Chapter 1. Introduction

1.1 Research Background and Motives

The tourism industry is extremely sensitive to exogenous adverse situations such as natural disasters, political instability, public health threats and terrorism. Since the Asian tsunami struck on the 26th of December 2004, there has been a marked decline in the number of tourists traveling to affected resorts, such as Phuket in Thailand, Sri Lanka and the Maldives. As a result, the region has suffered tremendously from the loss of tourism. With reconstruction in the tsunami-affected destinations almost complete, international tourists have gradually returned. However, Asian tourists have been much slower to return to the affected destinations than Western tourists. For example, the number of visitors traveling to Phuket from Europe, Australia, and the United States has rebounded since the disaster, but the number of Asian tourists remains very low (Henderson 2005; Lovgren 2006; Oorjitham 2005). From January to May of 2005, the number of European tourists traveling to the Maldives decreased by 50.2%, while arrivals from China, Japan and Korea decreased by 78.25%, 66.3% and 64.7%, respectively (Maldives Ministry of Tourism 2005). Why many Asian tourists from places such as China, Hong Kong, Japan, Taiwan and South Korea have been reluctant to visit the tsunami-affected areas after the disaster deserves careful scrutiny.

Folk religion may be a key influence on Asian tourists' decisions to visit tsunami-affected destinations, given that some 288,376 people died as a result of the tsunami in these areas (Reuters 2005). Based on the semi-static model for cultural analysis proposed by Gullestrup (2006), culture is a complex entity consisting of culture segments (the horizontal dimension) and culture layers (the vertical dimension). Folk religion belongs to the security-creating segment and appears to be in the core culture layers, although further research is needed to confirm this hypothesis. Asian folk religion is based on ancient animistic beliefs and also draws upon certain aspects of Buddhism, Confucianism, Taoism, Yin-Yang and other religions. It has neither doctrines nor organization; it does not seek to win converts or to propagate a faith. Folk religions are deeply ingrained in Asian's daily life and are transmitted as a matter of custom among people bound together by community (Kaneko 1990). Folk religion has a strong impact on social behavior and marketplace. The price endings used in Chinese price advertisements have a distinct tendency to favor the digit 8 and to avoid the digit 4 (Simmons and Schindler 2003). Kramer and Block (2008) show that superstitious beliefs have a non-conscious, robust influence on product satisfaction and decision-making under risk.

Religion is defined as a system of beliefs, which includes ritualistic practices and organizational relationships that are designed to deal with ultimate matters of human

life such as the tragedy of death, unjustifiable sufferings, unaccountable frustrations and uncontrollable hostilities (Yang 1970:1). Religion thus exerts an important influence on human behavior. Religious commitment (or "religiosity") is defined as the extent to which people adhere to their religious values, beliefs and practices and use them in daily life. Therefore, deeply religious people will evaluate the world through religious schemata and thus will integrate their religion into many aspects of their life (Worthington, Wade, Hight, McCullough, Berry, Ripley, Berry, Schmitt and Bursley 2003). On the other hand, if an individual's religious belief is weak, he or she might not feel bound by religious precepts.

Individualism and collectivism have been pervasive themes in cross-cultural psychology. Triandis (2006) noted that collectivism is high in cultures that are simple and tight stressing soul, instinct and intuition, and where norms are imposed. Belief in soul is one dimension of religious beliefs in Japanese folk religion (Kaneko 1990). The supernatural factor is a key component of Asian folk religions (Ma 2005; Yang 1970:1), where individuals who die unexpectedly are believed to be likely to become ghosts. Therefore, sites affected by the Asian tsunami may be considered inauspicious destinations and most believers may shy away from them in an effort to avoid the wandering spirits and ghosts believed to roam in these areas. Staunch believers may insist that those who visit the scenes of tragedies will bring bad luck home with them.

Such beliefs may be the reason why numerous Asian tourists are disinclined to return to or visit such destinations. Hence, it is worthwhile to examine how strongly tourists adhere to their folk religion to further an understanding of the nature of tourist behavior. Although the influence of religious beliefs on individual and social behavior is well documented, a review of the previous literature showed that the linkage of folk religion, disasters, and destination marketing has not yet been discussed.

The concept of risk is one of the most pervasive factors in theories of human choice and it has been used in theories of decision-making in economics, finance, and the decision sciences (Dowling 1999:419; Dowling and Staelin 1994). The basic concept of research on risk is that individuals differ in terms of their willingness to perform certain behaviors that are viewed as containing a factor of risk. In the tourism literature, many studies have examined perceived risk and its role in travel-related consumer behavior. Moreover, risk has been identified as an important concern for international travelers (Yavas 1990). Some studies have identified different dimensions of perceived risk (Cheron and Ritchie 1982; Lepp and Gibson 2003; Mitchell and Vassos 1997; Roehl and Fesenmaier 1992; Sonmez and Graefe 1998a, 1998b; Tsaur, Tzeng and Wang 1997), and other studies have investigated one kind of risk in great detail (Cossens and Gin 1994; Demos 1992). While there is a considerable body of

literature on perceived risk, this paper focuses on the factors which may influence this perception, and how tourists perceive post-disaster travel in terms of risk.

Although previous risk studies provided useful information, they did not examine the specific issues addressed in our research. Tourists' perceived risk arising from the psychological impact resulting from the heavy death tolls that occurred in tsunami-affected areas was not taken into consideration in those studies. More specifically, with numerous scenes of death and destruction being broadcast from tsunami ground zero, the shocking images were indelibly etched in people's minds. It is easy to understand that reduced accommodations and/or inconveniences in a tourist destination will decrease its appeal, but the issue becomes less clear when the effect is psychological rather than physical. From a practical viewpoint, understanding the perceived risk and how it is formed can be useful to the tourism industry striving to craft responsive programs to attract tourists back to the tsunami-affected destinations.

Most religions have a set of laws and rules that affect human behavior ritualistically and symbolically (Assadi 2003). Ebaugh (2002:388) indicates that "religious variables are central in explanations of human behavior". Some religions forbid the consumption of certain foods and beverages. For example, Jews and Muslims are not permitted to eat pork or drink alcohol, and Hindus do not eat beef. The influence of religion on individual and social behavior is found in many other areas as

well. For example, many Chinese believe the lunar month of July, "ghost month," is inauspicious for major surgical procedures. Therefore, caesarian delivery rates are significantly lower during the ghost month than in other months (Lin, Xirasagar and Tung 2006). Lam and McCullough (2000) indicate that Chinese-Americans are indeed influenced by religious and spiritual values and appear to be less willing to donate their organs than other ethnic populations.

Tourism researchers have noted the impact of religion on tourist behavior and that of the host, as well as the relationship between them. Religion is linked to a variety of issues in tourism research, but has mostly been considered in relation to pilgrimages and investigations on the links between tourism and pilgrimages (Cohen 1992, 1998; Din 1989; Fleischer 2000; Joseph and Kavoori 2001; Rinschede 1992; Smith 1992; Turner 1973). Tourists' religious belief is believed to be a factor that explains their behavior, whether it acts as a motivating force, a constraint, or in relation to aspects of the tourists' visitation patterns themselves (Poria, Butler and Airey 2003). Tourism is perceived as a threat to local tradition and religion by a local community (Joseph and Kavoori 2001). Uriely, Israeli and Reichel (2003) suggest that identification with the heritage promoted by tourism should be considered as a determinant of residents' attitudes toward heritage tourism development, which may be influenced by their religion. Mattila, Apostolopoulos, Sonmez, Yu and Sasidharan (2001) found that religion has an impact on college students' spring break destinations and health-risk behavior. Fleischer and Pizam (2002) emphasized that a tourist's religious affiliation may function as a possible constraint on behavior.

1.2 Objectives of This Study

This study examines the influence of folk religion on perceptions of risk among Taiwan tourists, which in turn influences their intention to travel to tsunami-affected destinations. Most previous studies assessing post-disaster tourism demand employed econometric models or compared the performance of different forecasting techniques (Goh and Law 2002; Huang and Min 2002; Prideaux, Laws and Faulkner 2003). In contrast, this study explains the variation in tourism demand from a psychological perspective. This perspective fills a gap in current research literature and can help tourism practitioners to recognize and act upon cultural differences which are essential to the development of successful tourism industries (Reisinger and Turner 1997).

1.3 Organizations of the Dissertation

This dissertation involves five chapters. Chapter one is introduction, which describes the background of folk religion and tsunami-affected destinations and the objectives of this research. Chapter two is to develop the conceptual model and review related literature about folk religion (i.e., beliefs in ghosts, ancestor worship and

taboos), perceived risk, subject norm and tourists' intention. Chapter three states the methodology, including instrument and measures of this the study. Chapter four, results and discussion, utilizes structural equation modeling approach to receive the statistics and explains the results. Chapter five brings out the conclusions and implications, which include summary of research findings, implications, and limitations and future research.



Chapter 2. Literature Review

2.1 Development of Conceptual Model

According to Asian folk religion, some ghosts, particularly those spirits of people who died from drowning, remain angry and prey on the innocent living as a means of taking revenge, even depriving them of reincarnation (Harrell 1974:193, 1986:99). Furthermore, if bodies are not recovered and properly buried, their spirits wander restlessly and lurk around the place of death waiting to accost and scare unsuspecting victims, possibly causing sickness, psychosis, or even death (Bryant 2001; Harrell 1986:99; Soothill 1929:175). Ghosts are seen as being responsible for misfortunes, illness and every kind of calamity (Harrell 1974:194, 1986:97; Kim 2003:22; Wolf 1974:169). Folk religion may thus strongly impact perceptions of risk associated with visiting tsunami-affected destinations, which in turn influences Asian tourists' intention to visit tsunami-affected destinations. This study defines perceived risk as the experience of anxiety or psychological discomfort resulting from tourist's spiritual and/or supernatural beliefs associated with the purchase and consumption of travel-related services for the destination.

Figure 1 presents a conceptual model of the intentions Asian tourists have in traveling to the tsunami-affected destinations. Folk religion involves belief in ghosts,

ancestor worship and religious taboos. Social norm is modeled as an exogenous variable. Perceived risk mediates between folk religion as well as social norm and the intention to travel to tsunami-affected destinations.

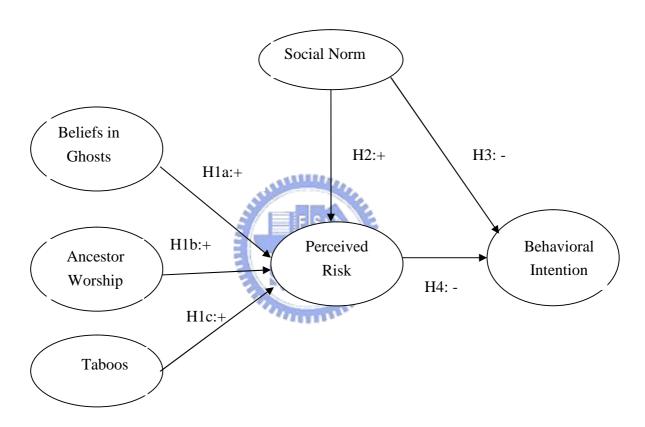


Figure 1. Conceptual Model

2.2 Folk Religion

Numerous Asian cultures believe in the spirit world and the activities of spirits in their individual and community life (Ma 2005). Souls, ghosts and gods, ancestors, and taboos have always played a part in everyday life in Asia. Some of the major religions such as Buddhism, Confucianism, and Taoism have strongly affected the cultures and societies of China, Hong Kong, Singapore, Taiwan, South Korea and Japan (Kim 2003:24; Lee 2002; Smith 1974:341; Yum 1987:73). Taiwanese and Chinese folk religion is based on ancient animistic beliefs and also draws upon certain aspects of Buddhism, Confucianism, and Taoism. These ancient animistic beliefs focus on ancestor worship, shamanism, divination, a belief in ghosts, and sacrificial rituals involving the spirits of sacred objects and places. Buddhists believe in reincarnation and accepting Buddha and other bodhisattvas as deities. Confucianism emphasizes filial piety and the honoring of ancestors. Taoism is concerned with mythical deities organized in a hierarchical order headed by the Jade Emperor (Harrell 1974:193; Soothill 1929:113; Thompson 1975:4-5; Wolf 1974:134-135, 142; Yang 1970:135-136). In Taiwanese and Chinese tradition, folk religion consists of complex rituals including ancestor worship, honoring of deities, obeying of taboos and visiting temples at regular intervals.

Rooted in animism and based on shamanism, Korean folk religion has also incorporated numerous other religions, namely Buddhism, Confucianism, and Taoism, to suit everyday needs (Kim 2003; Lee 2002; Yum 1987). Korean folk religion is based on a poly-religious synthesis that resembles Chinese folk religion. Moreover, the religion beliefs and practices of Japan are also heavily indebted to Chinese Buddhism, Confucianism, and Taoism. The Japanese are primarily influenced by Buddhism, Shinto, and Confucianism (Smith 1974). At least two central conceptions of Chinese Buddhism have been very influential in Japan, the notion of Buddhism as a protector of the state, and the importance of filial piety and the care of ancestral spirits (Smith 1974).

2.2.1 Beliefs in Ghosts

Numerous Asian religions and also animism, which has profoundly influenced all Asian religions, maintain that the world is filled with spirits (Ma 2005). The concept of "soul" (*ling-hun* **) and "spirit phenomenon" in Chinese folk religion are deeply embedded in traditional Chinese society (Harrell 1974:193, 1979, 1986:98; Thompson 1975:7). The basic Chinese belief is that *the soul never dies*, and after death a person becomes a spirit (Harrell 1986:98; Jordan 1999: ch.2; Soothill 1929:176-177; Zukeran 2002). Folk religion thus teaches that people possess immortal souls. The concept of *ling-hun* underlies most notions of supernatural beings. Gods, ancestors and ghosts are

the three basic types of supernatural beings. The majority of these beings are believed to originate from the "souls" of deceased people. "Gods," "deities" or *shen* 神, are the "souls" of particularly powerful or meritorious people; ancestors, or *tsu-hsien* 超先, are "souls" of one's own agnatic forebears; and "ghosts," "demons" or *kuei* 鬼, are "souls" or evil spirits of those who died tragically or who have no descendants to worship them as ancestors (Bryant 2001; De Groot 1982:8; Harrell 1974:193, 1979; Jordan 1999:ch.2; Soothill 1929:173-174; Thompson 1975:7-19; Wolf 1974:169).

De Groot (1982:8) considers *kuei* \$\mathbb{\pi}\$ to be the fundamental kernel of Chinese animism. Not only is it the seed out of which China's system of ancestral worship has evolved, it is also the schema for how this system is structured. The souls of those who died unnatural or violent deaths become ghosts. Ghosts search for bodies to inhabit and frequently bring harm to them. Bosco (2003) found that belief in ghosts is much stronger in Hong Kong than in the USA, with many people readily admitting that they are terrified of ghosts. Moreover, most students in Hong Kong really believe in the existence of ghosts. A general social survey conducted in Taiwan revealed that 70% of Taiwanese believe in the existence of spirits (Chiu 1994), and a recent survey of Taipei college students in Taiwan found that 87% were ghost believers (Magnier 2006). Lu, Janes, Lee, Chou and Shih (2002) point out that many families in Taiwan bring their dying family members home from the hospital because of belief in folk religion.

According to folk religion, one must die at home for the soul to be incorporated into the collective ancestral tablet; otherwise loved ones will become ghosts. Furthermore, the ghost festival is extremely important to religious practices throughout East Asia. On the fifteenth day of the Seventh Lunar month, people from China, Japan, Korea, and Vietnam offer ritualistic food and burn paper money to propitiate the visiting ghosts and spirits as well as honor deities and ancestors. Teiser (1988:41) concludes that the ghost festival involves the expression of two voices: one expressing fear of ghosts, and the other proclaiming admiration for ancestors.

Generally speaking, ghosts are feared, guarded against, and propitiated (Thompson 1975:28; Wolf 1974:169). Ghosts offer nothing but misfortunes of every kind. Moreover, ghosts are identified with decline, destruction, and death, hence conveying elements related to darkness and cold (Soothill 1929:128; Wolf 1974:169). Therefore, people who believe in ghosts tend to be fearful of attacks from spirits. This fear in turn affects their perceptions of the risk associated with travel to tsunami-affected destinations.

H1a: The perceived risk tourists associate with visiting tsunami-affected destinations increases with their belief in ghosts.

2.2.2 Ancestor Worship

The remembrance of ancestors is extremely important in folk religion. In China ancestors worship is an act of obeisance. Individuals worship their ancestors because they are obligated to do so as an heir or descendant (Soothill, 1929; Wolf, 1974). The function of ancestor worship is to develop kinship values like filial piety, loyalty, and continuity of the family lineage (Yang, 1957). Ancestor worship seeks to honor the deeds, memories, and sacrifice of the deceased. For most Japanese families the purpose of ancestral rites is to comfort the spirits, to express gratitude to them for past favors, and to ask them to protect the family (Smith, 1974). Ancestors are believed to have become powerful spiritual beings after death. Ancestor worship is based on the belief that ancestor spirits participate and can influence the lives of later generations. The dead are extremely important in the daily lives of family members (Bryant, 2001; Soothill, 1929; Thompson, 1975). On death, ancestors gain the power to bless or curse their descendants. Descendents thus serve and honor their ancestors by making offerings to provide for their welfare in the afterlife, and in return, in the hope that the ancestors will care for and protect them. Restated, descendants and ancestors are intertwined by reciprocity, the latter for yielding contribution or sacrifice and the former for bestowing blessings (Thompson, 1975). Because of the belief that the soul never dies, the Chinese remember their ancestors through sacrifice and these sacrifices are a key aspect of ancestor worship (Soothill, 1929). On the other hand, if descendants fail to honor their ancestors and neglect them instead, the consequences are severe.

Neglected ancestor spirits become wandering ghosts (Bryant, 2001; Jordan, 1999; Thompson, 1975).

H1b: The perceived risk tourists associate with visiting tsunami-affected destinations increases with belief in honoring of ancestors.

2.2.3 Taboos

A taboo is a ban or prohibition. The word "taboo" comes from the Polynesian language of the Tongans and means a religious restriction, the breaking of which entails some automatic punishment (Douglas 1989:64; Lehmann and Myers 1989:41). Taboo indicates an unapproachable entity which prohibits touching, eating, speaking, or seeing. Believers regard these restrictions cautiously, being careful to avoid the supernatural retribution that invariably follows violations. Every society has restrictions, generally associated with sex, food, rites of passage, sacred objects and sacred people that limit behaviors in various respects (Lehmann and Myers 1989:41). Moreover, numerous taboos relating to colors, numbers, and symbols still exist in Asia today (McDonald and Roberts 1990). Breaching these taboos is considered dangerous, while abiding by the rules helps avoid danger and sickness. Death is particularly unlucky, is considered taboo, and is seldom joked about; "ghosts" are another taboo subject, and arouse

genuine fear in many people (e.g. Bryant 2001; Lin et al. 2006; Teiser 1988; Thompson 1975; Wolf 1974). Chinese consumers avoid the number 4 because its pronunciation connotes "death," which is considered very unlucky. The price endings used in Chinese price advertisements have a distinct tendency to favor the digit 8 and to avoid the digit 4 (Simmons and Schindler 2003). Moreover, apartments on the fourth floor are cheaper than those on any other floor, hospitals are frequently numbered so that they have no fourth floor, and nobody wishes to own automobiles with the number "4" on the license plate. Examples of beliefs regarding bad luck or superstition also extend to leasing or purchasing a residence where someone has passed away from unnatural causes. Taiwanese families generally will never occupy an apartment or a room where someone has recently died. Additionally, there are many taboos during the ghost festival, including not going to the beach, getting married or engaged, relocating, buying a house or car, and even having surgery (Lin et al. 2006). Therefore, the greater the tendency to abide by the rules of taboos, the greater the perceived risk associated with visiting tsunami-affected destinations by the tourist.

H1c: The perceived risk tourists associate with visiting tsunami-affected destinations increases with the tendency to abide by the rules of taboos.

2.3 Social Norm

Social norm is the perception of general social pressure regarding whether to perform a particular action, and is considered a critical component in understanding human social behaviors and behavioral dispositions (Fishbein and Ajzen 1975). People perceive different levels of risk for the same product due to the social visibility of the product and the motivation to comply with social norms (Dowling 1999:421-422). Perry and Hamm (1969) demonstrated that the greater the perceived risk of purchase decision, the greater the importance of personal influence. Giesbrecht and Dick (1993) indicated that social norms may reinforce injury prevention and reduce risk-taking. Therefore, social norms are likely to be correlated with perceived risk. That is, significant others influence an individual's formation of perceived risk. Based on the preceding ideas, this study proposed that social norm positively affects tourists' perceived risk associated with visiting tsunami-affected destinations.

H2: Social norms of potential tourists positively affect their perceptions of the risk associated with visiting tsunami-affected destinations.

Social norm indicates a set of values that guides the members of a society when selecting from among a set of options. Thus, individuals turn to particular groups for their sanctions of intended behavior. Potential tourist perceptions of social norms are a function of perceptions regarding whether specific significant others think an individual

should or should not do something and of the motivation of the individual in question to comply with them (Fishbein and Ajzen 1975:332). For example, tourists may think that their parents or spouse may not want them to visit tsunami-affected destinations. McGuire (1984) indicated that disapproval (family and friends would not approve) and social concerned (spouse dislikes travel) can dissuade people from participation in tourism activities. Social norm leads tourists to consider issues relating to the acceptance or rejection of their behavior by a social circle comprising family members and friends. Where social norm includes strong aversion to visit tsunami-affected destinations, the tendency of the tourists to visit those destinations is reduced. Therefore, this study proposed that social norm negatively affects tourist intention to visit tsunami-affected destinations.

H3: Social norms of potential tourists negatively affect their intention to visit tsunami-affected destinations.

2.4 Perceived Risk

Tsaur et al. (1997) define tourist risk as what is perceived by tourists during the process of a group package tour. The concept of consumer perceived risk has been used in many tourism studies (Dolnicar 2005; Hales and Shames 1991; Moutinho 1987; Reisinger and Mavondo 2005; Roehl and Fesenmaier 1992; Sönmez and Graefe 1998a,

1998b; Yavas 1987). Dowling and Staelin (1994) define perceived risk based on the consumer perceptions of the uncertainty and negative consequences associated with buying a product or service. Consumer perceptions of risk are central to their evaluations and purchasing behaviors (Dowling 1999:420). Sönmez and Graefe (1998a) find perceived risk to be a stronger predictor of avoiding a particular region than of planning to visit one. Destinations perceived as excessively high risk may be considered undesirable (Crompton 1992) and thus may be eliminated from the selection process (Sönmez and Graefe 1998b). Therefore, when potential tourists perceive a destination as carrying a risk of attacks by spirits, they are likely to shun that destination. Consequently, a negative relationship exists between the perceived risk and Asian tourists' intention to visit tsunami-affected destinations.

H4: Potential tourists' perceived risk negatively affects their intention to visit tsunami-affected destinations.

Chapter 3. Methodology

3.1 Instrument and Measures

The data-gathering instrument used was a self-administered questionnaire in which the respondents were asked to imagine they were planning a trip to a beach resort overseas. Where possible, established measures were used to measure the latent constructs in this investigation. Roehl and Fesenmaier (1992) recommended that future research should investigate risk attitudes towards some fixed set of destinations to reduce ambiguity and increase validity. This study adopted their suggestion. Subjects were asked to indicate their assessment of the level of perceived magnitude of the constructs relating to tsunami-affected destinations: such as Phuket in Thailand, Sri Lanka and the Maldives.

Folk religion consists of the three constructs discussed above, i.e., beliefs in ghosts, ancestor worship and taboos. The scale for the three constructs was developed by multi-stage procedures that began with an initial pool of items from three sources (literature, expert interviews, and focus groups). Five of the eight items on the belief-in-ghosts scale and three items on the ancestor worship scale were adopted from Chiu (1994). The remaining three items were developed from ideas as suggested by Bryant (2001), Harrell (1974:193-194; 1986:97-99), Soothill (1929:175) and Wolf

(1974:169) and then modified after an evaluation by a focus group of two professors and six PhD students. Two data collection stages were employed to purify and assess the scale. A 6-item scale for measuring taboos was developed by the multi-stage process as well.

The survey questions asked respondents about their degree of beliefs in ghosts, ancestor worship and taboos, perceived risk, social norm, and intention to travel to tsunami-affected destinations. Scales for perceived risk, social norm, and travel intention were adopted from previous literature. Perceived risk measures were newly developed for this study. Social norm measures were adopted from Ajzen and Driver (1992). Regarding the behavioral intention construct, a three-item measurement scale developed by Dodds, Monroe and Grewal (1991) was used.

3.2 Sample

The survey questionnaires were administered to full-time students and working adults who were pursuing bachelors' degrees in the part-time/evening programs of three universities in Taiwan. Each student was asked to complete a questionnaire themselves and also to have their co-workers, friends, relatives or neighbors complete two additional questionnaires so that more data could be collected. A total of 652 usable questionnaires were sampled from November 15 to November 30, 2005 and obtained for analysis. According to Table 1, the majority (63%) of the respondents were female.

Three-fifths (62%) were aged between 19-30 years and one-fifth (21%) were between 31-40 years. More than four-fifths (85%) of the respondents were either college students or college graduates. Notably, 29% of the respondents were full-time students. Youth in Taiwan are appropriate subjects for this type of research because they are very likely to take affordable vacations in beach resorts in South Asia. About one-third of the Taiwan population traveled abroad in 2005 (Taiwan Tourism Bureau 2006). Moreover, many youth take their graduation trip to South Asia due to its proximity and low cost.



Table 1. Demographic Characteristics of Respondents

Characteristics	Descriptions	Frequency	Percentage
Gender	Male	243	37.3%
	Female	409	62.7%
Age	19-25	258	39.6%
	26-30	155	23.8%
	31-35	82	12.6%
	36-40	53	8.1%
	41-45	42	6.4%
	46-50	33	5.1%
	≧51	29	4.4%
Education level	Less Than High school	28	4.3%
	High school	68	10.4%
	College	469	71.9%
	Graduate	87	13.3%
Occupation	Full-time Student	188	28.8%
	Government Employees and	56	8.6%
	Teachers		
	Manufacturing	128	19.6%
	Service	156	23.9%
	Self-Employed	30	4.6%
	Farming	6	0.9%
	Others	88	13.5%
Monthly Income	Under \$10,000	167	25.6%
(NT\$)	\$10,001-\$25,000	204	31.3%
	\$25,001-\$40,000	170	26.1%
	\$40,001-\$60,000	55	8.4%
	\$60,001-\$80,000	36	5.5%
	\$80,001-\$100,000	17	2.6%
	Over \$100,000	3	0.5%

Chapter 4. Analysis and Results

Following Anderson and Gerbing's (1988) study, the models were tested via a two-stage approach. First, confirmatory factor analysis (CFA) was performed to assess the construct, convergent and discriminant validity. The second stage then applied structural equation modeling to test the research hypotheses empirically. The measurement model in the CFA was revised by dropping items, one at a time, that shared a high degree of residual variance with other items, according to the standard LISREL methodology (Anderson and Gerbing 1998), and Churchill's (1979) scale development paradigm. Items were dropped depending on reported standardized residuals; that is, those showing a significant degree of shared nonspecified variance among the measurement items. Every item dropped was also carefully scrutinized to verify that its residual variance also made sense from a theoretical perspective. Appendix A shows all of the measures used for the model constructs. A five-point Likert-type scale (disagree-agree) was used throughout.

4.1 Reliability of Measures

The Cronbach alpha values were examined to assess the internal consistency of the constructs. Table 2 shows that the Cronbach alpha values for the six constructs, which ranged from 0.82 to 0.94, satisfy the generally agreed upon lower limit of 0.7 (Nunnally

and Bernstein 1994). The mean scores and standard deviations for the items are shown in Table 2.



Table 2. Means, Standard Deviations and Reliability of Measurement Scales

	Constructs	Mean	SD
Belief	cin Ghosts: Cronbach's Alpha = 0.886		
BG3	Spirits and ghosts of those who have no one to appease them will wander.	3.57	0.91
BG6	Thousands of spirits and ghosts of tsunami victims are likely to be wandering near their places of death, for example on beaches or near resorts.	3.58	0.89
BG7	If the body of the deceased is mutilated, or if there is no proper burial, his/her soul will wander restlessly.	3.42	0.92
BG8	Wandering spirits who died from an accident cause troubles by bringing bad luck, misfortune, illness, or spirit possession to the living.	3.53	0.93
Ances	for Worship: Cronbach's Alpha = 0.821		
AW1	It is better for the deceased to have descendants to worship them as ancestors.	3.72	0.90
AW2	Neglecting to honor your ancestors, will make them angry.	3.40	0.92
AW3	If you worship your ancestors regularly, they will bless and protect you.	3.60	0.86
Taboo	Cronbach's Alpha = 0.866		
TA1	I will avoid water sports on beaches or in rivers during the Ghost Month.	3.86	1.00
TA2	I will avoid getting married or engaged during the Ghost Month.	3.84	0.99
TA3	I will avoid moving, buying houses or buying cars in the Ghost Month.	3.85	1.00
Percei	ved Risk: Cronbach's Alpha = 0.902		
PR1	The thought of vacationing in tsunami-affected destinations makes me feel psychologically	3.60	0.97
PR2	uncomfortable, including spooky and cold feelings. The thought of vacationing in tsunami-affected destinations makes me feel unwanted anxiety, for example worrying about experiencing something paranormal.	3.58	0.95
PR5	There is a risk that vacationing in a post-tsunami location will make me mentally ill owing to haunting by ghosts or an attack by demons.	3.58	1.00
	Norm: Cronbach's Alpha = 0.858		
SN1	People who are important to me would disapprove of me visiting tsunami-affected destinations.	3.64	0.93
SN2	Friends and relatives will disapprove of be choosing tsunami-affected destinations as a vacation spot.	3.67	0.94

Intent	<i>on of Traveling</i> : Cronbach's Alpha =0 .941		
BI2	If I were to take a vacation, I would consider tsunami-affected destinations.	2.47	0.95
BI3	The probability that I would consider traveling to tsunami-affected destinations is: (very low to very high)	2.34	0.91
BI4	My willingness of traveling to tsunami-affected destinations is: (very low to very high).	2.38	0.93



Table 3 lists the covariance matrix of all variables. In the covariance matrix, covariance coefficients between variables that belong to the same constructs clearly exceed others, indicating the internal consistency of the multi-item measures (Churchill 1979).



Table 3. Covariance Matrix

	PR1	PR2	PR5	BI2	BI3	BI4	SN2	SN3	BG3	BG6	BG7	BG8	TA1	TA2	TA3	AW1	AW2	AW3
PR1	0.93																	
PR2	0.72	0.90																
PR5	0.70	0.70	0.98															
BI2	-0.32	-0.33	-0.37	0.91														
BI3	-0.38	-0.35	-0.40	0.72	0.84													
BI4	-0.33	-0.35	-0.39	0.73	0.75	0.87												
SN2	0.33	0.29	0.33	-0.35	-0.33	-0.34	0.86		. 076	Milito.								
SN3	0.31	0.30	0.32	-0.29	-0.29	-0.31	0.66	0.88			N.							
BG3	0.29	0.35	0.37	-0.19	-0.18	-0.20	0.18	0.20	0.83	ESN	1 E							
BG6	0.34	0.39	0.38	-0.22	-0.22	-0.23	0.16	0.22	0.50	0.56	FE							
BG7	0.35	0.37	0.39	-0.24	-0.21	-0.22	0.17	0.18	0.55	0.79	0.57							
BG8	0.39	0.46	0.44	-0.22	-0.23	-0.23	0.18	0.20	0.52	0.59	0.84	0.86						
TA1	0.35	0.37	0.36	-0.25	-0.23	-0.27	0.20	0.26	0.33	0.33	0.35	0.39	1.00					
TA2	0.40	0.39	0.40	-0.24	-0.23	-0.25	0.23	0.26	0.30	0.30	0.30	0.34	0.67	0.98	}			
TA3	0.36	0.36	0.39	-0.20	-0.20	-0.21	0.17	0.20	0.28	0.30	0.31	0.36	0.62	0.74	0.99			
AW1	0.30	0.30	0.33	-0.15	-0.20	-0.18	0.16	0.20	0.30	0.30	0.32	0.33	0.33	0.37	0.37	0.80		
AW2	0.33	0.35	0.36	-0.22	-0.22	-0.24	0.15	0.19	0.40	0.38	0.38	0.43	0.36	0.34	0.39	0.48	0.85	
AW3	0.31	0.29	0.34	-0.20	-0.19	-0.20	0.11	0.16	0.29	0.35	0.32	0.36	0.29	0.30	0.35	0.46	0.50	0.74

Remark: BG=Beliefs in Ghosts; AW=Ancestor Worship; TA=Taboos; SN=Social Norm; PR=Perceived Risk; BI=Behavioral Intention

4.2 Validity of Measures

The measurement and structural models were tested using the LISREL 8.52 program. The authors conducted a confirmatory factor analysis (CFA) to test the convergent validity of each construct, and this analysis showed that all items had factor loadings higher than 0.7 (see Table 4). In an overall measurement model, the adequacy of the individual items and the composites are assessed by measures of reliability and validity. The composite reliability (CR) shows the internal consistency of the indicators assessing a given factor (Hatcher 1994) and is calculated by the formula provided by Fornell and Larcker (1981). A value higher than 0.7 is acceptable for a composite reliability. As shown in Table 4, the CR scores of all constructs exceeded the acceptable levels. The average variances extracted (AVE) represents the amount of variance captured by the construct's measures relative to measurement error and the correlations among the latent variables. As shown in Table 4, all of the AVE values were larger than 0.5, indicating good convergent and discriminant validity (Fornell and Larcker 1981).

Table 4. Results of Measurement Model

Constructs	Loading	CR	AVE
Beliefs in Ghosts:		0.89	0.66
Spirits and ghosts of those who have no one to appease them will wander. Thousands of spirits and ghosts of tsunami victims are likely to be wandering near their places of death, for example on beaches or near resorts.	0.76 0.86		
If the body of the deceased is mutilated, or if there is no proper burial, his/her soul will wander restlessly.	0.83		
Wandering spirits who died from an accident cause troubles by bringing bad luck, misfortune, illness, or spirit possession to the living.	0.80		
Ancestor Worship:		0.82	0.60
It is better for the deceased to have descendants to worship them as ancestors.	0.74		
Neglecting to honor your ancestors, will make them angry.	0.81		
If you worship your ancestors regularly, they will bless and protect you.	0.78		
Taboos:		0.87	0.69
I will avoid water sports on beaches or in rivers during the Ghost Month.	0.76		
I will avoid getting married or engaged during the Ghost Month.	0.89		
I will avoid moving, buying houses or buying cars in the Ghost Month. Perceived Risk:	0.84	0.90	0.76
The thought of vacationing in tsunami-affected destinations makes me feel psychologically uncomfortable, including spooky and cold feelings.	0.87		
The thought of vacationing in tsunami-affected destinations makes me feel unwanted anxiety, for example worrying about experiencing something paranormal.	0.89		
There is a risk that vacationing in a post-tsunami location will make me mentally ill owing to haunting by ghosts or an attack by demons.	0.85		
Social Norm:		0.86	0.75
People who are important to me would disapprove of me visiting tsunami-affected destinations.	0.89		
Friends and relatives will disapprove of be choosing tsunami-affected destinations as a vacation spot.	0.84		
Intention of Traveling:		0.94	0.85
If I were to take a vacation, I would consider tsunami-affected destinations.	0.88		
The probability that I would consider traveling to tsunami-affected destinations is: (very low to very high)	0.94		
My willingness of traveling to tsunami-affected destinations is: (very low to very high).	0.94		

Factor analysis with varimax rotation was performed to ascertain whether beliefs in ghosts, ancestor worship, taboos, the social norm, perceived risk, and the intention to travel to tsunami-affected destinations are distinct constructs. The appropriateness of factor analysis was determined by using the Kaiser-Meyer-Olkin measure of sampling adequacy and Bartlett's test of sphericity. The analytical results confirmed the existence of five factors with eigenvalues greater than 1.0 that accounted for 81.01% of the variance. The Kaiser-Meyer-Olkin measure of sampling adequacy (KMO = 0.888) was higher than the suggested 0.6 value for factor analysis (Tabachnik and Fidell 2001). Bartlett's test of sphericity produced $\chi^2 = 7973.97$ (p < 0.001), indicating that the obtained data were suitable for a factor analysis (Tabachnik and Fidell 2001) (see Table 5).

Table 5. Factor Analysis of the Measuring Instrument

Scale items	Factor loadings	Eigenvalue	% of Variance	Cumulative %
Beliefs in Ghosts		7.502	41.678	41.678
BG 6	0.834			
BG 7	0.821			
BG 3	0.787			
BG 8	0.733			
Behavioral Intention		2.297	12.761	54.439
BI 4	0.907			
BI 3	0.901			
BI 2	0.896			
Perceived Risk		1.433	7.960	62.400
PR1	0.839			
PR 2	0.816			
PR 5	0.778			
Taboos	. still	1.249	6.938	69.337
TA2	0.852	No.		
TA3	0.821	SIB		
TA1	0.791			
Ancestor Worship	3 /	1.100	6.109	75.447
AW1	0.801	220		
AW2	0.779	THE PARTY OF		
AW3	0.742			
Social Norm		1.001	5.562	81.009
SN3	0.891			
SN2	0.880			
The Kaiser-Meyer-Oll	kin measure of sam	pling adequacy	1	0.888
The Bartlett's test of s	phericity (significa	nce level)		< 0.001

4.3 Overall Fit of the Data to the Model

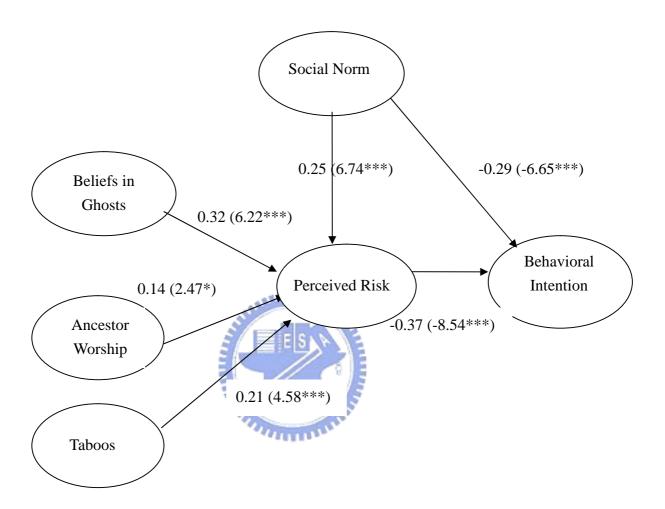
The fit of the measurement and structural models was determined by examining chi-square (χ^2) statistics, the goodness-of-fit index (GFI), the non-normed-fit index (NNFI), and the comparative fit index (CFI). Values of GFI, NNFI and CFI range from 0 to 1.00 with a value close to 1.00 indicating good fit. Confirmatory factor analysis (CFA) was used to test the adequacy of the measurement model. The result indicated reasonable overall fit between the model and the observed data. The overall fit of the measurement model was chi-square/degree of freedom (χ^2 =256.44, df = 120), which was 2.14, GFI = 0.96; AGFI = 0.94; NNFI = 0.98; and CFI = 0.98. GFI, AGFI, NNFI and CFI exceeded the recommended 0.90 threshold levels. Furthermore, the indicators of residuals, RMR and RMSEA, were 0.026 and 0.042, respectively, thus meeting the criterion for acceptable fit of less than 0.05.

The overall model fit was assessed using multiple fit criteria, as proposed in the literature (Hoyle 1995; Segars and Grover 1993). Figure 2 presents the results, which show a good fit between the data and the model. The chi-square/degree of freedom (χ^2 = 259.98, df = 123) was 2.11 (\leq 3.0). The goodness-of-fit index (GFI) was 0.96 (\geq 0.90), and the AGFI was 0.94 (\geq 0.90). The root mean square residual (RMR) of the structural model was 0.028. Additional fit indices also indicated good fit: NNFI = 0.98 (\geq 0.90), and CFI = 0.98 (\geq 0.90). Notably, the root mean square error of approximation (RMSEA) =

0.041 met the error criterion for acceptable fit of less than 0.05. Overall, the results indicated reasonably good fit of the data to the model.

4.4 Testing the Hypothesized Relationships

Figure 2 summarizes the results of the data analysis. Beliefs in ghosts, ancestor worship and taboos positively and significantly affected respondents' perceptions of risk at the $\alpha=0.001$ level ($\gamma=0.32,\,0.14$ and 0.21, t-value = 6.22, 2.47 and 4.58). Therefore, the data support H1a, H1b and H1c. Social norm positively and significantly affected respondents' perceptions of risk at the $\alpha=0.001$ level ($\gamma=0.25,\,$ t-value = 6.74), supporting H2. Social norm negatively affected behavioral intentions to travel to tsunami-affected destinations ($\gamma=-0.29,\,$ t-value = -6.65), supporting H3. Finally, perceived risk negatively affected behavioral intentions of traveling to tsunami-affected destinations ($\beta=-0.37,\,$ t-value = -8.54), supporting H4.



Number on path: standardized parameter estimation,

Number in parentheses: t-value.

Remark: * Significant at $\alpha=0.05$ level; ** Significant at $\alpha=0.01$ level; ***Significant at $\alpha=0.001$ level

Model Fit:
$$\chi^2 = 259.98$$
; df = 123; RMSEA= 0.041; GFI = 0.96; AGFI =0.94; CFI = 0.98; NNFI = 0.989

Figure 2. Standardized Solution of the Structural Model

Chapter 5. Conclusions and Implications

5.1 Summary of Research Findings

This study shows that the intentions of many Taiwanese tourists to travel to tsunami-affected destinations are strongly influenced by their perceived risk and social norms. Taiwanese tourists perceive visiting tsunami-affected destinations as high risk owing to their belief in folk religions and social norms. Social norms mean that they face pressures from their social circle of family members and friends if they choose such destinations.

The influence of ghosts is debatable. However, the impact of folk religion on many Taiwanese tourists' perceptions of risk appears unquestionable. Religion, whether working through its taboos and obligation or through its influence on the culture and society, affects consumer behavior (Delener 1990; Poria et al 2003; Zaichkowsky and Sood 1989). This study shows that folk religion exerts a significant effect on tourist intentions to travel to tsunami-affected destinations. Specifically, this study reveals the importance of three components of folk religion, i.e., beliefs in ghosts, ancestor worship and taboos, for tourist formation of perceived risk associated with tsunami-affected destinations.

The theoretical contributions of this paper are three-fold. First, to the best of our knowledge, this study is the first in the tourism literature to consider folk religion as an influence on tourists' destination selection, thus providing a new direction for future

research. Folk religion may help us understand not only destination selection but also other potential tourist behaviors yet to be explored, such as mutual understanding among service providers in host countries and tourists. Second, segmenting markets based on folk religion and taking into account folk religion in promoting post-disaster tourism are critically important for post-disaster marketing. Third, when using econometric models in forecasting demand, researchers should include folk religion as one of the important predictor variables. Taking into account this variable may improve the accuracy of subsequent research predictions.

5.2 Implications

The findings of this study have implications for governments and the hospitality industry. A good understanding of the worldview of numerous religions is essential, as this affects the thoughts, minds, and behavior of many tourists. Beliefs in ghosts, ancestor worship and taboos are widespread and important in Taiwan and many Asian religions. Being fatalistic, folk religionists also believe that bad luck can result from bothering ghosts. On the other hand, placating ghosts is widely believed to ward off random misfortunes (Bryant 2001; Harrell 1974, 1986). The effectiveness of post-tsunami tourism recovery campaigns depends on their ability to restore tourist confidence. To reassure and comfort potential tourists that are put off traveling because of the tragedy, authorities should focus more on informing them that the victims of tsunami are blessed and at peace. Therefore, it

is extremely important to hold rituals or ceremonies to release the souls of tsunami victims from purgatory and eliminate "bad spirits." Additionally, inviting a multi-denominational group of religious leaders representing major world religions to bless and purify the island may reduce tourist perceptions that resort areas are haunted. Furthermore, the authorities should broadcast the rituals or ceremonies so that they can be seen and heard by potential tourists who have strong belief in folk religion. To attract potential tourists, tourism organizations from tsunami-affected countries are encouraged to emphasize reasonable prices and high quality in their promotional strategies. At the same time, marketing strategies should emphasize the values that are important to tourists. Finally, in order to allay potential tourists' fears, tourism organizations should be aware of and respect the religious values that are relevant to the target audience.

5.3 Limitations and Future Research

Although some studies doubted the predictive ability of the Ajzen and Fishbein model, Sheppard et al. (1988) concluded that "the model performed extremely well in the prediction of goals and in forecasting activities involving an explicit choice among alternatives." There are several limitations to this study which call for further examination and additional research. First, the sample was drawn solely from the Taiwanese population. The research model should be tested further using samples from other Asian countries such as China, Hong Kong, Japan and South Korea to better indicate the pervasive influence of

folk religion in East Asia. Second, this study examined the influence of folk religion on risk perceptions among Taiwanese tourists, which in turn influences their intention to travel to tsunami-affected destinations. However, this study did not consider all determinants of tourists' intentions to travel to post-disaster destinations. It is suggested that future studies examine other variables such as tourists' prior travel experience and faith in governmental control and ability to prevent similar disasters from recurring. Third, the effects of perceived risk to the intention of Asian tourists to travel to tsunami-affected destinations may decline as time passes by. Lastly, the results may be predictable based on the type of questions that were posed. Further research is needed to verify whether these results may be related to other as yet unknown conceptual variables. Despite the limitations, this study does indicate a research direction for enriching our understanding of post-disaster tourism demand.

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Appendix - Measurement Scales

(Respondents were requested to rate the following questions with answers from strongly agree to strongly disagree on a Likert five-point scale, "-" in parentheses means a negative statement.)

Beliefs in Ghosts (1-5: Chiu, 1994)

- BG1* The souls of the departed continue to exist following death.
- BG2* I believe in reincarnation, namely, the rebirth of the soul in a new body.
- BG3 Spirits and ghosts of those who have no one to appease them will wander.
- BG4* Souls communicate with the living people through dreams.
- BG5 I believe in "spirit possession" in which spirit beings will temporarily assume control of human bodies.
- BG6 Thousands of spirits and ghosts of tsunami victims are likely to be wandering near their places of death, for example on beaches or near resorts.
- BG7 If the body of the deceased is mutilated, or if there is no proper burial, his/her soul will wander restlessly.
- BG8 Wandering spirits who died from an accident cause troubles by bringing bad luck, misfortune, illness, or spirit possession to the living.

Ancestor Worship (1-3: Chiu, 1994)

- AW1 It is better for the deceased to have descendants to worship them as ancestors.
- AW2 Neglecting to honor your ancestors, will make them angry.
- AW3 If you worship your ancestors regularly, they will bless and protect you.

Taboos

- TA1 I will avoid water sports on beaches or in rivers during the Ghost Month.
- TA2 I will avoid getting married or engaged during the Ghost Month.
- TA3 I will avoid moving, buying houses or buying cars in the Ghost Month.
- TA4* Provided the condition of a patient is under control, any surgery should be either postponed or scheduled early to avoid the Ghost Month.
- TA5* Locations of disasters are inauspicious and travelers should avoid them.
- TA6* Because hospitals and funeral homes are relatively gloomy (or have more yin than yang), people should avoid visiting them unnecessarily.

Perceived Risk

- PR1 The thought of vacationing in tsunami-affected destinations makes me feel psychologically uncomfortable, including spooky and cold feelings.
- PR2 The thought of vacationing in tsunami-affected destinations makes me feel unwanted anxiety, for example worrying about experiencing something paranormal.
- PR3* The thought of vacationing in tsunami-affected destinations makes me feel tense.
- PR4* The thought of vacationing in tsunami-affected destinations gives me an inauspicious and haunting feeling.
- PR5 There is a risk that vacationing in a post-tsunami location will make me mentally ill owing to haunting by ghosts or an attack by demons.

Social Norm (1-2 modified from Ajzen and Driver, 1992)

- SN1 People who are important to me would disapprove of me visiting tsunami-affected destinations.
- SN2 Friends and relatives will disapprove of be choosing tsunami-affected destinations as a vacation spot.
- SN3* My family will approve of me vacationing in tsunami-affected destinations. (-)

Intention of Traveling (1-4: Dodds et al., 1991)

- BI1* The likelihood of traveling to tsunami-affected destinations for vacation is: (very low to very high)
- BI2 If I were to take a vacation, I would consider tsunami-affected destinations.

 (strongly disagree to strongly agree)
- BI3 The probability that I would consider traveling to tsunami-affected destinations is:

 (very low to very high)
- BI4 My willingness of traveling to tsunami-affected destinations is: (very low to very high).

Remark: "*" Included in questionnaire of pretest but was omitted from analysis.

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