes, Guarnizo and Haller 2002; Portes and Yiu 2013; Portes and Zhou 2012; Roberts, Reanne and Lozano-Ascencio 1999; Schiller, Basch and Blanc-Szanton 1992) is the only transnational behaviour that is absent among the MM2H participants. Unlike the general migrants who would transfer locally made products from their home country to the newly migrated land, the MM2H participants do not exhibit similar behaviour. Being a developing country with fairly high living standards, perhaps Malaysia provides all the necessary products needed by the retirees.

CONCLUSION

Academically, this study explored the types of transnational behaviour among second home migrants in Malaysia. The findings suggest that the transnational theory is relevant and can be extended to the second home tourism study. Besides the policy makers, the destination marketing institutions, the local people and the MM2H participants collectively play a role in forming the transnationalism activities (Radcliffe, Laurie and Andolina 2002). The second home migrants display their cross national boundaries activities such as financial transactions, social engagements, and lifestyle and cultural exchanges with the locals. The findings also indicated that the second home migrants can be a producer, a consumer, or wearing both hats simultaneously (Jackson, Crang and Dwyer, 2004) in the transnational behaviour formation process. Despite some of the transnational behaviour similarities with the general migrants, the objectives of the retirement migrants are rather distinctive. Thus, understand the retirement migrants' objectives that govern their transnational behaviour is essential for the destination marketers before developing their strategies to attract them into Malaysia.

There are two main knowledge contributions of this study. Firstly, a new transnational behaviour type discovered from this study is travel to maintain or enhance social contact. The behaviour is expected to be more prominent among retirement migrants than general migrants. Secondly, the absence of "product exchange" transnational behaviour among retirement migrants compared with the general migrants. This behavioural type is expected to be more prominent among general migrants. The findings indicate second home migrants place greater emphasis on lifestyle elements, rather than economic elements which prevailed among general migrants. The researchers, therefore, term the concept of transnational behaviour as "lifestyle patterns and activities of living in two or more different countries. It generally involves the exchange of elements (including human) across international borders, settling and establishing relations in a new retirement destination while retaining social contacts and lifestyle as in the retirees' home country."

Second home migrants' satisfaction is essential to ensure positive word of mouth to attract potential participants in the future. Transnational experiences with their family's location, social networks and communications, and enhancement of interpersonal relationship play an important role (Clark and Wolf 1992; Crimmins and Ingegneri 1990; Fukahori et al. 2011; Green 2015; Kohno et al. 2016; Ono 2010; Soltero and Saravia 2000). Thus, practically, the study provides cues to the destination marketers and the government on the need for certain services, infrastructure and facilities. To promote a second home destination, the authority needs to provide conducive and efficient facilities that enable the retirees to perform their transnational behaviours smoothly, particularly in terms of financial transactions, social contact, travel and information transfer. Conducive policies are required to enhance transnational activities among retirees and to further improve the programme to lure new second home migrants. The authorities need to improve financial institutions in Malaysia to offer services that require less documentation, but having the monetary regulation framework in mind. Some of the respondents indicated documentation as a nuisance to their transnational experience. For the destination marketers, highlights such as technological advancement, multicultural diversity and the strategic location of Malaysia, which enable the second home migrants to perform hassle-less transnational activities, will be effective.

Limitation of the study remains in the nature of the qualitative approach where the sample size is small, thus, the results may not wholly reflect the MM2H sample population. Since this study is the first attempt to examine the transnational behaviour from the perspective of second home migrants, the in-depth expressions of the findings provides a meaningful insight into the issue in Malaysia. It is worth noting that even though the researchers did not interview the general migrants in Malaysia specifically instead adopting the literature reviews of general migrants to make a comparison with the second home migrants, they believe that this

exploratory study provides a stepping stone to understanding their behaviours and the difference with the general migrants at large. Thus, in the future, researchers may verify whether a study on the general migrants, specifically in Malaysia would yield a different result. Besides, future studies may look into the trend of MM2H participants marrying locals or neighbouring Thais to escalate their assimilation process while retiring in Malaysia. Measurement scales development for this construct to be studied quantitatively is advisable for better generalisability of the findings. Perhaps the study of the construct in relation to the motivations and satisfaction of the second home migrants may offer different perspectives in understanding the transnational behaviour better.

A second home programme can be an excellent potential economic contributor to many countries. In Malaysia, the growth of the programme is essential, and therefore, the findings provide important cues to the destination marketers and policy makers for better programme planning and implementation. Continuous improvement in the MM2H programme should be the main agenda of the future success of "Malaysia My Second Home".

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