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ANALYSIS ON SOCIAL MEDIA, LEVEL OF FINANCIAL LITERACY, AND THE TOURIST BEHAVIOR OF GENERATION Z IN MALAYSIA

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Abstract

In the contemporary period characterized by widespread digital connectivity, social media has developed as a highly influential platform that surpasses geographical limitations and exerts considerable impact on several facets of modern existence. From a simple communication instrument, social media has evolved into a complex ecosystem that influences and reflects societal values and trends. It explores how these platforms facilitate the distribution of travel-related information and affect destination selections. This study not only delves into the impact of social media on the tourism industry but also emphasizes its role in shaping societal values and trends. It determines the use of social media, the influence of social media, financial literacy, and tourist behaviors among Generation Z in Malaysia. This quantitative study uses a cluster sampling technique to collect data from 125 respondents (n=125). Data was analyzed using IBM SPSS version 29 using descriptive statistics, and the mean score obtained for all variables between 3.21 and 4.20 was considered high. The results showed the use of social media (Mean: 3.957), social media influences (Mean: 4.077), financial literacy (Mean: 3.665), and tourist behaviors (Mean: 4.119) among Generation Z individuals in Malaysia. The implications of the study's findings hold significant relevance for the tourism sector in Malaysia. Initially, tourist operators must utilize social media platforms as a means to effectively advertise and market their offerings to the demographic of Generation Z passengers. In addition, they should cultivate associations with influential figures in social media to expand their reach to a broader demographic. Furthermore, tourism operators must impart knowledge to tourists regarding the significance of financial literacy. In addition, they should provide tourists with appropriate tools and resources to effectively manage their finances and allocate budgets for their travel endeavors.

Keywords: Generation Z; Social media; Financial literacy; Tourist behavior

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Abstrak

Dalam era kontemporari yang dicirikan oleh keterhubungan digital yang meluas, media sosial telah berkembang sebagai platform yang sangat berpengaruh yang melampaui batas geografi dan memberi impak besar kepada pelbagai aspek kehidupan moden. Media sosial telah berubah daripada alat komunikasi yang ringkas kepada ekosistem yang kompleks yang mempengaruhi dan mencerminkan nilai-nilai serta trend masyarakat. Kajian ini meneroka bagaimana platform ini memudahkan penyebaran maklumat berkaitan pelancongan dan mempengaruhi pemilihan destinasi. Bersama dengan kesan media sosial terhadap industri pelancongan, kajian ini menentukan penggunaan media sosial, pengaruh media sosial, literasi kewangan, dan tingkah laku pelancong dalam kalangan Generasi Z di Malaysia. Kajian kuantitatif ini menggunakan teknik persampelan kluster untuk mengumpul data daripada 125 responden (n=125). Data dianalisis menggunakan IBM SPSS versi 29 dengan statistik deskriptif, dan skor min yang diperoleh untuk semua pemboleh ubah antara 3.21 hingga 4.20 dianggap tinggi. Hasil kajian menunjukkan penggunaan media sosial (Min: 3.957), pengaruh media sosial (Min: 4.077), literasi kewangan (Min: 3.665), dan tingkah laku pelancong (Min: 4.119) dalam kalangan individu Generasi Z di Malaysia. Implikasi daripada penemuan kajian ini mempunyai kepentingan besar terhadap sektor pelancongan di Malaysia. Pada awalnya, pengendali pelancongan perlu menggunakan platform media sosial sebagai kaedah untuk mengiklankan dan memasarkan tawaran mereka secara berkesan kepada golongan pelancong Generasi Z. Selain itu, mereka harus menjalin hubungan dengan tokoh berpengaruh di media sosial bagi memperluaskan capaian kepada demografi yang lebih luas. Selanjutnya, pengendali pelancongan mesti memberi pengetahuan kepada pelancong tentang kepentingan literasi kewangan. Di samping itu, mereka harus menyediakan alat dan sumber yang sesuai kepada pelancong untuk mengurus kewangan dan memperuntukkan bajet bagi usaha perjalanan mereka dengan lebih berkesan.

Kata kunci: *Generasi Z; media sosial; literasi kewangan; tingkah laku pelancong*

Introduction

In recent years, the tourism industry has undergone a remarkable transformation due to the increased development of technology, specifically the rise of social media platforms. In an era that features technological advancements and extraordinary access to information, social media has emerged as a critical factor in the growth and development of the travel industry. The significant influence of these digital platforms on travel behaviors has reshaped how individuals plan and experience their trips and serves as a driver for the tourism industry's growth (Meng & Feng, 2022). The tourism industry has overall changed with the growth of social media platforms. Social media has deeply affected travel behavior in terms of how people plan and experience trips. While social media can have an immense

role in shaping tourist behavior, another relevant issue that arises in this context is financial literacy, which influences how young travelers can budget and work out their finances on trips. Financial literacy associated with tourism is necessary for understanding how Generation Z, knowledgeable in money management, makes financial decisions related to trips or travel. Financial literacy encourages prudent budgeting and avoids overspending, thus allowing travelers to make informed decisions. This study embarks on establishing a gap that social media use, in conjunction with financial literacy, influences the traveling behavior of Generation Z in Malaysia. Therefore, this study investigates the fascinating relationship the role and influence of between social media, financial literacy, and tourist behavior among Generation Z in Malaysia, focusing on how technology and tourism have contributed to the industry's phenomenal growth.

Technology, especially social media, has become vital for travelers seeking information, guidance, and motivation (Oliveira et al., 2020). Individuals can access a wide variety of travel-related content at their fingertips because of the increasing number of smartphones and the extensive availability of internet connectivity (Kim & Kim, 2023). Through social media platforms such as Facebook, Instagram, Twitter, and TikTok, travelers can access many real-time updates, travel advice, previous tourist reviews, and visually impressive representations of destinations worldwide. This rapid access to information has improved the planning process and inspired potential travelers to explore new destinations.

Additionally, social media influence goes beyond individual travelers. The tourism industry has recognized these digital platforms' broad marketing and promotional potential. Destination marketing organizations, hotels, tour operators, and other stakeholders now utilize social media to reach a vast target market, create brand awareness, and connect with potential travelers (Puthussery & Kumar, 2023). By creating captivating narratives, sharing content, and utilizing the reach of influencers, the tourism industry utilizes the power of social media to captivate and inspire travelers to choose particular destinations and experiences.

Furthermore, financial literacy has implications for tourism growth. According to Asongu and Rahman (2021), tourism activities can promote financial intermediary activities. Financial literacy is an important part of daily life, and it requires the knowledge and skills to make sound financial decisions. In this context, financial literacy significantly impacts how people plan, enjoy, and manage their travel experiences.

Literature Review

Social Media in Tourism

Social media has revolutionized the tourism industry by becoming a major platform for travelers to share their experiences and access travel-related information. A growing body of research highlights social media's significant role in influencing travel decisions, shaping perceptions of destinations, and altering the overall tourism experience. Kaplan and Haenlein (2023) define social media as a group of internet-based platforms allowing users to create, share, and engage with content, including text, images, and videos, facilitating real-time communication and interactions. In tourism, these platforms have become a vital source of travel inspiration and information, especially for Generation Z travelers who rely on digital media for planning their trips.

Several studies have examined the impact of social media on travel behavior. Puthussery and Kumar (2023) conducted a comprehensive review of social media's role in tourism marketing and found that platforms such as Instagram and TikTok are critical in shaping tourist preferences. They argue that the visual nature of these platforms allows users to engage with appealing content, making it easier for tourism marketers to influence potential travelers. Moreover, the study found that social media campaigns featuring influencers are more likely to convert online engagement into actual travel decisions. Similarly, Kim and Kim (2023) discovered that travel decisions are increasingly shaped by user-generated content (UGC) rather than traditional marketing methods, with social media reviews, photos, and videos profoundly impacting travelers' choices.

However, while social media has become an effective tool for tourism marketing, its influence on decision-making can vary based on demographics. A study by Oliveira, Araujo, and Tam (2020) found that younger generations, particularly Generation Z, are more influenced by social media than older generations. This generation is drawn to social media content that provides real-time updates, personalized experiences, and interactive elements such as peer reviews and recommendations. In contrast, older generations still rely more on traditional sources of information like travel agencies and guidebooks.

From a critical perspective, while these studies highlight the potential of social media to influence travel behavior, they often overlook the potential downsides, such as misinformation or over-reliance on influencers who may not always provide unbiased recommendations. Additionally, social media may create unrealistic travel expectations due to the selective nature of content that is often shared, leading to dissatisfaction with actual travel experiences. Moreover, much of the literature has focused on how social media impacts destination choice, with less attention paid to its

influence on other aspects of the travel experience, such as budgeting or financial decision-making.

Financial Literacy and Tourism

Financial literacy has become an increasingly important factor in shaping travel behavior, particularly for younger travelers like Generation Z, who must manage travel expenses while navigating complex financial products such as credit cards, loans, and travel insurance. As defined by Mamduh et al. (2022), financial literacy encompasses the knowledge and skills needed to make informed and effective financial decisions. In the context of tourism, this includes budgeting for trips, managing foreign exchange risks, and understanding financial products that can optimize travel spending, such as travel reward programs and travel insurance.

The relationship between financial literacy and travel behavior has received less attention in the literature compared to social media. However, the available research suggests a strong link between a traveler's level of financial literacy and their ability to plan and manage travel expenses effectively. For instance, Asongu and Rahman (2021) found that individuals with higher levels of financial literacy tend to set realistic travel budgets better, avoid overspending, and assess the financial risks associated with traveling, such as unexpected costs and currency fluctuations. This suggests that promoting financial literacy could help travelers avoid common pitfalls such as overspending, falling into debt, or making poor financial decisions when traveling.

Nevertheless, a critical gap in the literature is the lack of comprehensive studies that examine the combined influence of financial literacy and social media on tourist behavior, particularly for Generation Z. While existing studies have focused either on financial literacy or social media, few have explored how the two factors interact to shape the overall travel experience. This study aims to address this gap by investigating the dual influence of social media and financial literacy on the tourist behavior of Generation Z in Malaysia.

Generation Z and Tourist Behavior

Generation Z, born between 1995 and 2010, is the first generation to grow up with ubiquitous internet access and smartphones, making them uniquely positioned to engage with digital content, including social media. Goh and Zhang (2019) describe tourist behavior as the actions, preferences, and decision-making processes travelers engage in when selecting destinations, planning trips, and participating in travel activities. For Generation Z, these behaviors are heavily influenced by digital and social media platforms, which offer easy access to travel-related content and peer recommendations.

Several studies have noted that Generation Z is more likely to prioritize experiential travel over material goods, seeking authentic and immersive experiences that can be shared on social media (Steinberg & Morris, 2023). They are also highly influenced by peer reviews and recommendations, with platforms such as Instagram, TikTok, and YouTube being critical sources of travel inspiration. For example, Meng and Feng (2022) found that Generation Z prefers destinations that offer "Instagrammable" experiences—places where they can take visually appealing photos and share their experiences with their social media followers.

Despite the growing body of research on Generation Z's travel behavior, there is still a need for studies that explore how this generation manages the financial aspects of travel. While social media plays a critical role in shaping their destination choices, their ability to navigate the financial demands of travel remains an underexplored area. This study seeks to fill this gap by examining how social media and financial literacy influence Generation Z's travel behavior in Malaysia.

Methodology

Research Focus and Justification of Age Group

This study focuses on Generation Z, not Generation Y (Millennials), as the primary demographic for several reasons. Generation Z, typically defined as individuals born between 1995 and 2010, is the first generation to have grown up with the internet and social media integrated into their daily lives from a young age (Steinberg & Morris, 2023). This makes them uniquely susceptible to the influence of social media platforms like Instagram, TikTok, and YouTube in shaping their travel decisions, financial literacy, and overall consumer behavior.

Several studies have emphasized that Generation Z's behaviors are distinct from those of Generation Y, particularly when it comes to their preferences for digital content and experiential travel (Kim & Kim, 2023). Given that this generation is transitioning from dependence to financial independence, their ability to manage finances, particularly in travel, is a growing area of interest in financial literacy research (Meng & Feng, 2022).

Generation Z, as defined in this study, refers to individuals between the ages of 15 and 30, corresponding to the definition used in previous research (Kim & Kim, 2023). The decision to focus on this age group is justified by their heavy use of social media for travel-related activities and the increasing need for financial literacy to manage travel expenses (Puthussery & Kumar, 2023). Moreover, this cohort represents a significant portion of future travelers whose behaviors are likely to shape the future of the tourism industry.

Sampling Technique

A cluster sampling technique was employed for this study. Cluster sampling is a probabilistic sampling method where the population is divided into clusters, and a random selection of these clusters is used to represent the population (Etikan & Bala, 2020). This method was chosen because it allows for efficient data collection from geographically dispersed respondents, particularly given the digital nature of social media usage. Generation Z respondents in Malaysia were divided into clusters based on regions and universities, as these groups often exhibit homogenous characteristics relevant to the study (such as age and heavy use of social media). From these clusters, sampling from the Southeast area in Malaysia was selected, and a sample was randomly selected to ensure representativeness.

Sample Size and Determination

The sample size for this study was 125 respondents. The sample size was determined using a combination of the formula for determining sample size in quantitative research based on the population size, margin of error, and confidence level (Taherdoost, 2021). A sample size of 125 was deemed sufficient for conducting reliable and valid statistical analyses, including descriptive statistics and hypothesis testing (Taherdoost, 2021). This sample size is consistent with similar studies in social media, financial literacy, and tourism behavior (Kim & Kim, 2023; Meng & Feng, 2022).

Data Collection

Data were collected using an online questionnaire created with Google Forms. The questionnaire was distributed through social media platforms such as Instagram and TikTok, which are heavily used by Generation Z. The questionnaire was divided into five sections: (A) sociodemographic, (B) social media usage, (C) social media influences, (D) financial literacy, and (E) tourist behavior. A 5-point Likert scale was used to measure the extent to which respondents agreed with statements regarding their social media use, financial literacy, and travel behavior (Creswell & Creswell, 2020).

Reliability Analysis

This study's reliability test was done with a sample size of 125 respondents. According to Conroy (2016), a sample size of at least 30 respondents can be used to determine reliability using Cronbach's alpha, considering the scale items are reliable and robust. The Cronbach's alpha value for each variable was also reliable. Table 3.5 illustrates the Cronbach's alpha value of each variable in this study, which is the Use of Social Media ($\alpha = 0.738$), Social Media Influences ($\alpha = 0.811$), Financial Literacy (α

= 0.882), and Tourist Behavior ($\alpha = 0.819$). This has shown that all the items are above 0.7. Thus, all the variables in this study are considered consistent, acceptable, and reliable

Table 1 Cronbach's Alpha Value for Each Variable

Variables		Number of Items	Cronbach's Alpha Value
IV1	Use of Social Media	10	0.738
IV2	Social Media Influences	5	0.811
IV3	Financial Literacy	10	0.882
DV	Tourist Behavior	10	0.819

Results

Demographic Distribution

This study gathered data from 125 participants, providing an overview of their demographic characteristics, social media habits, and financial behaviors. Regarding age distribution, 39.2% of respondents were 18 years old or younger, 38.4% fell within the 19-22 age range, and 22.4% were aged 23 or older. These findings are consistent with the demographic traits of Generation Z, a group widely recognized for their engagement with digital technologies and social media (Kim & Kim, 2023).

Female respondents represented 60.8% of the sample, while 39.2% were male. In terms of household income, the largest proportion (42.0%) reported monthly earnings of RM5000 or less, while 27.3% had incomes ranging from RM5001 to RM10000. Additionally, 30.7% of participants indicated an income exceeding RM10001 per month. These income levels offer valuable insight into the financial context in which participants make travel and social media decisions, reflecting broader trends of financial independence among young people (Puthussery & Kumar, 2023).

Participants also reported their available disposable income. Approximately 34.3% had RM250 or less in pocket money, 48.1% had between RM251 and RM500, and 17.6% had more than RM501. These figures highlight the financial resources of respondents, particularly as they relate to spending on travel and financial literacy (Meng & Feng, 2022).

Table 2 Demographic Profile of Respondent

Demographic Characteristics	Frequency (n)	Percentage (%)
Age Range		
<= 18	49	39.2
19 - 22	48	38.4
23+	28	22.4
Gender		
Female	76	60.8
Male	49	39.2
Household Income		
<= 5000	53	42.0
5001 - 10000	34	27.3
10001 +	38	30.7
Pocket Money		
<= 250	43	34.3
251 - 500	60	48.1
501 +	22	17.6
Social Media Platform		
Facebook	4	3.2
Instagram	47	37.6
TikTok	50	40.0
Twitter	15	12.0
Others	9	7.2
Average Hours		
Less than 1 hour	3	2.4
1-2 hours	16	12.8
2-3 hours	31	24.8
3-4 hours	30	24.0
More than 4 hours	45	36.0
Use Social Media Most Often		
Entertainment	79	63.2
News and current events	12	9.6
Staying in touch with friends and family	27	21.6
Others	7	5.6
Device to Access		
Desktop computer	1	0.8
Mobile phone	122	97.6
Tablet	2	1.6
Frequently Post Content		
Multiple times per day	11	8.8
Once per day	5	4.0
Once per week	25	20.0
Several times per week	28	22.4
Rarely (once per year)	46	36.8
Never	10	8.0

Social Media Preferences

Regarding social media platform preferences, TikTok was the most commonly used, with 40.0% of respondents identifying it as their primary platform. Instagram followed closely at 37.6%, while Twitter was used by 12.0% of respondents, and 7.2% preferred other platforms. Facebook, once a dominant platform, was reported as the least used, with only 3.2% of respondents indicating regular use. This reflects the growing trend among younger generations to favor newer platforms like TikTok (Sohn & Kwon, 2023).

In terms of time spent on social media, the largest group (36.0%) reported spending more than four hours daily on these platforms. Another 24.8% spent two to three hours, and 24.0% reported spending between three to four hours daily. A smaller percentage (12.8%) spent one to two hours, while only 2.4% used social media for less than one hour daily. Extensive engagement with social media among Generation Z has been noted in other studies, with time spent on social platforms linked to greater social and cultural interaction, particularly within tourism-related contexts (Oliveira et al., 2020).

Almost 63.2% of respondents stated they used social media primarily for entertainment. Another 21.6% indicated they used social platforms to stay in touch with friends and family, while 9.6% used them to access news and current events. A smaller portion (5.6%) used social media for other purposes. This pattern mirrors previous findings, where entertainment is a key motivator for social media use among younger demographics, particularly those engaging with platforms like TikTok (Meng & Feng, 2022).

Most respondents accessed social media through mobile devices, with 97.6% indicating they used smartphones as their primary access. Meanwhile, 1.6% used tablets, and 0.8% used desktop computers. The dominance of mobile devices in accessing social media reflects the accessibility and convenience of smartphones for younger populations (Kim & Kim, 2023).

In terms of content posting frequency, 36.8% of respondents reported posting content infrequently, averaging just once per year. By contrast, 20.0% posted content weekly, and 22.4% posted several times a week. A smaller group (8.8%) posted multiple times per day, while 4.0% posted once daily. Additionally, 8.0% of participants said they never posted social media content. This finding aligns with research suggesting that Generation Z tends to consume more content than they produce, contributing to more passive online engagement, even though they are highly interactive within online communities (Sohn & Kwon, 2023).

Descriptive Statistics

Use of Social Media

The study evaluated social media utilization among Generation Z in Malaysia by measuring ten key indicators, revealing a high degree of engagement with various platforms. Respondents exhibited elevated daily usage, with the highest mean score recorded for social media use daily (Mean = 4.66, SD = 0.649). This finding reflects Generation Z's reliance on social media as a core component of their daily routines, supporting existing literature highlighting digital platforms' pervasive role in this generation's lives (Kim & Kim, 2023).

The mean score for time spent on social media daily (Mean = 4.68, SD = 0.714) further reinforces the notion that these platforms are central to Generation Z's social and personal activities. Research suggests that the growing accessibility of smartphones and the prevalence of high-speed internet have contributed to the extensive time spent on social media platforms, especially for seeking information, entertainment, and connection (Sohn & Kwon, 2023).

Among the platforms, TikTok emerged as the dominant social media outlet (Mean = 3.30, SD = 1.404), followed by Instagram (Mean = 3.81, SD = 1.287). This aligns with broader trends that position TikTok as a preferred platform among younger users due to its emphasis on short, engaging video content (Meng & Feng, 2022). Instagram, known for its focus on visual storytelling and peer-generated content, is also appealing to this demographic, reinforcing its role in shaping their travel behaviors and decisions (Puthussery & Kumar, 2023). Twitter (Mean = 3.31, SD = 1.593), a platform typically used for news and real-time updates, showed lower engagement, while LinkedIn (Mean = 2.85, SD = 1.561), a professional networking site, exhibited the lowest average score. These differences reflect Generation Z's preferences for more visual and interactive platforms over those oriented toward professional or text-heavy content (Kim & Kim, 2023).

A high degree of social media interaction was also reflected in the mean score for checking social media multiple times a day (Mean = 4.51, SD = 0.799). This frequent interaction suggests that Generation Z heavily relies on social media for personal and social needs, including staying in touch with friends and family (Mean = 4.55, SD = 0.808). The ability to maintain long-distance relationships and interact with geographically distant peers through social media has been well documented, and this finding further emphasizes the crucial role these platforms play in maintaining social ties (Oliveira et al., 2020).

Furthermore, the study found that social media serves as a significant resource for staying updated on trends and popular culture (Mean = 4.18, SD = 0.976).

Generation Z has been noted for its active participation in digital culture, using platforms like TikTok and Instagram to engage with contemporary trends in fashion, travel, and entertainment (Meng & Feng, 2022). Social media's role in influencing lifestyle choices, including travel, is particularly salient, as these platforms allow users to explore destinations through user-generated content and peer recommendations (Puthussery & Kumar, 2023).

The cumulative mean score across all items was 3.957, suggesting that overall, Generation Z in Malaysia exhibits a significantly high level of social media usage. This is consistent with other research indicating that social media plays an integral role in shaping this demographic's daily lives, communication patterns, and decision-making processes (Kim & Kim, 2023). Moidunny's (2009) framework for evaluating mean scores in social sciences research indicates that a mean score in the 3.957 range can be interpreted as high engagement, highlighting the centrality of social media in both personal and collective contexts for Generation Z.

This analysis underscores the importance of social media platforms in the lives of Generation Z, especially for maintaining social connections, accessing information, and engaging with trends. Platforms like TikTok and Instagram are particularly influential as entertainment tools and as crucial mediums for travel inspiration and decision-making. As Generation Z continues to utilize these platforms, marketers, tourism operators, and content creators should be mindful of the potential these platforms have to shape opinions and influence travel behaviors.

Table 3 Descriptive Statistics for the Use of Social Media

Items	Std. Deviation	Mean
B1 I use social media daily.	.649	4.66
B2 I use TikTok as my primary social media platform.	1.404	3.30
B3 I use Instagram to share photos and videos with my friends and followers.	1.287	3.81
B4 I use Twitter to follow news and current events.	1.593	3.31
B5 I use LinkedIn for professional networking and job searching.	1.561	2.85
B6 I spend more than 30 minutes on social media every day.	.714	4.68
B7 I find myself frequently checking social media throughout the day.	.799	4.51
B8 I use social media to stay in touch with friends and family who live far away.	.808	4.55
B9 I use social media to keep up with the latest trends and popular culture.	.976	4.18
B10 Social media has had a positive impact on my life.	.997	3.72
Total Mean		3.957

Social Media Influences

This section examines the influence of social media on travel-related decision-making using five specific measures. Respondents reported that social media platforms significantly affect their decision-making process when selecting travel destinations, with a mean score of 4.13 (SD = 0.813). This underscores the critical role that digital platforms play in shaping perceptions and preferences for destinations. Consistent with research by Kim and Kim (2023), social media is becoming a dominant source of travel inspiration, particularly for younger generations like Generation Z, who increasingly rely on platforms like Instagram and TikTok for visual content that influences their travel choices.

The most significant influence came from online reviews, with the highest mean score of 4.30 (SD = 0.871). This finding highlights the power of user-generated content in shaping travelers' perceptions of destinations, as reviews often provide personal insights and experiences that are more trustworthy than traditional marketing methods (Meng & Feng, 2022). The impact of user-generated reviews aligns with previous studies that demonstrate peer reviews' credibility and persuasive power in influencing consumer behavior (Oliveira et al., 2020).

Respondents were also more inclined to visit destinations with a strong social media presence (Mean = 3.83, SD = 0.982), indicating the importance of maintaining an active and engaging social media profile for tourism marketers. This finding suggests that destinations investing in social media marketing, including collaborations with influencers and creating visually appealing content, are more likely to attract visitors, particularly Generation Z.

Recommendations from friends and followers also play a critical role, as shown by the mean score of 4.08 (SD = 0.829). Social influence is a powerful motivator in travel-related decisions, as peers often act as trusted sources for travel advice and recommendations. Social proof, provided through sharing personal experiences by friends and followers, enhances the credibility of a destination and further influences travel behavior (Sohn & Kwon, 2023).

Finally, social media has transformed how respondents plan and research their travel, with a mean score of 4.05 (SD = 0.888). This transformation includes shifting from traditional travel planning methods, such as guidebooks or travel agencies, to digital platforms where individuals can independently research destinations, read reviews, and compare options in real time. This change is consistent with findings from Puthussery and Kumar (2023), who note that social media provides unparalleled convenience and immediacy, revolutionizing how travelers engage with information.

The overall mean score of 4.077 reflects the substantial impact of social media on

Generation Z's travel decision-making process in Malaysia. Social media's influence is evident across multiple stages of the travel journey, from inspiration and research to decision-making and post-travel sharing. Tourism marketers must leverage this digital engagement by creating appealing and credible content that resonates with Generation Z's preferences for authenticity, visual appeal, and peer recommendations.

Table 4 Descriptive Statistics for Social Media Influences

Items	Std. Deviation	Mean
C1 Social media platforms significantly influence my decision-making process when it comes to travel.	.813	4.13
C2 The online reviews I read on social media platforms influence my perception of a travel destination.	.871	4.30
C3 I am more inclined to visit a travel destination with strong social media influences.	.982	3.83
C4 Social media posts and recommendations from friends/followers impact my choice of travel destination.	.829	4.08
C5 Social media has transformed the way I plan and research for my travel.	.888	4.05
Total Mean		4.077

Financial Literacy

The financial literacy of Generation Z travelers in Malaysia was assessed using ten key measures, revealing a generally strong understanding of financial concepts related to travel. Respondents showed high confidence in creating travel budgets (Mean = 3.71, SD = 1.054), indicating that many felt well-equipped to manage their expenses while planning trips. This finding is consistent with research by Mamduh et al. (2022), which highlights the importance of budgeting skills for young travelers, especially in managing costs across various travel activities.

Comprehension of financial risks associated with travel, such as unexpected expenses or theft, was notably high (Mean = 4.30, SD = 0.793). This suggests that Generation Z travelers are aware of potential financial pitfalls while traveling and take steps to mitigate these risks, such as purchasing travel insurance or setting up emergency funds. Asongu and Rahman (2021) similarly emphasize the role of financial awareness in promoting safer and more secure travel experiences.

The study also found a reasonably high level of awareness regarding the need to save for travel, with a mean score of 3.84 (SD = 0.907). This suggests that respondents understand the importance of financial planning in ensuring they can afford desired travel experiences. Additionally, respondents frequently compared prices for flights and accommodations before making purchases (Mean = 3.46, SD =

1.174), showing their active engagement in cost-saving practices—a behavior that aligns with findings in other studies, where price-consciousness is a key factor in travel decisions for younger generations (Puthussery & Kumar, 2023).

However, confidence in preventing financial fraud while traveling was relatively low (Mean = 2.92, SD = 1.257). This indicates a gap in knowledge or skills related to avoiding scams and frauds that are common in the travel industry. The lower score here suggests an area where financial literacy programs could focus on educating young travelers about safeguarding their finances during trips (Meng & Feng, 2022).

There was a moderate level of prioritization of spending on essential travel experiences (Mean = 3.82, SD = 1.003) and confidence in tracking travel expenses (Mean = 3.56, SD = 1.045). These behaviors suggest that respondents recognize the importance of financial management while on trips, although there is room for improvement in maximizing the use of tools such as travel credit cards, as indicated by a relatively lower score (Mean = 2.92, SD = 1.209). The study also found that respondents actively sought financial advice before making major travel arrangements (Mean = 4.26, SD = 0.903), highlighting their willingness to learn and seek expert guidance when needed.

Emergency savings for travel were moderately preserved, with a mean score of 3.28 (SD = 1.207). This reflects a general awareness of the need for financial preparedness in case of emergencies, although some respondents may not have set aside sufficient funds. The study also noted that many respondents regularly kept records of their travel expenses (Mean = 3.51, SD = 1.054), indicating a responsible approach to managing finances during trips.

Overall, the average score of 3.665 suggests that Generation Z travelers in Malaysia possess a significant level of financial literacy. However, areas such as preventing financial fraud and maximizing travel rewards through credit cards could benefit from targeted interventions to further enhance their financial competence during travel.

Table 5 Descriptive Statistics for Financial Literacy

Items	Std. Deviation	Mean
D1 I feel confident in my ability to create a travel budget that includes all necessary expenses.	1.054	3.71
D2 I understand the potential financial risks associated with traveling, such as unexpected expenses or theft.	.793	4.30
D3 I know how to compare prices for flights, accommodation, and other travel-related expenses to get the best deals.	1.035	3.84
D4 I have a good understanding of foreign currency exchange rates and how they can impact my travel budget.	1.125	3.46

Table 5 (continues)

Items	Std. Deviation	Mean
D5 I am familiar with travel credit cards and know how to use them to earn rewards and maximize my spending.	1.209	2.92
D6 I feel confident in my ability to track my travel expenses and stay within my budget while on a trip.	1.095	3.56
D7 I know how to prioritize my spending while traveling to ensure that I can afford the most important experiences.	1.003	3.82
D8 I understand the importance of having an emergency fund while traveling and have taken steps to set one up.	.822	4.26
D9 I am knowledgeable about the different types of travel insurance and understand which ones are necessary for my needs.	1.261	3.28
D10 I feel comfortable negotiating prices for travel-related expenses, such as tours and souvenirs.	1.154	3.51
Total Mean		3.665

Tourist Behavior

The behavior of Generation Z tourists in Malaysia was analyzed by examining ten factors influencing their travel decisions. The results showed that distance from home played a notable role in destination selection, with an average score of 3.63 (SD = 1.254). This suggests that proximity remains an important factor for Generation Z, as geographically closer travel may be perceived as more convenient or affordable (Kim & Kim, 2023). Public transportation was another significant factor, receiving a mean score of 4.13 (SD = 1.032). The availability of efficient and accessible transportation options likely increases the attractiveness of a destination, making it more appealing for tourists looking for convenience in getting around (Oliveira et al., 2020).

Table 6 Descriptive Statistics for Tourist Behavior

Items	Std. Deviation	Mean
E1 I consider the distance between my home and the destination when choosing a travel destination.	1.254	3.63
E2 I prefer travelling to destinations easily accessible by public transportation.	1.032	4.13
E3 I choose travel destinations based on cultural and historical attractions availability.	1.021	3.78
E4 The cost of travelling to a destination influences my decision to visit it.	.837	4.45
E5 I prefer travelling to destinations with various outdoor activities.	1.023	4.10

Table 6 (continues)

Items	Std. Deviation	Mean
E6 I choose travel destinations based on their reputation for being safe and secure.	.908	4.41
E7 The availability of shopping and entertainment options is essential to my travel destination choices.	1.086	3.93
E8 I will pay more for an environmentally friendly travel destination.	1.049	3.89
E9 The availability of affordable accommodation options influences my travel destination choices.	.733	4.43
E10 I prefer travelling to destinations that have a diverse range of food and dining options.	.766	4.44

Cultural and historical attractions also played an important role, with an average score of 3.78 (SD = 1.021), indicating that Generation Z values destinations rich in cultural experiences. This finding aligns with previous research suggesting that younger travelers often seek authentic, culturally immersive experiences when selecting travel destinations (Sohn & Kwon, 2023). Travel costs were a critical determinant, with a high mean score of 4.45 (SD = 0.837), showing that cost remains one of the most influential factors when deciding where to travel. This underscores the importance of affordability for Generation Z travelers, who may still be in the early stages of financial independence (Meng & Feng, 2022). The preference for outdoor activities was also significant, as respondents scored this factor at 4.10 (SD = 1.023), reflecting a strong inclination toward nature-based or adventure tourism, which is often favored by younger tourists seeking unique and active experiences (Puthussery & Kumar, 2023). Safety and security of a destination were also highly valued, with a mean score of 4.41 (SD = 0.908). This suggests that Generation Z places a premium on feeling secure during their travels, potentially influencing their choice of destination based on perceived safety (Mamduh et al., 2022). The availability of shopping and entertainment opportunities influenced travel choices with a mean score of 3.93 (SD = 1.086). This indicates that while Generation Z may prioritize experiences over material goods, access to entertainment and retail outlets remains important when selecting destinations.

Sustainability was also a consideration, with respondents expressing a willingness to spend more on environmentally friendly destinations (Mean = 3.89, SD = 1.049). This reflects the growing trend among younger generations toward eco-conscious travel as they become more aware of environmental issues (Kim & Kim, 2023). Affordable lodging options were a priority, as indicated by the high mean score of 4.43 (SD = 0.733), reinforcing the importance of cost-effective accommodation in travel decision-making for Generation Z. Similarly, diverse dining experiences were rated highly, with a mean of 4.44 (SD = 0.766), showing that food is a central component of the travel experience. The overall mean score of 4.119 suggests that

Generation Z travelers in Malaysia carefully consider multiple factors when making travel decisions, emphasizing cost, safety, and the availability of cultural and recreational diverse experiences.

Conclusion

The analysis of travel behavior and financial literacy among Generation Z in Malaysia provides insight into the factors that drive their decisions. Results indicated that the most influential factors that affect the decision to choose a destination include cost, safety, means of accessibility, and availability of cultural, historical, or outdoor activities. This generation prefers to travel to destinations that have reasonable accommodation and dining, which is commensurate with the fact that their financial independence is still in the initial stages.

Another important element in the travel choice is public transportation, entailing convenience in ensuring mobility at the destination. Furthermore, conversational responses showed that Generation Z increasingly considers the role of environmental sustainability in the choice of travel destinations, even to the extent of paying more for such destinations that are eco-friendly. This trend of prioritizing safety and security intensifies the role of perceived safety in destination marketing.

For the most part, the financial literacy of Generation Z travelers is relatively high, especially in estimating costs, comprehending financial risks, and comparing prices for travel-associated expenses. There is, however, still some scope for improvement regarding certain aspects, such as the avoidance of financial fraud and the optimization of travel credit cards. This would suggest that though Generation Z travelers are generally savvy with their finances, targeted financial literacy programs can help address some gaps.

Overall, Generation Z tourists are thoughtful of the cost, safety, and experiences in travel planning and are increasingly aware of issues regarding sustainability and personal finance. These insights provide valuable implications for tourism marketers and financial educators who wish to engage this digitally connected and budget-conscious demographic.

Recommendation

Specific key recommendations arising from this analysis of the travel behavior of Generation Z in Malaysia from an academic perspective to a tourism one, including the provision of affordable and budget destinations, safety and security in tourism marketing, improvement in public transportation and access to mobility, and displaying environmental sustainability measures. Moreover, financial literacy programs must be created and extended to prevent fraud and optimize credit cards.

Digital marketing approaches and experience-oriented travel package design could enable tourism brands to satisfy better the expectations of Generation Z, which brought economy and eco-friendliness into focus.

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