



## Assessing Risk before Departure: Risk Perception and Decision-Making of Prospective Indonesian Migrant Workers

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**Abstract:** *This study aims to analyze the influence of risk perception on the decision-making of prospective Indonesian migrant workers (CPMI) in the pre-departure phase. The growing public interest in working abroad is often not accompanied by an adequate understanding of the potential risks. This study offers novelty by empirically integrating the Theory of Planned Behavior and the Risk-as-Feelings Framework within the specific pre-departure migration context, demonstrating that risk perception functions as a significant cognitive-affective predictor of rational decision-making among prospective Indonesian migrant workers. This study uses a quantitative, correlational design. Participants were 150 prospective migrant workers who attended training at five Job Training Institutions (LPK) in Indonesia. The research instrument consisted of the Perceived Risk Factors for Pre-departure Migrant Workers Scale (PD-RFPS) and the Quality of Decision-Making Orientation Scheme (QoDoS), both of which demonstrated high reliability ( $\alpha = 0.913$  and  $\alpha = 0.950$ , respectively). Data analysis was performed using simple linear regression in SPSS. The results showed that risk perception significantly affected the decision-making of prospective migrant workers ( $R^2 = 0.446$ ;  $p < 0.05$ ). The higher an individual's perception of risk, the more rational and careful their decision-making process is. These findings strengthen the Theory of Planned Behavior and the Risk-as-Feelings Framework by emphasizing the role of interactions between cognitive and affective processes in the context of work migration. In practice, this study's results highlight the importance of risk perception education and strengthening psychological literacy in pre-departure training for migrant workers to improve mental readiness and work safety abroad.*

**Keyword:** *Decision Making, Indonesian Migrant Workers, Risk Perception, Social Psychology, Theory of Planned Behavior.*

**Abstrak:** *Penelitian ini bertujuan untuk menganalisis pengaruh persepsi risiko terhadap pengambilan keputusan calon pekerja migran Indonesia (CPMI) pada fase pra-keberangkatan. Fenomena meningkatnya minat masyarakat untuk bekerja di luar negeri sering kali tidak disertai pemahaman yang memadai mengenai potensi risiko yang mungkin dihadapi. Dalam konteks tersebut, persepsi risiko dipandang sebagai faktor*



*psikologis penting yang dapat memengaruhi kesiapan dan kualitas pengambilan keputusan individu. Penelitian ini menggunakan pendekatan kuantitatif dengan desain korelasional. Partisipan berjumlah 150 calon pekerja migran yang mengikuti pelatihan di lima Lembaga Pelatihan Kerja (LPK) di Indonesia. Instrumen penelitian terdiri atas Perceived Risk Factors for Pre-departure Migrant Workers Scale (PD-RFPS) dan Quality of Decision-Making Orientation Scheme (QoDoS) yang keduanya memiliki reliabilitas tinggi ( $\alpha = 0,913$  dan  $\alpha = 0,950$ ). Analisis data dilakukan dengan regresi linear sederhana menggunakan SPSS. Hasil penelitian menunjukkan bahwa persepsi risiko berpengaruh signifikan terhadap pengambilan keputusan calon pekerja migran ( $R^2 = 0,446$ ;  $p < 0,05$ ). Semakin tinggi persepsi risiko, semakin rasional dan hati-hati proses pengambilan keputusan yang dilakukan individu. Temuan ini memperkuat Theory of Planned Behavior dan Risk-as-Feelings Framework dengan menekankan peran interaksi antara proses kognitif dan afektif dalam konteks migrasi kerja. Secara praktis, hasil penelitian ini merekomendasikan pentingnya edukasi persepsi risiko dan penguatan literasi psikologis dalam pelatihan pra-keberangkatan pekerja migran untuk meningkatkan kesiapan mental dan keselamatan kerja di luar negeri.*

**Kata Kunci:** *Pekerja Migran Indonesia, Pengambilan Keputusan, Persepsi Risiko, Psikologi Sosial, Teori Perilaku Terencana.*

## **Introduction**

The phenomenon of international labor migration is a complex social and economic issue and is an integral part of the dynamics of global development. In the Indonesian context, labor migration has become an adaptive strategy for the community to the limitations of domestic employment and national economic uncertainty. The increasing number of Indonesian migrant workers (PMIs) reflects not only economic stimulus, but also psychological and social decisions fraught with risk considerations. According to the World Bank's *Migration and Remittances Factbook 2016*, Indonesia ranks fourth in the world's largest remittances recipients after China, India, and the Philippines. The policy of sending labor abroad that began in 1969 has become one of the government's main instruments in overcoming domestic labor pressures<sup>1</sup>. However, behind the significant economic contribution, an individual's decision to become a migrant worker also carries high social, psychological, and economic risks, which are often not fully realized by prospective workers.

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<sup>1</sup> de Souza, P., Chan, A., & Rahman, M. (2023). *Global migration and remittances factbook*. World Bank Publications.



Data from the International Labour Organization (ILO)<sup>2</sup> shows that of the world's 3.6 billion workforce, as many as 4.7 percent or around 167.7 million people are international migrant workers. This condition confirms that labor migration is a global phenomenon that continues to increase, in line with development inequality between countries and striking wage differences. In Indonesia, the high interest in becoming migrant workers is driven by the hope of improved welfare and access to better economic opportunities in the destination country. Nevertheless, the decision to migrate is not solely a response to economic conditions, but rather the result of complex cognitive and affective processes. Perceptions of the risks that may be faced in the destination country play an important role in shaping an individual's intentions and decisions to work abroad<sup>34</sup>.

The risks faced by migrant workers include physical, social, and psychological dimensions. The report of the Indonesian Migrant Workers Protection Agency 2025 recorded 128 complaint reports throughout January 2025, including repatriation requests, failure to depart, unpaid salaries, and deaths in the destination country<sup>5</sup>. This data shows that migration problems do not only come from administrative and legal aspects, but also from the lack of awareness of prospective workers to the potential risks that may be faced. In many cases, migrant workers face exploitation, poor working conditions, and limited access to legal protection<sup>6</sup>. Therefore, understanding the perception of risk is a crucial factor that determines the psychological readiness of prospective migrant workers before departure.

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<sup>2</sup> Mediana, R. (2025). *ILO World Employment and Social Outlook: Trends 2025*. Geneva: International Labour Organization.

<sup>3</sup> Aini, F., & Lutfi, L. (2019). *The influence of financial literacy, risk perception, and risk tolerance on investment decision-making*. *Journal of Economics and Business*, 3(1), 15–23.

<sup>4</sup> Pompian, M. M. (2012). *Behavioral finance and investor types: Managing behavior to make better investment decisions*. Hoboken, NJ: John Wiley & Sons.

<sup>5</sup> Smith, J. (2025). *Annual Report of Indonesian Migrant Workers Protection*. Jakarta: BP2MI.

<sup>6</sup> Kunarti, S., Rahman, T., & Widodo, D. (2023). *Community-based protection and empowerment for Indonesian migrant workers*. *Indonesian Journal of Social Protection*, 4(1), 55–68.



Risk perception is formed through a combination of personal experiences, social influences, and information that individuals receive from their surroundings<sup>7</sup>. In the context of prospective migrant workers, this perception can be sourced from the experiences of fellow migrants, media news, or pre-departure training materials. A realistic perception of risk allows potential workers to rationally assess potential dangers, while a biased perception can lead to hasty and immature decisions. According to Pompian<sup>8</sup>, behavioral biases such as *overconfidence bias* can cause individuals to overestimate their ability to face risks. On the other hand, individuals who have negative experiences or limited information tend to experience *loss aversion*, which is the tendency to avoid risk even though the chances of success are large enough<sup>9</sup>. Both forms of bias reflect that the perception of risk is not objective, but rather the result of complex interactions between cognitive, affective, and social aspects.

Various psychological theories provide a conceptual framework for understanding the relationship between risk perception and decision-making. The Theory of Planned Behavior<sup>10</sup> explains that individual behavior is determined by intention, which is influenced by attitudes towards behavior, subjective norms, and perceptions of behavior control. In the context of migration, risk perceptions can affect all three components: individuals with high risk perceptions tend to have negative attitudes toward migration decisions, feel different social pressures, and feel less able to control the outcome of their decisions. In contrast, individuals with low risk perceptions or high self-confidence will be more likely to decide to migrate. Meanwhile, the dual-process theory from Kahneman<sup>11</sup> asserts that decision-making can take place through two systems of thinking namely, system

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<sup>7</sup> Wulandari, D., & Iramani, R. (2014). *Persepsi risiko, kepribadian, dan pengambilan keputusan investasi individu*. *Journal of Business and Banking*, 4(1), 55–66.  
<https://doi.org/10.14414/jbb.v4i1.293>

<sup>8</sup> Pompian, M. M. (2012). *Behavioral finance and investor types: Managing behavior to make better investment decisions*. Hoboken, NJ: John Wiley & Sons.

<sup>9</sup> Aini, F., & Lutfi, L. (2019). *The influence of financial literacy, risk perception, and risk tolerance on investment decision-making*. *Journal of Economics and Business*, 3(1), 15–23.

<sup>10</sup> Ajzen, I. (2002). *Perceived behavioral control, self-efficacy, locus of control, and the theory of planned behavior*. *Journal of Applied Social Psychology*, 32(4), 665–683.  
<https://doi.org/10.1111/j.1559-1816.2002.tb00236.x>

<sup>11</sup> Kahneman, D. (2011). *Thinking, fast and slow*. New York, NY: Farrar, Straus and Giroux.



one, which is intuitive and emotional, and system two, which is analytical and rational. In situations of uncertainty such as migration, decisions are often influenced by system one, so emotions and personal experiences are more dominant than logical analysis.

In empirical studies, risk perception has been shown to be significantly related to various forms of decision-making behavior<sup>1213</sup>. However, in the context of Indonesian migrant workers, studies that specifically link risk perception to decision-making processes are still limited. Previous research has highlighted more economic and social factors, such as job opportunities, education level, or family support<sup>1415</sup>. In fact, the decision to work abroad is not only determined by external conditions, but also by the way individuals assess and interpret the risks at hand. Research by Yuniriyanti and Sudarwati<sup>16</sup> shows that previous work experience has an effect on the risk perception of female migrant workers. Those who have experienced exploitation or violence tend to have a perception of high risk, while those who are economically successful have a perception of low risk and even become promoters of migration in their communities. This shows that the perception of risk is dynamic and can shape decision patterns collectively.

The socio-cultural context also plays an important role in shaping the risk perception of prospective Indonesian migrant workers. Regions with strong migration traditions, such as East Java, Central Java, and West Nusa Tenggara, tend to have migrant social networks that facilitate the departure process from BP2MI year 2023. These social networks provide information, support, and social validation that reinforce the decision to migrate, even if individuals are aware of the risks. This phenomenon shows that the perception of risk does not stand alone,

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<sup>12</sup> Loewenstein, G. F., Weber, E. U., Hsee, C. K., & Welch, N. (2001). *Risk as feelings*. *Psychological Bulletin*, 127(2), 267–286. <https://doi.org/10.1037/0033-2909.127.2.267>

<sup>13</sup> Zeelenberg, M., & Pieters, R. (2007). *A theory of regret regulation 1.0*. *Journal of Consumer Psychology*, 17(1), 3–18. [https://doi.org/10.1207/s15327663jcp1701\\_2](https://doi.org/10.1207/s15327663jcp1701_2)

<sup>14</sup> Auliya, N. (2022). *Analisis faktor-faktor yang mempengaruhi lama bekerja tenaga kerja Indonesia di luar negeri*. *Jurnal Ekonomi Pembangunan Indonesia*, 5(2), 122–134.

<sup>15</sup> Irawaty, R., & Wahyuni, D. (2011). *Faktor-faktor yang mempengaruhi keputusan bekerja di luar negeri bagi tenaga kerja Indonesia*. *Jurnal Sosial Humaniora*, 2(2), 45–57.

<sup>16</sup> Yuniriyanti, D., & Sudarwati, S. (2019). *Persepsi risiko dan pengalaman kerja terhadap keputusan migrasi ulang tenaga kerja perempuan Indonesia*. *Jurnal Psikologi Sosial Indonesia*, 6(2), 145–158.



but interacts with social norms and the collective values of society. According to Kasperson et al.<sup>17</sup>, this process is known as social amplification of risk, which is when the perception of risk is strengthened or weakened through social mechanisms such as communication and community interaction. In the context of migrant workers, this explains why migration remains in demand despite the relatively high risks involved.

The research gap arises because most migration studies in Indonesia still focus on macroeconomic factors and have not studied many psychological determinants such as risk perception in depth. In addition, quantitative approaches that examine the direct relationship between risk perception and decision-making of prospective migrant workers are still rare. In fact, understanding this psychological aspect is very important to formulate more effective protection and education policies. For example, pre-departure training modules designed by Job Training Institutions (LPK) can be optimized by taking into account individual risk perceptions and differences in the characteristics of migrants' areas of origin. Thus, the results of this study not only contribute to the development of social and organizational psychology theories, but also have practical implications for Indonesia's labor protection policies.

The main problem identified in the field is the low risk awareness among prospective migrant workers. Most pre-departure trainees still view labour migration as an economic opportunity, without a deep understanding of potential dangers such as exploitation, violence, unsafe working conditions, or legal uncertainty. This condition indicates a gap between economic motivation and psychological readiness in making migration decisions.

In addition, pre-departure training organized by Job Training Institutions (LPK) tends to emphasize administrative aspects and technical skills, while psychological aspects such as risk perception and rational decision-making skills are still not the main focus. As a result, many prospective workers leave with

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<sup>17</sup> Kasperson, R. E., Renn, O., Slovic, P., Brown, H. S., Emel, J., Goble, R., ... & Ratick, S. (2010). The social amplification of risk: A conceptual framework. *Risk Analysis*, 8(2), 177–187.



limited emotional and cognitive readiness, making them vulnerable to difficulties in adapting and making inappropriate decisions in the destination country.

Field findings from initial observations and interviews show that the perception of potential workers' risk is still optimistic bias. They tend to believe that negative events "won't happen on their own," despite acknowledging that the risks are real to others. This bias can cause individuals to overlook important information or not seek out relevant sources of information before deciding to work abroad.

From a psychological perspective, this phenomenon shows an imbalance between cognitive and affective components in decision-making. Individuals who are simply driven by emotional urges such as economic expectations or family pressures often do not go through an adequate rational consideration process. As a result, the decisions taken do not fully reflect readiness to face risks and responsibilities in an international work environment.

Thus, it can be identified that the main problem in the context of this study is the low perception of risk and the lack of optimal decision-making ability of prospective Indonesian migrant workers in the pre-departure phase. This condition raises an urgent need to understand how risk perception plays a role in the cognitive and emotional decision-making processes of prospective migrant workers.

Through this research, it is hoped that an empirical and conceptual basis can be found that can help training institutions and the government in developing psychological interventions based on risk education, so that migration decisions made by prospective workers become more rational, risk-aware, and oriented towards long-term safety and welfare. The research gap of this study lies in the limited empirical investigation of risk perception as a psychological determinant of decision-making among prospective Indonesian migrant workers (CPMI) specifically in the pre-departure phase, as prior studies have predominantly focused on economic drivers, labor policies, or post-migration adaptation while rarely integrating cognitive–affective theoretical perspectives such as the Theory of Planned Behavior and the Risk-as-Feelings Framework to explain how perceived risks shape the quality of migration-related decisions.



This study aims to analyze the influence of risk perception on the decision-making of prospective migrant workers in Indonesia. Through a quantitative correlational approach, this study seeks to provide an empirical understanding of how risk perception plays a key determinant in the decision-making process. Theoretically, this study expands the application of the Theory of Planned Behavior<sup>18</sup> in the context of labor migration behavior. Practically, the results of this study are expected to be the basis for the government, job training institutions, and civil society organizations in developing psychological-based interventions to strengthen the readiness and safety of Indonesian migrant workers. By comprehensively understanding the perception of risk, the migration process can take place more safely, planned, and provide optimal benefits for workers and their families.

## Method

### Design and Research Approach

This study uses a quantitative approach with a *cross-sectional correlational design*, which aims to determine the relationship between risk perception and decision-making in prospective migrant workers in Indonesia. The quantitative approach allows researchers to objectively measure the relationships between variables using statistically analyzable numerical data. The correlational design was chosen to identify the direction and strength of the relationship between variables without experimental manipulation<sup>19</sup>. Although the correlational design allows the identification of significant associations, it does not establish causality, and the reliance on self-report data from a limited sample of prospective migrant workers restricts generalizability and may introduce common method and social desirability biases.

The survey method is used as a data collection technique by utilizing a closed questionnaire. This approach was chosen because it is effective in reaching

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<sup>18</sup> Ajzen, I. (2002). *Perceived behavioral control, self-efficacy, locus of control, and the theory of planned behavior*. *Journal of Applied Social Psychology*, 32(4), 665–683. <https://doi.org/10.1111/j.1559-1816.2002.tb00236.x>

<sup>19</sup> Azwar, S. (2017). *Metode penelitian psikologi (Edisi ke-3)*. Yogyakarta: Pustaka Pelajar.



large populations and represents the perceptions and decision-making patterns of prospective migrant workers in a representative manner.

### **Participants and Sampling Techniques**

The research population consists of prospective Indonesian migrant workers (CPMI) who are participating in pre-departure training at several Job Training Institutions (LPK) of research partners, namely PT Sekai Hikari Indonesia, LPK Sekai Hikari West Kalimantan, LPK Cakrawala Indonesia Sejahtera Tangerang, LPK Higashi Taiyou East Java, and LPK Anggrek ILC Pematang. The total population is around 500 trainees.

The sample size was determined using the Slovin formula with an error rate of 5% ( $e = 0.05$ ), so that 150 respondents were obtained. The sampling technique used is non-probability sampling with a purposive sampling approach, namely the selection of respondents based on criteria relevant to the research objectives (Etikan et al., 2016). The inclusion criteria include CPMI aged 18-35 years, undergoing job training, and having plans to work abroad in less than one year.

### **Research Instruments**

This study uses two psychological measuring tools that have been adapted and tested for validity and reliability empirically, namely:

#### **1. Risk Perception Scale (PD-RFPS)**

This scale is adapted from *the Perceived Risk Factors for Pre-departure Migrant Workers Scale* developed by Borrelli et al. (2010) and is used to measure the level of perceived risk perception of prospective migrant workers towards the migration process. The scale consists of 22 valid items, with a factor loading (FL) value ranging from 0.332–0.621. The construct feasibility analysis showed a Kaiser-Meyer-Olkin (KMO) value = 0.833, and Bartlett's Test of Sphericity  $p > .001$ , which indicated feasible data for factor analysis. A Root Mean Square Error of Approximation (RMSEA) value of 0.132 (90% CI = 0.122–0.142) indicates an acceptable level of model fit. This scale has excellent reliability with Cronbach's Alpha = 0.913, indicating high internal consistency between items.



This scale measures three main dimensions of risk perception (Borrelli et al., 2010): *Perceived vulnerability* (perceived vulnerability to occupational and social risks), *Precaution effectiveness* (belief in the effectiveness of preventive measures), and *Optimistic bias* (belief that the risk is less self-inflicted than others).

## 2. Decision-Making Scale (QoDoS)

This scale measures the cognitive and affective aspects of an individual's decision-making process (Donelan et al., 2016). The scale consists of 23 valid items with a loading factor (FL) value between 0.383–0.580. The results of the analysis showed that KMO = 0.896 and Bartlett's Test  $p > .001$ , indicating an adequate factor structure. The RMSEA value = 0.146 (90% CI = 0.137–0.156) indicates the level of suitability of the model that is still in the moderate category. The reliability coefficient shows Cronbach's Alpha = 0.950, which signifies very high reliability. This scale includes four main dimensions, namely *systematic decision making*, *confidence and self-regulation*, *information processing*, and *social consideration*. Both scales use a 5-point Likert with a range of 1 ("strongly disagree") to 5 ("strongly agree"). A high score indicates a perception of risk or high quality of decision-making.

### Data Collection Procedure

Data collection was carried out for one month in collaboration with LPK managers at five research locations. Before filling out the questionnaire, the researcher provided an explanation of the objectives, benefits, and procedures of the research. Respondents are asked to sign an informed consent form before filling out.

The questionnaire was distributed directly in printed form and filled out independently by respondents. The researcher ensured that all respondents understood the filling instructions and that there was no pressure to participate. The data that has been collected is verified and coded before being statistically analyzed.

### Research Ethics

This research was carried out by paying attention to the principles of the code of ethics for psychology research in accordance with the guidelines of the Indonesian Code of Ethics for Psychology and the internal ethical provisions of the



Faculty of Psychology, Esa Unggul University. Before implementation, the researcher obtained official permission from the relevant institution and approval from the LPK manager where the research was conducted.

Each participant is provided with a full explanation of the objectives and benefits of the study, and is guaranteed his or her right to refuse or terminate participation at any time without any consequences. The confidentiality of personal data is strictly maintained and the results of the research are reported in aggregate form without mentioning the identity of the individual. There was no financial compensation for respondents, but they received general feedback on the results of the research for educational purposes.

## Results

### 1. Descriptive Analysis Results

Descriptive analysis was carried out to describe the characteristics of the respondents as well as the mean values and standard deviations of each research variable. The respondents consisted of 150 prospective Indonesian migrant workers (CPMI) from five different Job Training Institutions (LPK).

Table 1. Demographic characteristics of respondents (n = 150)

Features	Category	Frequency	Percentage (%)
Gender	Male	52	34,7
	Women	98	65,3
Age	18–25 years old	79	52,7
	26–35 years old	71	47,3
Final education	Junior High School	15	10,0
	High School/Vocational School	102	68,0
	Diploma/Bachelor's	33	22,0
Region of origin	East Java	46	30,7
	Central Java	39	26,0
	Nusa Tenggara Barat	38	25,3



Features	Category	Frequency Percentage (%)	
	Others	27	18,0

Most of the respondents were women (65.3%) with an age range of 18–35 years and a final high school/vocational education (68%). This composition reflects the general profile of prospective Indonesian migrant workers who attend pre-departure training.

Furthermore, the results of the descriptive analysis for the two main variables are presented in the following table:

Table 2. Descriptive Statistics of Research Variables

Variabel	N	Min	Max	Mean	SD
Risk Perception	150	49	101	74,8	9,61
Decision Making	150	60	115	88,3	8,44

Based on Table 2, the average risk perception value of 74.8 indicates that in general, prospective migrant workers have a moderate level of risk awareness. Meanwhile, the average decision-making score of 88.3 shows that the decision-making ability of prospective migrant workers is in the category of quite good.

## 2. Test the Assumption and Validity of the Model

Before the regression test was carried out, a test was carried out on the validity and reliability of the instrument as well as a classical assumption test (normality and linearity).

Table 3. Summary of Instrument Validity and Reliability Test Results

Instruments	NI FL	KMO	Bartlett's Test	RMSEA (90% CI)	Cronbach's $\alpha$
Risk Perception (PD-22 RFPS)	0,332–0,621	0,833	$p > .001$	0,132 (0,122–0,142)	0,913



Instruments	NI FL	KMO	Bartlett's Test	RMSEA (90% CI)	Cronbach's $\alpha$
Decision Making (QoDoS)	23 0,383– 0,580	0,896	$p > .001$	0,146 (0,137–0,156)	0,950

The results in Table 3 show that both instruments had an SME of  $> 0.80$  and a significant Bartlett's Test value ( $p > .001$ ), which means the data are eligible for factor analysis. The RMSEA values of both scales are still within the acceptable range for exploratory psychometric models. In addition, Cronbach's Alpha reliability coefficient  $> 0.90$ , indicating that the entire scale has a very high internal consistency.

The classical assumption test also shows that the data are normally distributed ( $P > .05$  PD-RFPS=.235, QoDoS=.200) and that the relationships between the variables are linear, making them feasible for the simple linear regression analysis that can be seen in figures 1 and 2.

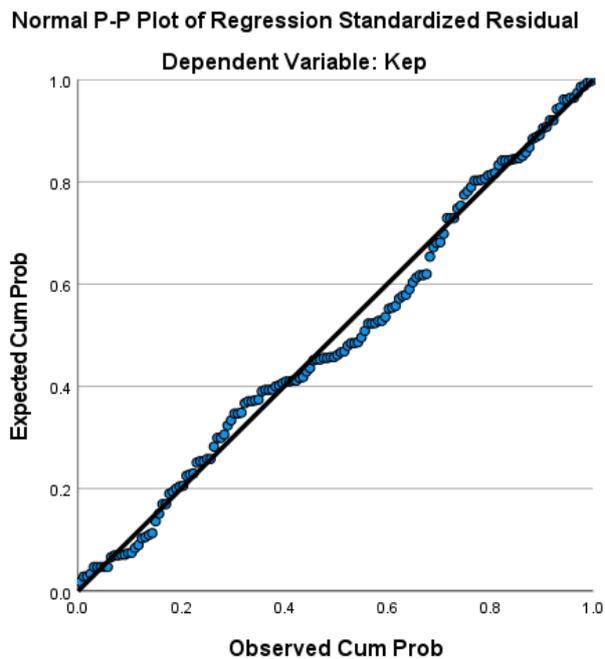


Figure 1. Results of the linearity test

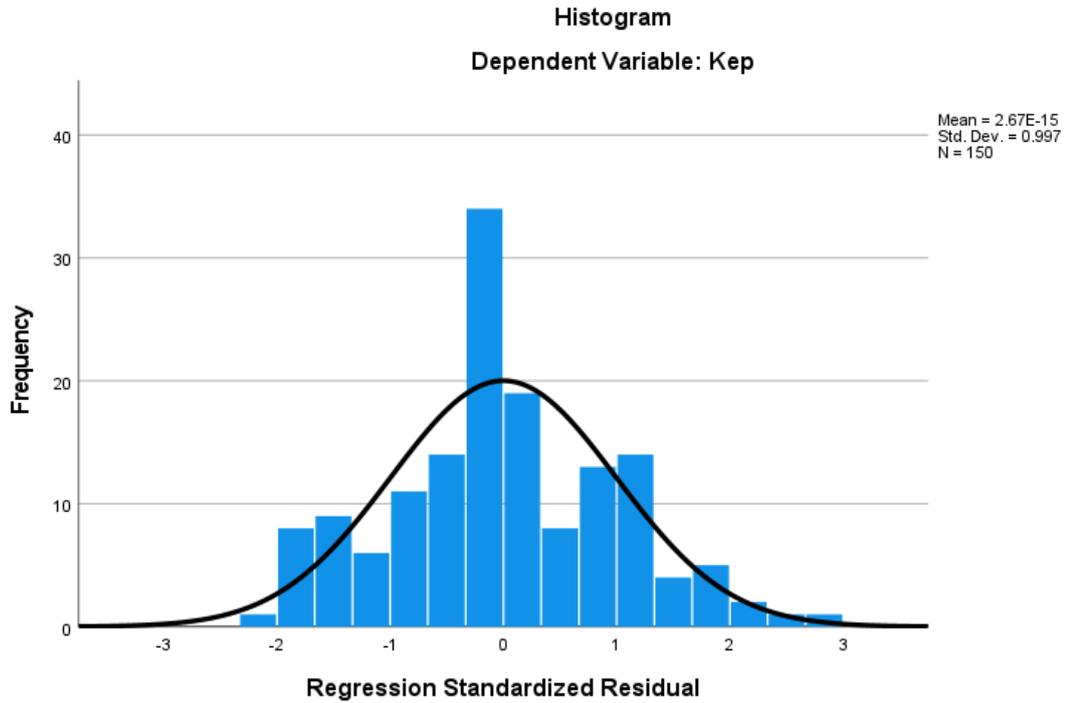


Figure 2. Normality test results

### 3. Hypothesis Test Results

The hypothesis test was carried out to determine the extent to which risk perception affects decision-making in prospective Indonesian migrant workers. The analysis was carried out using simple linear regression with the following results:

Table 4. Results of Simple Linear Regression Analysis

Model	Coeficin (B) t		Sig. (p)	R	R <sup>2</sup>	F	Sig. F
Konstanta	47,821	–	–	0,668	0,446	118,959	<,000
Risk Perception	0,539	10,910	<,000	–	–	–	–

Based on Table 4, the value of correlation coefficient (R) = 0.668 and determination coefficient (R<sup>2</sup>) = 0.446 was obtained, which means that risk perception contributed 44.6% to the variation in decision-making of prospective migrant workers with a beta coefficient value of 0.539 which showed a positive influence between risk perception on decision-making. The significance value of p = 0.000 (p < 0.05) indicates that the effect is statistically significant. Thus, the



research hypothesis that the perception of risk has a significant and positive effect on the decision-making of prospective Indonesian migrant workers is accepted.

## Discussion

The results of this study show that risk perception significantly influences the decision-making of prospective Indonesian migrant workers. The higher an individual's risk perception, the more mature the decision-making process will be. These findings reinforce the theory that risk awareness plays an important role in an individual's cognitive processes when faced with situations of uncertainty<sup>20</sup>.

Theoretically, these results are in line with the Theory of Planned Behavior<sup>21</sup>, which explains that risk perceptions can influence attitudes and perceptions of behavioral control, ultimately influencing actual intentions and decisions. Among migrant workers, those with a perception of high risk tend to be more cautious and make more rational judgments before deciding to work abroad.

These findings are also consistent with dual-process theory<sup>22</sup>, which posits that decision-making can be influenced by two systems of thought: an intuitive, fast system and a rational, slow system. Higher risk perception prompts the use of rational thinking, leading to more careful, planned decisions.

This study reinforces the findings of Wulandari and Iramani<sup>23</sup> that risk perception is related to individual financial behavior, in this context extended to labor migration behavior. This means that the higher an individual's perception of risk to working conditions, safety, or legal uncertainty, the greater the tendency to reassess migration decisions.

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<sup>20</sup> Loewenstein, G. F., Weber, E. U., Hsee, C. K., & Welch, N. (2001). *Risk as feelings*. *Psychological Bulletin*, 127(2), 267–286. <https://doi.org/10.1037/0033-2909.127.2.267>

<sup>21</sup> Ajzen, I. (2002). *Perceived behavioral control, self-efficacy, locus of control, and the theory of planned behavior*. *Journal of Applied Social Psychology*, 32(4), 665–683. <https://doi.org/10.1111/j.1559-1816.2002.tb00236.x>

<sup>22</sup> Kahneman, D. (2011). *Thinking, fast and slow*. New York, NY: Farrar, Straus and Giroux.

<sup>23</sup> Wulandari, D., & Iramani, R. (2014). *Persepsi risiko, kepribadian, dan pengambilan keputusan investasi individu*. *Journal of Business and Banking*, 4(1), 55–66. <https://doi.org/10.14414/jbb.v4i1.293>



Empirically, these results align with the research of Yuniriyanti and Sudarwati<sup>24</sup>, who found that prior work experience can influence risk perceptions and, in turn, remigration decisions among female migrant workers. In the context of this study, experience and knowledge of migration risks lead to a more rational, cautious decision-making attitude.

In addition, the findings of this study show that the optimistic dimension of bias has a relatively smaller influence than perceived vulnerability and precaution effectiveness. This means that prospective migrant workers who are risk-realistic tend to have a more mature decision-making process than those who have an overly optimistic bias.

From a practical perspective, these results provide important implications for job training institutions and the government, especially the Indonesian Migrant Workers Protection Agency (BP2MI), to integrate psychological education materials on risk perception in pre-departure training modules. Education that focuses on increasing risk awareness and rational decision-making skills will help prospective migrant workers better prepare before working abroad.

Theoretically, this research contributes to the development of social and behavioral psychology, particularly in understanding how risk perceptions affect decision-making in non-financial contexts, such as labor migration. This study extends the Theory of Planned Behavior by including risk perception as a psychological variable that influences the formation of intentions and actual behaviors. In addition, this study's results enrich the literature on the relationship between cognitive and affective aspects of the decision-making process, in line with the dual-process theory framework<sup>25</sup>.

In practical terms, these findings have strong implications for training institutions and policymakers. The Indonesian Migrant Workers Protection Agency (BP2MI) and job training institutions can integrate risk perception education modules into pre-departure training. This module can be designed to help potential

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<sup>24</sup> Yuniriyanti, D., & Sudarwati, S. (2019). *Persepsi risiko dan pengalaman kerja terhadap keputusan migrasi ulang tenaga kerja perempuan Indonesia*. *Jurnal Psikologi Sosial Indonesia*, 6(2), 145–158.

<sup>25</sup> Kahneman, D. (2011). *Thinking, fast and slow*. New York, NY: Farrar, Straus and Giroux.



workers recognize potential risks in the destination country, understand their rights, and develop rational decision-making skills. Additionally, strengthening social and psychological support for prospective workers through counseling, case simulations, and critical thinking training that can be an effective strategy to minimize optimism bias and improve mental readiness before departure.

These findings also provide policymakers with guidance on adopting a psychological approach to protecting migrant workers. Legal and administrative protection needs to be complemented by psychological protection based on risk awareness. This approach not only helps potential employees make informed decisions but also increases their psychological resilience during their time abroad.

This research has several limitations that could be addressed in future research. First, a correlational design does not allow researchers to draw direct cause-and-effect conclusions about the relationship between risk perception and decision-making. Advanced research can use longitudinal or experimental designs to look at changes in risk perceptions over time. Second, the research subjects were limited to prospective migrant workers who participated in formal training at LPK, so the results may not be representative of prospective non-formal migrant workers, whose decision-making processes differ.

In addition, variables such as self-efficacy, social support, and economic pressure may play a role in determining migration decisions and warrant further exploration. Further research is suggested to expand the context by considering these factors and taking a qualitative approach to delve deeper into the emotional experiences of prospective migrant workers in the face of risk.

Overall, the results of this study confirm that understanding risk perception is not only an academic issue but also a real step toward improving the welfare and safety of Indonesian migrant workers abroad. Risk awareness and the ability to make wise decisions reflect not only job readiness but also the most basic form of self-protection for every prospective migrant worker.



## Conclusion

Based on the analysis of the data, it was found that risk perception has a significant, positive influence on the decision-making of prospective migrant workers. The higher a person's perception of risk, the more mature the consideration process is before deciding to work abroad.

These findings confirm that migration decisions are not the result of mere impulses, but rather psychological processes that involve complex cognitive and affective considerations. Awareness of potential risks, such as contract uncertainty, working conditions, safety, and the risk of exploitation is a key factor in determining an individual's readiness for a new environment. Thus, risk perception acts as a psychological mechanism that encourages individuals to assess the consequences of their decisions more rationally.

Theoretically, the results of this study strengthen the Theory of Planned Behavior<sup>26</sup> (Ajzen, 2002), which states that perceptions of behavioral control and risk can shape attitudes and behavioral intentions. In the context of migration, risk perception is an important component in forming a cautious attitude and improving planning before decisions are made. In addition, this study's results support the Risk-as-Feelings Framework<sup>27</sup>, which posits that the decision-making process is influenced not only by rational calculations but also by emotional reactions to perceived risks. When individuals have a balanced emotional and cognitive awareness of risk, they are better able to manage fear, social pressure, and economic desire proportionately. Operationally, pre-departure training programs should systematically incorporate structured risk perception education modules and decision-making simulations to enhance prospective migrant workers' psychological readiness and promote safer, more rational migration decisions.

The results of this study suggest that risk perception can function as a psychological protective tool for prospective migrant workers. Those with a

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<sup>26</sup> Ajzen, I. (2002). *Perceived behavioral control, self-efficacy, locus of control, and the theory of planned behavior*. *Journal of Applied Social Psychology*, 32(4), 665–683. <https://doi.org/10.1111/j.1559-1816.2002.tb00236.x>

<sup>27</sup> Loewenstein, G. F., Weber, E. U., Hsee, C. K., & Welch, N. (2001). *Risk as feelings*. *Psychological Bulletin*, 127(2), 267–286. <https://doi.org/10.1037/0033-2909.127.2.267>



realistic perception of risk tend to be better prepared for the challenges of working abroad and are able to avoid dangerous situations. On the other hand, excessive optimism bias can lead individuals to less cautious decisions. Thus, increasing risk literacy is an important need in the debriefing process for prospective Indonesian migrant workers.



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