

**ANTECEDENT AND MEDIATOR OF ACTUAL VISIT BEHAVIOR AMONGST INTERNATIONAL  
TOURISTS IN JORDAN**

**AYED AL MUALA**

**DOCTOR OF PHILOSOPHY**

**UNIVERSITI UTARA MALAYSIA**

**NOVEMBER 2010**

**ANTECEDENT AND MEDIATOR OF ACTUAL VISIT BEHAVIOR AMONGST INTERNATIONAL  
TOURISTS IN JORDAN**

**BY**

**AYED AL MUALA**

**2010**

**Thesis Submitted to the Collage of Business, Universiti Utara Malaysia, in full fulfillment  
of the requirement for the degree of Doctor of Philosophy (Marketing)**

## PERMISSION TO USE

In presenting this thesis in full fulfillment of the requirements for a postgraduate degree from Universiti Utara Malaysia, I agree that Universiti Library may make it freely available for inspection. I further agree that permission for copying of this thesis in any manner, in whole or in part, for scholarly purpose may be granted by my supervisor or, in her absence, by the Dean of Research and Innovation (COB). It is understood that any copying or publication or use of this thesis or part there of for financial gain shall not be allowed without my written permission. It is also understood that due recognition shall be given to me and Universiti Utara Malaysia for any scholarly use which may be made of any material from my thesis.

Requests for permission to copy or make other use of materials in this thesis, in whole or in part should be addressed to:

Dean of Research and Innovation (COB)

Universiti Utara Malaysia

06010 UUM Sintok

Kedah Darul Aman, Malaysia

Sincerely

Ayed Al Muala

[ayed\\_muala@yahoo.com](mailto:ayed_muala@yahoo.com)

## ABSTRAC

Actual visit behavior has been for many years an area of ongoing interest in fields that span both tourist behavior and international marketing. Despite the growth of the tourism industry, hotel industry is facing fluctuating tourist revisit intention provoked by dissatisfaction, high travel risk, mediocre hotel service, or negative Jordan image. Moreover, considerable fragmentation and inconsistency in empirical findings has limited theory development. This thesis, which is based on the concepts of Theory of Planned Behavior (TPB), has the following objectives: (1) to identify the direct influence of (perceived risk, revisit intention and perceived behavior control) on actual visit behavior. (2) to identify the direct influence of (tourist satisfaction, tourist attitude, subjective norm and perceived behavior control) on revisit intention. (3) to identify the direct influence of (perceived risk, Jordan image and service climate) on tourist satisfaction. (4) to examine to what extent revisit intention and tourist satisfaction mediate the relationship between perceived risk and actual visit behavior. (5) to determine the mediating effect of revisit intention on linkage of perceived behavior control with actual visit behavior. (6) to determine how the underpinning theory of Planned Behavior (TPB) can be used to explain actual visit behavior in Jordan. The measurement for the latent variables is adopted from past studies as follows: tourist satisfaction (10 items); perceived risk (7 items); Jordan image (11 items); service climate (10); revisit intention (5); tourist attitude (6 items); subjective norm (6 items); perceived behavior control (6 items); actual visit behavior (5 items). From 850 samples, 494 usable responses were returned representing a 59% response rate. Using Structural Equation Modelling (SEM), the Generating (MG) achieved model fit as shown in the GOF index: Ratio (CMIN/df) =1.186; GFI=0.973; RMSEA= 0.019; TLI=0.991; P-value=0.096. The SMC = 0.703 which means that the predictors explain 70.3% variance in actual visit behavior. The findings highlight five direct significant antecedents of actual visit behavior: revisit intention ( $\beta = .264$ , CR=2.720 p=0.007), perceived risk ( $\beta = -.318$ , CR= -2.197 p=0.028), subjective norm ( $\beta = .199$ , CR=2.112 p=.035), Jordan image ( $\beta = .504$ , CR=2.653 p=.008) and service climate ( $\beta = .226$ , CR=3.020 p=.003); three direct significant antecedents of intention: tourist satisfaction ( $\beta = .373$ , CR=5.400 p=\*\*\*), tourist attitude ( $\beta = .182$ , CR= 2.734 p=.006), subjective norm ( $\beta = .262$ , CR= 4.178 p=\*\*\*); three direct significant antecedents of satisfaction: Jordan image ( $\beta = .356$ , CR=2.407 p=.016), subjective norms ( $\beta = .173$ , CR=2.343 p=.019) and perceived behavior control ( $\beta = .159$ , CR=2.117 p=.034). The study found two insignificant direct antecedents to actual visit behavior PBC and satisfaction; one insignificant direct antecedents of intention i.e. PBC; three insignificant direct antecedents of satisfaction i.e. service climate and attitude. The finding supports eleven hypotheses (H1, H2, H3, H4, H7, H9, H4a, H9a, H10a, H4b, and H5a) and rejects six hypotheses (H5, H6, H8, H10, H2a, and H3a). Satisfaction and intention were found to be non-mediators.

**Keywords:** Actual visit behavior, TPB, intention, satisfaction, image, attitude, tourism, service climate, perceived risk, subjective norms, perceived behavior control, Jordan

### **PUBLICATIONS FROM THIS RESEARCH**

The following conferences papers have been produced from the research reported in this thesis:

- Al Muala, A.M., Nik Mat, N. K., Isa, F. M. (2010). Applications of Planned Behavior Theory on International Tourists in Jordan: Structural Equation Modeling (SEM) Approach. Yarmuk University Conference. Jordan-Irbid, 15 March 2010
- Al Muala, A.M., Nik Mat, N. K., Isa, F. M. (2010). Assessing International tourists' satisfaction through Jordan Image, Perceived Risk and Service Climate: A Structural Equation Modeling (SEM) Approach. 5<sup>th</sup> National Human Resource Management Conference. Malaysia-Kuala Terengganu, 8-10 June 2010.
- Al Muala, A.M., Nik Mat, N. K., Isa, F. M., ALMajali, M. M. (2010). Assessing Actual Visit Behavior through Antecedents of Tourists Satisfaction among International Tourists in Jordan: A Structural Equation Modeling (SEM) Approach. The 5th International Conference on Business and Management Research, 3rd – 4th August 2010 UI Campus, Depok, Indonesia.

## ACKNOWLEDGEMENTS

In advance, I am grateful to the Almighty Allah for giving me the opportunity to complete my PhD thesis. May peace and blessing of Allah be upon His beloved Prophet Muhammad (SAW), his family and his companions.

In completing this thesis, I owe a debt of gratitude and thanks to many persons and institutions that have supported me throughout this difficult yet challenging journey. While being thankful to all of them, I must register my gratitude to some in particular. First and foremost, I would like to express my deepest appreciation to my supervisor Prof. Dr. Nik Kamariah Nik Mat. She has been very patient in guiding and supporting me from the very beginning of my first arrival here in Malaysia and throughout the production of this thesis. Also, she taught me the SEM and assisted me immensely in focusing my thinking and ideas towards the right direction and gave me his valuable ideas, insights, comments and suggestions towards understanding the empirical predicaments I have encountered. Honestly, I considered her my supervisor as reference in Malaysia. I would like to also thank my second supervisor Dr. Filzah Mohd Isa in Malaysia; she taught me the methodology, theoretical framework of study during my PhD journey. To all academic and administrative staff in College of Business, my sincere gratitude goes to you.

I would like to express my never ending appreciation and gratitude to people in Jordan. First and foremost, to my father Mohammad Atwan Nasralla Al Muala, who has been a great and wise teacher in my life and my lovely mother for her infinite patience especially during my absence. To them a sincere flow of love, they accompanied me all the way in my long struggle and they pushed me to pursue my dreams. I would like to extend my gratitude to my beloved wife Nada Abu Dalbuh, who has been very patient during my absence to be alone with my kids, and for her undivided support for me to get my PhD in Malaysia. To my dear sons, engineer Zaid, Sundos, Maysa, Ghadeer, Abdul Rahman, Neda'a, and Adan. Additionally, to nice and important persons in my life my dears brothers Mr. Maher (Abu Leen) in Macca, Dr. Imad, and dears sisters Njah, and Samia, and their kids Jwad and Sundos.

Furthermore, I would like to express my never ending appreciation and gratitude to friends and relative in Jordan. I would like to remember the soul of my uncle Suleiman Atwan; he had last time supported me to become Dr. Also, soul of Dr. Khalid Almomani who had been a great and wise teacher in my life. In addition, I would like express my appreciation to uncles Nasser (Abu Mahmoud), Sroer (Abu Hael), Mr. Mohammed Suleiman Atwan, Mr. Rayed Atwan, Mr. Abu keath, Abu Saad, Abu Naser, Abu Hazem, Abu Slama, AlMktar, abu

mohamad, Abu zaker, Ali Slama, Abu Yazan, Ahmad Flaeh, Ahmad Mqbel, Adel Yaseen, and two close friends; Dr. Malek Al Majali and Dr. Admethan Al Majali.

A special thank goes to all of my friends in UUM, Dr. Ayman Nassura, Dr Qasim AlAouqla, Dr. Omer Al Khotaba, Dr. Mahmoud Al-Eqab, Dr. Omer AlMomani, Dr. Salem Alharahsha, Dr. Bassam AlShraah, Dr. Faris Aldeek, Mr. Daif Alla AbuAlaim, Dr. Khaled ALZyoud, Mr. Ali Animate, Mr. Mohamad Al Adwan, Mr. Mohmd Al Jabaree, Mr. Hussen Abu Dalbooh, Mr. Ahmad Al syriai, Mr. Majed AlQrna, Mr. Abd Al Hia Bangladish, Dr. Kais Iraqi, Mr. Mahmoud Qazaq, Mr. Mohamad AlZubi (Abu eysa), Mr. Qusai AlZubi, Mr. Ashraf AlZubi, Mr. Samer Alshamri, Mr. Mushari AlAseemi (Macca), Mr. Ali AbuAoda, Mr. Rafat Batina, Mr. Firas Hadad, Mr. Abd Alftah Alazam, Mr. Blal Nassar, Mr. Sttam AlFaueer, Mr. Ayeman abu Alhyja, Mr. Ahmad Aqteshat, Mr. Abdulla AlHumian, Mr. Bashar Alkhwalda, Mr. Osama Almradat, Mr. Mohamed AlMahsna, Mr. Mr. Anwar Al Hakami and Mr. Mr. Jamal AlYamani , Abdulla AlYamani, who have been very kind to encouraged me in my study. Last but not least, to my family, friends, teachers, brothers and sisters, I thank you so much for continuously giving me the undivided support and eternal prayers. To all of you, I have this to say: I love you, respect you, pray for you, and May Allah bless you.

## LIST OF TABLES

<b>Table 2.1</b>	Number of Tourists Arrivals to Jordan during (2002 - 2009)	38
<b>Table 2.2</b>	Classification of Jordanian Hotels	45
<b>Table 2.3</b>	Number of Hotels in Regions of Jordan	45
<b>Table 2.4</b>	Unclassified Number of Hotels in Jordan	46
<b>Table 2.5</b>	Tourist Activities and Investments through 2007- 2008 (After Petra)	49
<b>Table 3.1</b>	Antecedents of Actual Behavior	56
<b>Table 3.2</b>	Previous Studies Predicting TRA in Tourism	62
<b>Table 3.3</b>	Previous Studies Predicting (TPB) in Tourism	73
<b>Table 3.4</b>	Previous Studies Predicting TPB in Different Areas	78
<b>Table 3.5</b>	Previous studies using TPB suggested additional external variables	81
<b>Table 3.6</b>	Antecedents of Behavior Intention	86
<b>Table 3.7</b>	Intention and Actual Behavior	91
<b>Table 3.8</b>	Perceived Behavior Control and Actual Behavior	96
<b>Table 3.9</b>	Perceived Risk and Actual Behavior	101
<b>Table 3.10</b>	Satisfaction and Intention	109
<b>Table 3.11</b>	Attitude, subjective norm, perceived behavior control and Behavior Intention	122
<b>Table 3.12</b>	Antecedents of Satisfaction	124



<b>Table 3.13</b>	Perceived Risk and Satisfaction	126
<b>Table 3.14</b>	Image and Satisfaction	131
<b>Table 3.15</b>	Service and Satisfaction	138
<b>Table 3.16</b>	Operational Definitions of Variables	142
<b>Table 5.1</b>	Number of Jordanian Hotels	171
<b>Table 5.2</b>	Determining Sample Size of a Given Population	172
<b>Table 5.3</b>	Determining of Sample Size Based on Confidence Level Interval and Margin of Error (Accuracy)	173
<b>Table 5.4</b>	Statistical Techniques with Minimum Sample Size Requirements	174
<b>Table 5.5</b>	Seven Point Numerical Scale	177
<b>Table 5.6</b>	Reliability Coefficient for Multiple Items in Pilot Study (n = 30)	179
<b>Table 5.7</b>	Scale for Actual Visit Behavior	181
<b>Table 5.8</b>	Scale for Revisit Intention	182
<b>Table 5.9</b>	Scale for Tourists' Satisfaction	183
<b>Table 5.10</b>	Scale for Tourist's Attitude	184
<b>Table 5.11</b>	Scale for Subjective Norm	185
<b>Table 5.12</b>	Scale for Perceived Behavior Control	186
<b>Table 5.13</b>	Scale for Perceived Risk	187
<b>Table 5.14</b>	Scale for Jordan Image	188

<b>Table 5.15</b>	Scale for Service Climate	189
<b>Table 5.16</b>	Summary of Variables, Dimensions and Total Number of Items	190
<b>Table 5.17</b>	Cohen's Guideline of Correlation Strength	196
<b>Table 5.18</b>	Recommendation Values of Measurement all Exogenous and Endogenous Variables	211
<b>Table 6.1</b>	Summary of Response Rates	217
<b>Table 6.2</b>	Descriptive Statistic of All Principle Constructs (N= 494)	218
<b>Table 6.3</b>	Test of Response Bias	222
<b>Table 6.4</b>	Testing for Multicollinearity on Assessment of Tolerance and VIF Values	227
<b>Table 6.5</b>	Correlations for Independent Variables and Dependent Variables	228
<b>Table 6.6</b>	Reliability Results of Study Constructs after Transformation	229
<b>Table 6.7</b>	Composite Reliability of Exogenous Latent and Endogenous Variables	230
<b>Table 6.8</b>	Variables and Number of Measured Items in the Research Model	231
<b>Table 6.9</b>	Factor loading results of constructs	237
<b>Table 6.10</b>	Variance Extracted for Latent Variables (VE)	240
<b>Table 6.11</b>	Average Variance Extracted (AVE) Matrix of Exogenous Variables	241
<b>Table 6.12</b>	Correlation & Correlation Square Matrix among Exogenous Variables	241
<b>Table 6.13</b>	Exogenous Model (Goodness-Of-Fit indices)	242
<b>Table 6.14</b>	Goodness-Of-Fit indices of Endogenous Model	244

<b>Table 6.15</b>	CFA of All Measurement and Structured Model (Goodness-Of-Fit indices) (N = 494)	247
<b>Table 6.16</b>	Hypothesized Model (Goodness-Of-Fit indices)	250
<b>Table 6.17</b>	Model Generating (Goodness-Of-Fit indices)	251
<b>Table 6.18</b>	Direct Hypotheses Testing Result of Generating Model	253
<b>Table 6.19</b>	Mediating effect of tourist satisfaction and revisit intention	256
<b>Table 6.20</b>	New Direct (paths) Hypotheses Testing Result of Generating Model	257
<b>Table 6.21</b>	New Mediating Effect of Actual Visit Behavior	259
<b>Table 6.22</b>	Goodness-Of-Fit indices of Planned Behavioral Theory (TPB)	261
<b>Table 6.23</b>	Regression Weight for Hypotheses Testing Results of TPB Theory	262
<b>Table 6.24</b>	Comparison between Hypothesis, TPB, and GM Models	264
<b>Table 6.25</b>	Comparison of Goodness-of-fit between Hypothesis, TPB, and GM Models	265
<b>Table 6.26</b>	Summary of the Direct Significant Relationships	267
<b>Table 6.27</b>	Summary of the Direct Insignificant Relationships	267
<b>Table 6.28</b>	Summary of the Indirect Relationships Hypotheses Results	268

## LIST OF FIGURES

<b>Figure 1.1</b>	Research Structure of Thesis	29
<b>Figure 3.1</b>	Theory of Reasoned Action Model (TRA) by Fishbein & Ajzen, 1975	61
<b>Figure 3.2</b>	Theory of Planned Behavior (TPB) by Ajzen (1991)	64
<b>Figure 3.3</b>	Antecedents of Behavior Intention by Um et al (2006)	88
<b>Figure 3.4</b>	Antecedents of Behavior Intention by Han et al. 2010	88
<b>Figure 3.5</b>	Image and Satisfaction by Bigne et al (2001)	130
<b>Figure 4.1</b>	Research Framework	148
<b>Figure 4.2</b>	Conceptual Relationship between Revisit Intention and Actual Visit Behavior	151
<b>Figure 4.3</b>	Conceptual Relationship between Tourist Satisfaction and Revisit Intention	152
<b>Figure 4.4</b>	Conceptual Relationship between Tourist Attitude and Revisit Intention	154
<b>Figure 4.5</b>	Conceptual Relationship between Subjective Norm and Revisit Intention	155
<b>Figure 4.6</b>	Conceptual relationship between Perceived Behavior Control and Revisit Intention	156
<b>Figure 4.7</b>	Conceptual Relationship between Perceived Behavior Control and Actual Visit Behavior	158
<b>Figure 4.8</b>	Conceptual Relationship between Perceived Risk and Actual Visit Behavior	159
<b>Figure 4.9</b>	Conceptual Relationship between Perceived Risk and Tourist Satisfaction	160

<b>Figure 4.10:</b>	Conceptual Relationship between Jordan Image and Tourist Satisfaction	161
<b>Figure 4.11</b>	Conceptual Relationship between Service Climate and Tourist Satisfaction	162
<b>Figure 4.12</b>	Conceptual Relationship of mediating effect of intention	164
<b>Figure 4.13</b>	Conceptual Relationship of mediating effect of satisfaction and intention	165
<b>Figure 5.1</b>	Hypothesized Model	208
<b>Figure 5.2</b>	A SEM Model with an Example of Direct and Indirect Effects	215
<b>Figure 6.1</b>	Exogenous Model with Standardized Estimates	243
<b>Figure 6.2</b>	Endogenous Model with Standardized Estimates	245
<b>Figure 6.3</b>	Hypothesized Models (SC) with Standardized Estimates	249
<b>Figure 6.4</b>	Generating Model with Standardized Estimates	252
<b>Figure 6.5</b>	New Path Hypotheses	255
<b>Figure 6.6</b>	Alternative Model of TPB theory with Standardized Estimates	262

## LIST OF ABBREVIATIONS

<b>ACT</b>	Actual Visit Behavior
<b>AGFI</b>	Adjusted Goodness-Of-Fit Index
<b>AM</b>	Alternative Model
<b>AMOS</b>	Analysis of Moment Structures
<b>ATT</b>	Tourist Attitude
<b>CFI</b>	Comparative Fit Index
<b>DF</b>	Degree of Freedom
<b>JOD</b>	Jordanian Dinner
<b>INT</b>	Revisit Intention
<b>GDP</b>	Gross Domestic Product
<b>GFI</b>	Goodness- of- Fit Index
<b>ML</b>	Maximum likelihood
<b>MG</b>	Model Generating
<b>MoTA</b>	Ministry of Tourism
<b>N</b>	Population
<b>n</b>	Sample Size
<b>NFI</b>	Normed Fit Index

<b>PBC</b>	Perceived behavior control
<b>RISK</b>	Perceived Risk
<b>RMSEA</b>	Root Mean Square Error of Approximation
<b>SAT</b>	Tourist Satisfaction
<b>SER</b>	Service Climate
<b>SMC</b>	Squared Multiple Correlations
<b>SEM</b>	Structural Equation Modeling
<b>SN</b>	Subjective Norms
<b>TRA</b>	Theory of Reasoned Action
<b>TPB</b>	Theory of Planed Behavior

## LIST OF APPENDIXES

<b>APPENDIX A</b>	SURVEY QUESTIONNAIRE (English Version)	343
<b>APPENDIX B</b>	SURVEY QUESTIONNAIRE (Arabic Version)	351
<b>APPENDIX C</b>	DESCRIPTIVE STATISTICS	358
<b>APPENDIX D</b>	TEST OF RESPONSE BIAS	363
<b>APPENDIX E</b>	OUTLIERS	364
<b>APPENDIX F</b>	NORMALITY	370
<b>APPENDIX G</b>	LINEARITY, NORMALITY AND HOMOSCEDASICITY	378
<b>APPENDIX H</b>	RELIABILITY OF CONSTRUCTS	383
<b>APPENDIX I</b>	CONFIRMATORY FACTOR ANALYSIS (CFA)	390
<b>APPENDIX J</b>	MODIFICATION INDICES	441



# **CHAPTER ONE**

## **INTRODUCTION**

### **1.1 PREAMBLE**

This chapter introduces the background of the research study. It then presents the statement of the problem, justification of study, research questions, and research objectives. The chapter will then outline the significance of the study, definition of key terms, and scope of the study. Finally, it will conclude with a presentation of the research structure used to meet the main objectives.

### **1.2 INTRODUCTION**

Jordan a country in the region of Middle East is rich with a wide range of tourist attractions yearly. Tourism is Jordan's most promising and vital sector of the economy of the whole country. Jordan has a developed tourism infrastructure with a plethora of luxury hotels and resorts, advanced transport infrastructure, a wide range of activities and cultural events, spas and numerous tour operators operating in the country to serve the main needs of different types of international tourists.

More specifically, this research intent to investigate the predictors of actual visit behavior among international tourists by using theory of planned behavior (TPB). This study also examines the mediating effect of revisit intention and tourist satisfaction in the relationship between (perceived risk and perceived behavior control) with actual visit behavior.

The contents of  
the thesis is for  
internal user  
only

## REFERENCES

- Abbas, N.A (2009). Ethnocentrism and attitude of Jordanian consumers towards foreign products. Unpublished PhD Dissertation (2009). UUM, Malaysia.
- Abdel-Azim, Hamdi, 1996, Tourism Economics, Zahra East, Cairo.
- Abu Shanab, E., & Pearson, J. (2007). Internet banking in Jordan: The unified theory of acceptance and use of technology (UTAUT) perspective. *Journal of Systems and Information Technology*, 9(1), 78-97.
- Ahmad, S. N. B., & Juhdi., N. (2008). Travel website adoption among internet users in the Klang valley, MALAYSIA. *UNITAR E-JOURNAL*, 4(1), 77-94.
- Ajzen, I. (1985). *From intentions to actions: A theory of planned behavior*. Berlin and New York: Springer-Verlag.
- Ajzen, I. (1988). *Attitudes, Personality, and Behaviour*. Buckingham: Open University Press.
- Ajzen, I. (1991). The theory of planned behavior. . *Organizational behavior and human decision processes*, 50, 179-211.
- Ajzen, I. (2002). Behavioral intentions based on the theory of planned behavior. Retrieved 20.08, 2009, from [http://www-unix.oit.umass.edu/~aizen/pdf/tpb\\_intervention.pdf](http://www-unix.oit.umass.edu/~aizen/pdf/tpb_intervention.pdf).
- Ajzen, I., & Fishbein, M. (1980). *Understanding attitudes and predicting social behavior*. Englewood Cliffs, NJ: Prentice-Hall.
- Ajzen, I. (2006, March 4). Construction of a standard questionnaire for the theory of planned behaviour. Retrieved October 3, 2007, from [http://people.umass.edu/aizen/pdf/tpb\\_measurement.pdf](http://people.umass.edu/aizen/pdf/tpb_measurement.pdf)
- Al-Alak, B. A., & Al-Tae'e, H. A. (2002). Perceived Quality of Services Provided by Hotels in Jordan Among Foreign Guests (A Field Study). 29(2), 497-517.
- ALAVI, J. Y., M., (2000) A Systematic approach to tourism policy. *Journal of Business Research*, 48, 147-156.
- Alegre, J., & Cladera, M. (2009). Analysing the effect of satisfaction and previous visits on tourist intentions to return. *European Journal of Marketing*, 43(5), 670-685.
- Algad, (2005) Jordanian stand in the face of terrorism. 18th Dec 2005, from <http://www.Algad.com>

- Al-Hawari, M., & Ward, T. (2006). The effect of automated service quality on Australian banks' financial performance and the mediating role of customer satisfaction. *Marketing Intelligence & Planning*, 24(2), 127-147.
- Alhroot, A.H., 2007. Marketing of a destination. Jordan as a case study. PhD. Thesis, Huddersfield University, UK.
- Alkhaldi, F, and AL-Faoury,A. (2007). Organizational learning and strategic alignment process: a suggested systemic view. preceding of international conference on strategic management Thinking, March, AL-ISRA University, Amman, Jordan.
- Allen, J. (2000). Crime Against International Tourists. Retrieved 12.08, 2009, from <http://www/lawlink.nsw.gov.au/bocsar1.nsf>.
- Alrai. (2005). The suicide bomber. November 14, 2005. From <http://www.alrai.com>.
- Alrai. (2008, May 15th). (World Economic Forum) underlines the importance of a competitive tourism product Jordanian. *Jordan Press Foundation*.
- Alrai. (2009a). Hotels Association announces contest (excellence tourism). Retrieved 12.10, 2009, from <http://www.alrai.com>.
- Alrai. (2009b). The tourism sector is filed years of fear and argues. (2009, Dec 12th). Is the 2010 more optimistic? Retrieved 12.02, 2010, from <http://www.alrai.com>.
- Alrai. (2010, 12th Feb). Poor marketing and lack of financial resources the most important reasons for absence from the scene Shobak Travel. ? *Jordan Press Foundation*.
- Al-Sukkar, A. (2005). The application of information systems in the Jordanian banking sector: a study of the acceptance of the internet. *University of Wollongong Thesis Collection*, 419.
- Amawi, A. M. (2004). The 1993 Elections in Jordan. *Arab Studies Quarterly (ASQ)*, 16, 15-27.
- Amoroso, D. L., & Gardner, C. (2004, Jan. 5-8). *Development of an Instrument to Measure the Acceptance of Internet Technology by Consumers*. Paper presented at the 37th Annual Hawaii International Conference on System Sciences (HICSS'04) Hilton Waikoloa Village. Island of Hawaii. (Big Island).
- Amoroso, D. L., & Hunsinger, D. S. (2008). Analysis of the Factors that Influence Online Purchasing. *Director*, 2010.

- Anderson, E., & Garbing, D. (1988). Structural Equation Modeling in Practice: A Review and Recommended. *American Psychological Association*, 103(3), 411-423.
- Anderson, E. W., & Sullivan, M. W. (1993). The antecedents and consequences of customer satisfaction for firms. *Marketing Science*, 12(2), 125-143.
- Andreassen, T. W., & Lindestad, B. (1998). Customer loyalty and complex services. *International Journal of Service Industry Management*, 9(1), 7-23.
- Andronikidis, A. (2009). Linking dimensions of perceived service quality to actual purchase Behaviour. *Euro Med Journal of Business* Vol. 4 No. 1, pp. 4-20.
- Anton, C., Camarero, C., & Carrero, M. (2007). Analyzing firm's failures as determinants of consumer switching intentions: The effect of moderating factors. *European Journal of Marketing*, 41(1), 135-158.
- Arbuckle, James L. (2005), *Amos 6.0 Users Guide*, Springhouse, PA: Amos Development Corporation.
- Armstrong, J. S., & Overton, T. (1977). Estimating non-response bias in mail surveys. *Journal of Marketing Research*, 14, 396-402.
- Astrom, A. N., & Rise, J. (2001). Young adults' intentions to eat healthy food: Extending the theory of planned behaviour. *Psychology and Health*, 16, 223-237.
- Athiyaman, A. (2002). Internet Users' Intention to Purchase Air Travel Online: An Empirical Investigatio. *Marketing Intelligence & Planning*, 20(4), 234-242.
- Aydin, S., & Ozer, G. (2005). National customer satisfaction indices: an implementation in the Turkish mobile telephone market. *Marketing Intelligence & Planning*, 23(5), 486-504.
- Aziz, A. (2001). Consumer Behavior in Travel and Tourism, by Abraham Pizam and Yoel Mansfeld. *Journal of Travel and Tourism Marketing*, 10, 130-134.
- Bagozzi, R. P. (1981). Attitudes, intentions and behaviour: A test of some key hypotheses. *Journal of Marketing Research*, 3(19), 562-584.
- Bagozzi, R. P. (1992). Structural equation models in marketing research. *Journal of American Marketing Association*, 19(4), 335-379.
- Bagozzi, R. P., & Dabholer, P. A. (2000). Discursive psychology: an alternative conceptual foundation to the means-end chain theory. *Psychology and Marketing*, 17, 535-586.
- Bagozzi, R. P., & Yi., Y. (1988). On the evaluation of structural equation models. *Journal of the Academy of Marketing Science*, 16, 74-94.

- Baker, D. A., & Crompton, J. L. (2000). Quality, satisfaction and behavioral intentions. *Annals of Tourism Research*, 27(3), 785-804.
- Baker, E. W., Al-Gahtani, S. S., & Hubona, G. S. (2007). The effects of gender and age on new technology implementation in a developing country. *Information Technology & People*, 20(4), 352-375.
- Baloglu, S., & Brinberg, D. (1997). Affective images of tourism destinations. *Journal of Travel Research*, 35(4), 11-15.
- Baloglu, S., & McCleary, K. (1999). A Model of Destination Image Formation. *Annals of Tourism Research*, 26(4), 868-897.
- Bang, H., Ellinger, E., Hadimarcou, J., & Traichal, A. (2000). Consumer concern, knowledge, belief and attitude toward renewable energy: an application of the reasoned action theory. *Journal of consumer research*, 17(6) 449-68.
- Barclay, D. W., Thompson, R., & Higgins, C. (1995). The partial least squares (PLS) approach to causal modeling: Personal computer adoption and use an illustration. *Technology Studies*, 2(2), 9-21.
- Bareham, J. (2004). Can consumers be predicted or are they unmanageable? *International Journal of Contemporary Hospitality Management*, 16(3), 159-165.
- Baron, R. M., & Kenny, D. A. (1986). The moderator-mediator variable distinction in social psychological research: Conceptual, strategic, and statistical considerations. *Journal of personality and social psychology*, 51(6), 1173-1182.
- Barsky, J. D., & Labagh, R. (1992). A Strategy for Customer Satisfaction *Cornell Hotel and Restaurant Administration Quarterly*, 33(5), 32-40.
- Baumgartner, G., Hans, J., & Steenkamp, J. (1996). Exploratory consumer buying behaviour: Conceptualization and measurement. *International Journal of Research in Marketing*, 13(1), 121-137.
- BBC NEWS (2006). Gunman fires on Jordan tourists. BBC news, Middle East, 4<sup>th</sup> Sep 2006. [www.news.bbc.co.uk](http://www.news.bbc.co.uk).
- BEIRMAN, D. (2003) *Restoring tourism destinations in crisis: A strategic marketing approach*, Sydney, Australia, CABI Publishing.
- Bentler, P. M., & Speckart, G. (1979). Models of attitude-behaviour relations. *Psychological Review*, 86(5), 452-464.
- Bentler, P. M., & Speckart, G. (1981). Attitudes cause behaviour: A structural equation analysis. *Journal of Personality and Social Psychology*, 40(2), 226-238.

- Bigne, E., Sanchez, I. Y., & Sanz, S. (2009). The functional-psychological continuum in the cognitive image of a destination: A confirmatory analysis. *Tourism Management, 30*(5), 715-723.
- Bigne, J. E., Sanchez, M. I., & Sanchez, J. (2001). Tourism image, evaluation variables and after purchase behaviour: inter-relationship. *Tourism Management, 22*(6), 607-617.
- Blankson, C., & Kalafatis, S. P. (1999). Issues and challenges in the positioning of service brands: a review. *Journal of Product and Brand Management, 8*(2), 1061-10421.
- Blazejczyk, K. (2007). Weather limitation for winter and summer tourism in Europe. *Developments in Tourism Climatology – A. Matzarakis, C. R. de Freitas, D. Scott, 2007.*
- Bollen, K.A. (1989). *Structural equations with latent variables*. New York, NY: John Wiley & Sons.
- Boone, L.E., and Kurtz, D.L., (1998), *Contemporary marketing wired*, Dryden Press.
- Borgatti, P. (1999). Elements of research: Theoretical framework. Retrieved 12 April, 2010, from <http://www.analytictech.com/mb313/elements.htm>
- Boulding, W., Kalra, W. A., Staelin, R., & Zeithaml, V. A. (1993). A dynamic process model of service quality: From expectation to behavioral intentions. *Journal of Marketing Research, 30*(1), 7-27.
- Bowen, J. T., & Shoemaker, S. (1998). Loyalty: A strategic commitment. *Cornell Hotel and Restaurant Administration Quarterly, 39*(1), 12-25.
- Bozionelos, G., & Bennett, P. (1999). The theory of planned behaviour as predictor of exercise: The moderating influence of beliefs and personality variables. *Journal of Health Psychology, 4*, 517-529.
- Brosky, J. (2007). Tourism: An important piece of the economic development puzzle. Retrieved Jan.02, 2010, from [http://findarticles.com/p/articles/mi\\_qa3656/is\\_20070327/ai\\_n19031281/](http://findarticles.com/p/articles/mi_qa3656/is_20070327/ai_n19031281/).
- Brown, R. L (1996). *Assessing Specific Mediation Effects in Complex Theoretical Models*. Schools of Medicine and Nursing Technical Report No. SON-2-96. University of Wisconsin-Madison
- Bryman, A. (2004). *Social research methods*. New York: Oxford University Press Inc.
- Buhalis, D. (2000). Marketing the competitive destination of the future. *Tourism Management, 21*(1), 97-116.
- Burke, R. (2005). International terrorism and threats to security Implications for organizations and Management. *Disaster Prevention and Management, 14*(5), 639-643.

- Burns, A., & Bush, R. (2002). *Marketing research: Online research applications* (4 ed.). New Jersey: Prentice Hall.
- Butkart, A.J. & Medlik, S. (1974). *Tourism: Past, Present and Future*. London: Heinemann, p.3.
- Byrne, B. M. (2001). *Structural equation modeling with AMOS: basic concepts, applications, and programming*. Mahwah, New Jersey: Lawrence Erlbaum Associated.
- Byrne, B.M. (2006). *Structural equation modelling with EQS: Basic concepts, applications and programming*. (2<sup>nd</sup> ed.), Mahwah, New Jersey: Lawrence Erlbaum Associates, Inc.
- Campbell, D. T., & Fiske, D. W. (1959). Convergent and Discriminant Validation by the Multi-trait, Multimethod Matrix. *Psychological Bulletin*, 56, 81-105.
- Candan, B., Aydın, K., & Yamamoto, G. (2008). A research on maturing consumer ethnocentrism of young Turkish customers purchasing behaviours, *Serbian Journal of Management*, 3(1), 39-60.
- Canniere, M. H., Patrick De Pelsmacker, P., & Geuens, M. (2008). Relationship Quality and the Theory of Planned Behavior models of behavioral intentions and purchase behavior. *Journal of Business Research*, 62(1), 82-92.
- Caruana, A., Malta, M. (2002). Service loyalty. *European Journal of Marketing*, 36(7/8), 811-828.
- Castro, C. B., Armario, E. M., & Ruiz, D. M. (2007). The influence of market heterogeneity on the relationship between a destination's image and tourists' future behaviour. *Tourism Management*, 28, 175-187.
- Cavlek, N. (2002). Tour operators and destination safety. *Annals of Tourism Research*, 29, 478-496.
- Celik, H. (2008). What determines Turkish customer's acceptance of internet banking? *International Journal of Bank Marketing*, 26(5), 353- 369.
- Chai, L., & Paul, A. P. (2004). From 'Ancient to Modern': A Cross-Cultural Investigation of Electronic Commerce Adoption in Greece and the United States. *Journal of Enterprise Information Management*, 17(6), 416-423.
- Chang, M. K. (1998). Predicting unethical behavior: a comparison of the theory of reasoned action of the theory of planned behavior. *Journal of Business Ethics*, 17(16), 1825-1833.
- Chen, C. (2008). Investigating structural relationships between service quality, perceived value, satisfaction, and behavioral intentions for air passengers: Evidence from Taiwan. *Policy and Practice*, 42(4), 709-717.



- Chen, C., & Tsai, D. C. (2007). How destination image and evaluative factors affect behavioral intentions? *Tourism Management* 28(4), 1115-1122.
- Chen, J., & Hsu, C. (2000). Measurement of Korean Tourists' Perceived Images of Overseas Destinations. *Journal of Travel Research*, 38, 411-416.
- Chen, S. C., & Raab, C. (2009). *Measuring Resident Reactions to Community Tourism Development: A Pilot Study of a New Conceptual Framework*. Paper presented at the Hospitality & Tourism Management International CHRIE Conference-Refereed, University of Massachusetts - Amherst.
- Cheng, S., Lam, T., & Hsu, C. H. C. (2005). Testing the sufficiency of the theory of planned behavior: a case of customer dissatisfaction responses in restaurants. *International Journal of Hospitality Management*, 24(4), 475-492.
- Chi, C. G. Q., & Qu, H. (2008). Examining the structural relationships of destination image, tourist satisfaction and destination loyalty: An integrated approach. *Tourism Management*, 29(4), 624-636.
- Chiou, J. S. (2004). The antecedents of consumers' loyalty toward internet service providers. *Information & Management*, 41(6), 685-695.
- Chitty, B., Ward, S., & Chua, C. (2007). An application of the ECSI model as a predictor of satisfaction and loyalty for backpacker hostels. *Marketing Intelligence & Planning*, 25(6), 563-580.
- Cho, Y. C., & Agrusa, J. (2006). Assessing use acceptance and satisfaction toward online travel agencies. *Information Technology & Tourism*, 8, 179-195.
- Choi, T. Y., & Chu, R. (2000). Levels of satisfaction among Asian and Western travelers. *The International Journal of Quality and Reliability Management*, 17(2), 116-131.
- Chon, K. S., Pizam, A., & Mansfeld, Y. (1999). *Consumer Behavior in Travel and Tourism*: Routledge.
- Chou, C., & Bentler, P. (1995). *Estimates and tests in structural equation modeling Concepts, issues*. Thousand Oaks.: Sage Publications.
- Chu, P. Y., & Wu, T. Z. (2005). In-Depth Citizen Interaction with E-Government from Taxpayers' Behavioral Perspectives. *International Journal of the Information Systems for Logistics and Management*, 1(1), 27-37.
- Chu, R. (2002). Stated-importance versus derived-importance customer satisfaction measurement. *Journal of Service Marketing*, 16(4), 285-301.
- Churchill, G., & Iacobucci, D. (2004). *Marketing research: Methodological foundations* (9 ed.). Ohio: Thomson South-Western.

- Coakes, S. j., & Steed, L. G. (2003). *SPSS Analysis Without Anguish*. Sydney: Australia: John Wiley & Sons.
- Cohen, J., (1988). *Statistical power analysis for the behavioural science* (2nd ed) Mahwah, NJ: Lawrence Erlbaum Associates.
- Cohen, J. (1969). *Statistical power analysis for the behavioral science*. New York: Academic press.
- Compeau, D., Higgins, C. A., & Huff, S. (1999). Social cognitive theory and individual reactions to computing technology: A longitudinal study. *MIS Quarterly* 23(2), 145-159.
- Conner, M., Norman, P., & Bell, R. (2002). The theory of planned behaviour and healthy eating. *Health Psychology*, 21, 195–201.
- Cook, R.A., Yale, L.J., and Marqua, J.J., (1999), *Tourism-The Business of Travel*, 3rd edition, Upper Saddle River, New Jersey: Prentice-Hall Inc.
- Cooper, R.G. (1997), “Examining some myths about new product winners”, in Katz, R. (Ed.), *The Human Side of Managing Technological Innovation*, Oxford, pp. 550- 60.
- Crompton, J. L. (1979). An assessment of the image of Mexico as a vacation destination and the influence of geographical location upon that image. *Journal of Travel Research*, 17(4), 18-23.
- Cronin, J., Joseph, J., & Taylor, S. A. (1992). Measuring service quality: A reexamination and extension. *Journal of Marketing Research*, 56(3), 55-68.
- Cronin, J. J., Brady, M. K., & Hult, G. T. (2000). Assessing the Effects of Quality, Value, and Customer Satisfaction on Consumer Behavioral Intentions in Service Environments. *Journal of Retailing*, 76(2), 193-218.
- Dai, Y. Y., & Kuo, N. W. (2007). An application of theory of planned behavior to electronic saving behavior of B & B Managers. *Academy of Management Journal*, 43(4), 1-15.
- Dauda, Y., Santhapparaj, A., Asirvatham, D., & Raman, M. (2007). The Impact of E-Commerce Security, and National Environment on Consumer adoption of Internet Banking in Malaysia and Singapore. *Journal of Internet Banking and Commerce*, 12(2).
- Davidson, M., Manning, M., Timo, N., & Ryder, P. (2001). The dimensions of organizational climate in four- and five-star Australian hotels. *Journal of Hospitality & Tourism Research*, 25, 444–461.
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319-339.

- Davies, H. T., & Crombie, L. K. (2009). What are confidence intervals and p-values? Published by Hayward Medical Communications, a division of Hayward Group Ltd. (2009). Decrop, A. (2000). Tourists' Decision-Making and Behaviour Processes. *Consumer Behavior in Travel and Tourism Haworth Press*, 103-135.
- Dillard, L., & Pfau, M. (2002). *The persuasion handbook: developments in theory and practice* (1 ed.). London Sage Publications, Inc.
- Doll, J., & Ajzen, I. (1992). Accessibility and stability of predictors in the theory of planned behaviour. *Journal of Personality and Social Psychology*, 63, 754-765.
- Duffy, L. N. (2009). *The University of North Carolina at Greensboro Study Abroad Students' Preparation for and Participation in Sustainable Tourism Practices* Unpublished Master Thesis, The University of North Carolina at Greensboro.
- Fakeye, P. C., & Crompton, J. L. (1991). Image differences between prospective, first-time, and repeat visitors to the lower Rio Grande valley. *Journal of Travel Research*, 30(2), 10-15.
- Faulkner, B. (1992). The Anatomy of the Evaluation Process. In Evaluation of Tourism Marketing. *Journal of Travel Research*, 13, 6-9.
- Ferguson, G. A. (1981). *Statistical analysis in PhD education* (5 ed.). New York: McGraw-Hill.
- Fischer, J., Khan, I., Khemani, T., Mak, D., & Najmi, R. (2009). *Jordan Tourism Cluster*. Harvard Business School: Microeconomics of Competitiveness.
- Fishbein, M., & Ajzen, I. (1975). *Beliefs, Attitude, and intention behavior*. London: Addison-Wesley Publishing Company.
- Fisher, A. B. (1984). Coke's brand-loyalty lesson. *Fortune*, 5, 44-46.
- Fogarty, G. J., & Shaw, A. (2003). *Safety Climate and the Theory of Planned Behaviour: Towards the Prediction of Unsafe Behaviour*. University of Southern Queensland.
- Fornell, C. (1992). A national customer satisfaction barometer: the Swedish experience. *Journal of marketing*, 56, 6-12.
- Fornell, C., & Larcker, D. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, 48, 39-50.

- Fusilier, M., & Durlabhji, S. (2005). An exploration of student internet use in India, the technology acceptance model and the theory of planned behaviour. *Campus-Wide Information Systems*, 22(4), 233-246.
- Gallarza, M., & Saura, I. G. (2006). Value dimensions, perceived value, satisfaction and loyalty: an investigation of university students' travel behaviour. *Tourism Management* 27, 437-452.
- Gallarza, M. G., Saura, I. G., & Garcia, H. C. (2002). Destination image towards a conceptual framework. *Annals of Tourism Research*, 29(1), 56-78.
- Garland, R. (1991). The mid-point on rating scale: is it desirable? *Marketing Bulletin*, 2, 66-70.
- Gaski, F.M (1984). The index of consumer sentiment toward marketing. *Journal of Marketing Assessment*, 50(3), 71-81.
- Gay, L.R. (1987). Educational research: *Competences for analysis and application*. (3rd ed.), New York: Macmillam Publishing Company.
- George, J. F. (2002). Influences on the intent to make internet purchases. *Internet Research: Electronic Networking Applications and Policy*, 12(2), 165-180.
- George, J. F. (2004). The theory of planned behavior and Internet purchasing. *Internet Research: Electronic Networking Applications and Policy*, 14(3), 198-212.
- George, R. (2004). Tourist's perceptions of safety and security while visiting Cape Town. *ourism Management*, 24, 575-585.
- Gerbing, D., & Anderson, J. (1988). "An Updated Paradigm for Scale Development Incorporating Unidimensionality and its Assessment", *Journal of Marketing Research*, 25, pp. 186-192.
- Giles, M., & Cairns, E. (1995). Blood donation and Ajzen's theory of planned behaviour: An examination of perceived behavioural control. *British Journal of Social Psychology*, 34, 173-188.
- Ghozali, H. I. Fuad, J., & Seti, M. (2005). Structural equation modelling-teori, konsep, dan aplikasi dengan program LISREL 8.54. Semarang, Indonesia: Badan Penerbit University Diponegoro.
- Gonzalez, M.E.A ., Comesana, L. R., Brea, J. A. F. (2007). Assessing tourist behavioral intentions through perceived service quality and customer satisfaction. *Journal of Business Research* 60 (2007) 153-160.
- Gopi and Ramayah. (2007). Applicability of theory of planned behavior in predicting intention to trade online Some evidence from a developing country. *International Journal of Emerging Markets*, 2(4), 348-360.

- Grabner-Krauter, S., & Faullant, R. (2008). Consumer acceptance of internet banking: the influence of internet trust. *Marketing*, 26(7), 483-504.
- Gounaris, S., & Koritos, C. (2008). Investigating the drivers of internet banking adoption decision. *Marketing*, 26(5), 282-304.
- Gray, D. B. (1985). *Ecological Beliefs and Behaviors: Assessment and Change*. Westport CT: Greenwood Press.
- Guinn, B., Vincent, V., Jorgensen, L., Dugas, D., & Semper, T. (2007). Predicting physical activity among low-income Mexican American women: Application of the Theory of Planned Behavior. *American Journal of Health Behavior*, 31(2), 115-122.
- Guo, L., Xiao, J. J., & Tang, C. (2009). *How Giving the Client a Sense of Control Can Shape Clients' Satisfaction and Retention: KELLER CENTER RESEARCH REPORT*.
- Hagger, M. S., Anderson, M., Kyriakaki, M., & Darkings, S. (2007). Aspects of identity and their influence on intentional behavior: Comparing effects for three health behaviors. *Personality and Individual Differences*, 42, 355-367.
- Hair, J., Anderson, R., Tatham, R. L., & Black, W. C. (1995). *Multivariate data analysis with readings*. Englewood Cliffs: Prentice-Hall.
- Hair, J., Anderson, R., Tatham, R.L., & Black, W.C. (1998). *Multivariate data analysis*, (5th ed.), NJ: Upper Saddle River, Prentice-Hall.
- Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., & Tatham, R. L. (2006). *Multivariate Data Analysis* (6 ed.): Prentice Hall.
- Hall, C. M. J., Timotby, D., & Duval, D. T. (2003). Safety and Security in Tourism: Relationship, Management, and Marketing. *Travel and Tourism Marketing*, 15(2), 1 - 13
- Hamid, A. A. (2007). *Determinants of attitudes towards tourists, the quality of services provided in the five star hotels in Amman*. Unpublished Master Thesis, Amman Arab University for Graduate Studies.
- Han, H., Hsu, L., & Sheu, C. (2010). Application of the Theory of Planned Behavior to green hotel choice: Testing the effect of environmental friendly activities. *Tourism Management*, 31, 325-334.
- Hanefors, M., & Mossberg, L. (2000). Package Tourism and Customer. *Annals of Tourism Research*, 14(1), 27-33.
- Harahsheh, S. S. (2002). *Curative Tourism in Jordan and its Potential Development*. Unpublished Master Thesis, Bournemouth University, United Kingdom.

- Harahsheh, S. S. (2010). *An evaluation of the image of the Hashemite Kingdom of Jordan in the British and Swedish markets and the implications for marketing the country as a tourism destination*. Unpublished PhD Thesis, Bournemouth University.
- Harakeh, Z., Scholte, R. H. J., Vermulst, Vries, H. d., & Engels, R. C. M. E. (2004). Parental factors and adolescents' smoking behavior: an extension of The theory of planned behavior. *Preventive Medicine, 39*, 951–961.
- Hartman, K. B., & Spiro, R. (2005). Recapturing store image in customer based store equity: a construct conceptualization. *Journal of Business Research, 58*(8), 1112–1120.
- Hede, A.-M., & Thyne, M. (2007, Dec. 3-5). Authenticity and Branding for Literary Heritage Attractions. Paper presented at the Australian and New Zealand Marketing Academy (ANZMAC) Conference, University of Otago, Dunedin, New Zealand.
- Heijden, H. v. d. (2001, June 25-26). Factors Influencing the Usage of Websites: The Case of a Generic Portal in the Netherlands. Paper presented at the 14th Bled Electronic Commerce Conference, Bled, Slovenia.
- Hellier, P. K., Geursen, G. M., Carr, R. A., & Rickard, J. A. (2003). Customers repurchase intention: a general structural equation model. *European Journal of Marketing, 37*, 1762-1800.
- Hernandez, J. M. C., & Mazzon, J. A. (2007). Adoption of internet banking: proposition and implementation of an integrated methodology approach. *Marketing, 25*(2), 72-88.
- Heung, V. C., & Qu, H. (2000). Hong Kong as a travel destination: An analysis of Japanese tourists' satisfaction levels, and the likelihood of them recommending Hong Kong to others. *Journal of Travel and Tourism Marketing, 9*, 57-80.
- Homburg, C., & Giering, A. (2001). Personal characteristics as moderators of the relationship between customer satisfaction and loyalty - An empirical analysis. *Psychology & Marketing, 18*(1), 43-66.
- Hongfeng, P. Chunjing, W. Jie, C. (2008). An empirical investigation on the adoption of online shopping of university students in China. 2008 International Seminar on Business and Information Management. 978-0-7695-3560-9/08 \$25.00 © 2008 IEEE DOI 10.1109/ISBIM.2008.26
- Hong, S., Lee, S. W., Lee, S., & Jang, H. (2009). Selecting revised destinations. *Annals of Tourism Research, 36*(2), 268-294.
- Host, V., & Knie-Andersen, M. (2004). Modeling customer satisfaction in mortgage credit companies. *International Journal of Bank Marketing, 22*(1), 26-42.

- Howard, R. (2009). Risky business? Asking tourists what hazards they actually encountered in Thailand. *Tourism Management*, 30(3), 359-365.
- Hu, L., Bentler, P., & Kano, Y. (1992). Can tests statistic in covariance structure analysis be trusted? *Psychological Bulletin*, 112, 51-362.
- Hu, P. (2003). Evaluating Telemedicine Systems Success: A Revised Model. Paper presented at the 36th Hawaii International Conference on System Sciences, Big Island, HI, USA. (2003, Jan. 6-9).
- Huang, S. S., Hus, W. K. (2003). Determinants of User Intention toward IT Instruction: an Examination of Internal and External Factors. *Knowledge Management & E-Learning: An International Journal*, Vol. 1, No.3.
- Huang, A., & Xiao, H. (2000). Leisure-based tourist behavior: a case study of Changchun. *International Journal of Contemporary Hospitality Management*, 12(3), 210-214.
- Huang, J. Chuang, S. Lin, Y. (2008). Folk religion and tourist intention avoiding gtsunami-affected destinations. *Annals of Tourism Research*, Vol. 35, No. 4, pp. 1074–1078, 2008.
- Hui, C.H. (1982). Measurement in cross-cultural psychology: a review and comparison of strategies for empirical research (Unpublished manuscript). University of Illinois, Urbana, IL.
- Hui, T. K., Wan, D., & Ho, A. (2007). Tourists' satisfaction, recommendation and revisiting Singapore. *Tourism Management*, 28 965-975.
- Hung, S.-Y., Ku, C.-Y., & Chang, C.-M. (2003). C ritical factors of WAP services adoption: an empirical study. *Electronic Commerce Research and Applications*, 2, 42–60.
- Hussey, J. & Hussey, R. (1997). *Business research: A practical guide for undergraduate and postgraduate students*. Hampshire: Basingstoke, Macmillan Press Ltd.
- Hyasat, A. (2001) Jordan Tourism Industry: Present and Future. *Tourism Management*. Baghdad, Iraq, Mustensereue University.
- Hyasat, A. (2007). The Influence of an Unstable Political Situation upon Tourism Development in Jordan. Unpublished PhD Dissertation (2007). Nottingham Trent University
- Ibrahim, E., & Gill, J. (2005). A positioning strategy for a tourist destination, based on analysis of customers' perceptions and satisfactions. *Marketing Intelligence and Planning*, 23(2), 172-188.

- Iglesias, M. P., & Guillen, M. (2004). Perceived quality and price: their impact on the satisfaction of restaurant customers. *International Journal of Contemporary Hospitality Management*, 16(6), 373-379.
- International Monetary Fund. (2006). Jordan—Concluding Statement for the 2006 Article IV Consultation and Fourth Post-Program Monitoring Discussions. Retrieved Jan. 15, 2010, from <http://www.imf.org/external/np/ms/2006/112806.htm>.
- Md Isa, F. (2007). Change management Initiatives and Change success in direct selling Industry: The moderating Effect of Attitude towards Change. Unpublished PhD Thesis. University Science Malaysia.
- Ismail, I., Haron, H., Ibrahim, D. N., & Isa, S. (2006). Service Quality, Client Satisfaction and Loyalty Towards Audit Firms: Perceptions of Malaysian Public Listed Companies. *Managerial Auditing Journal*, 21(7), 738-756.
- Jahangir, N., & Begum, N. (2008). The role of perceived usefulness, perceived ease of use, security and privacy, and customer attitude to engender customer adaptation in the context of electronic banking. *African Journal of Business Management*, 2(1), 032-040.
- Jaruwachirathanakul, B., & Fink, D. (2005). Internet banking adoption strategies for a developing country: the case of Thailand. *Internet Research*, 15(3), 295-311.
- Jay, K., & Suhartanto, D. (2000). Customer loyalty in the hotel industry: the role of customer satisfaction and image. *International journal of contemporary hospitality management*, 12(6), 346-352.
- Javalgi, R.G., Khare, V., & Gross, A.C. (2005). An application of the consumer ethnocentrism model to French consumers. *International Business Review*, 14, 325-44.
- Jenkins, O. (1999). Understanding and Measuring Tourist Destination Images. *International Journal of Tourism Research*, 1, 1-15.
- Johnson, R. (2009). *Potential Farm Sector Effects of 2009 H1N1 "Swine Flu": Questions and Answers*: Congressional Research Service.
- Jordan Times. (2009, 5th August). Another swine flu case confirmed. *Jordan Times*.
- Jordan Tourism Board (JTB). (1998). The Biblical Sites of Jordanian tourism. Available on: <http://www.arabi.com.jo>.
- Jordan Tourism Board (JTB). (2005) Product Assessment Report. Jordan Tourism Board: Amman, Jordan.
- Jordan Tourism Board (JTB). (2006). *Crisis Management Plan for Jordanian Tourism*. Amman, Jordan: The Jordan Tourism Board.



- Jordan Tourism Board (JTB). (2008). *About The Jordan Tourism Board*. Amman, Jordan.: The Jordan Tourism Board.
- Jöreskog, K.G., & Sorbom, D. (1993). LISREL VII: *Analysis of linear structural relationships by maximum like hood and least square methods*, scientific software, Inc., Mooresville, IN.
- Kandampully, J., & Hu, H. (2007). Do hoteliers need to manage image to retain loyal customers? *International Journal of Contemporary Hospitality Management* 19(6), 435-443.
- Karami, M. (2006). *Actors influencing Adoption of online Ticketing*. Unpublished Master thesis, Lulea University of Technology.
- Kassim, N. (2001). *Determinants of customer satisfaction and retention in the cellular phone market of Malaysia*. Unpublished PhD thesis, Southern Cross University, Lisbon.
- Kemperman, A. D. A. M., Borgers, A. W. J., & Timmermans, H. J. P. ( 2009). Tourist shopping behavior in a historic downtown area. *Tourism Management*, 30, 208-218.
- Kenis, P., & Knoke, D. (2002). How organizational field networks shape interorganizational tie- formation rates. *Academy of Management Review*, 27, 275-293.
- Kennedy, D., AND Bewley, R., (2004) *Ancient Jordan from the Air*, London, The Council for British Research in the Levant the British Academy.
- Kerner, M. S., & Kurrant, A. B. (2003). Psychosocial correlates to high school girls' Leisure-time physical activity: a test of the theory of planned behavior. *Percept Motor Skills*, 9, 175-183.
- Khoo, S. T., Ainley, J. (2005). Attitudes, intentions and participation. Australian Council for Educational Research Year 2005.
- Kim, D., J. , Ferrin, D. L., & Rao, H., R. (2008). A trust-based consumer decision-making model in electronic commerce The role of trust, perceived risk, and their antecedents. *Decision Support Systems*, 44, 544-564.
- Kim, I. (2004). Hybrid Technology Acceptance Model: The Case of Object-Oriented Programming. Paper presented at the Pacic Asia Conference on Information Systems (PACIS).
- Kim, H. b. (1998). Perceived attractiveness of Korean destinations. *Annals of Tourism Research*, 25(2), 340-361.
- Kim, M. S., & Hunter, J. E. (1993). Attitude-behaviour relation: A meta analysis of attitudinal relevance and topic. *Journal of communication*, 43(4), 101-142.

- Kline, R.B., 1998. *Principles and Practice of Structural Equation Modelling*. Guilford Press, New York.
- Kolodinsky, J. M., Hogarth, J. M., & Hilgert, M. A. (2004). The adoption of electronic banking technologies by US consumers. *Marketing*, 22(4), 238-259.
- Kondrasuk, J. N. (2005). A US view of terrorism. . *Disaster Prevention and Management*, 5(4), 644-656.
- Kotler, P., Bowen, J., & Makens, J. (1999). *Marketing for Hospitality and Tourism*. Upper Saddle River, NJ: Prentice-Hall.
- Kotler, P., & Armstrong, G. (2009). *Marketing Essentials*, New York: Prentice Hall.
- Koufaris, M., & Hampton-Sosa, W. (2002). Customer trust online: examining the role of the experience with the web site. working paper, CIS Working Paper Series, New York, NY, May.
- Krejcie, R., & Morgan, D. (1970). Determining sample size for research activities. *Educational and Psychological Measurement*, 30, 607-610.
- Laforet, S. & Li, X. (2005). Consumers' attitudes towards online and mobile banking in China. *International Journal of Bank Marketing* Vol. 23 No. 5, 2005 pp. 362-380
- Lakshman, M., Sinha, L., Biswas, M., Charles, M., & Arora, N.K. (2000). Quantitative Vs Qualitative Research Methods. *Indian Journal of Pediatrics*, 2000; 67 (5) : 369-377
- Lallmahamood, M. (2007). An Examination of Individual's Perceived Security and Privacy of the Internet in Malaysia and the Influence of This on Their Intention to Use E-Commerce: Using An Extension of the Technology Acceptance Model. *Journal of Internet Banking and Commerce*, 12(3), 1-26.
- Lam, T., Cho, V., & Qu, H. (2007). A study of hotel employee behavioral intentions towards adoption of information technology. *Hospitality Management*, 26, 49-65.
- Lam, T., Pine, R., & Baum, T. (2003). Subjective norms effects on job satisfaction. *Annals of Tourism Research*,, 30(1), 160-177.
- Latu, T., & Everett, A. (2000). *Review of satisfaction research and measurement approaches*. Department of conversation, Wellington, New Zealand: Science & Research Internal Report.
- Lau, A. L. S., & McKercher, B. (2004). Exploration versus acquisition: a comparison of first-time and repeat visitors. *Journal of Travel Research*, 42(3), 279-285.

- Lea, J. (1988). *Tourism and Development in the Third World* (1 ed.). New York: Routledge.
- Lee, C., Yoon, Y., & Lee, S. (2007). Investigating the relationships among perceived value, satisfaction, and recommendations: The case of the Korean DMZ. *Tourism Management*, 28(204–214).
- Lee, M.-C. (2009). Factors influencing the adoption of internet banking: An integration of TAM and TPB with perceived risk and perceived benefit. *Electronic Commerce Research and Applications*, 8(3), 130-141.
- Leisen, B. (2001). Image segmentation: the case of a tourism destination. *The Journal of Services Marketing*, 15(1), 49-55.
- Lennon, R., Weber, M., & Henson, J. (2000). A test of a theoretical model of consumer travel behaviour: German consumers' perception of Northern Ireland as a tourist destination. *Journal of Vacation Marketing*, 7(1), 51-62.
- Letho, X., O'Leary, J., & Morrison, A. (2004). The Effect of Prior Experience on Vacation Behavior. *Annals of Tourism Research*, 31(4), 801–818.
- Liesch, P., Steen, J., Knight, G., & Czinkota, M. (2006). Problematizing the internationalization decision: terrorism-induced risk. *Management Decision*, 44(6), 809-823.
- Lim, N. (2003). Consumers' perceived risk: sources versus consequences. *Electronic Commerce Research and Applications* 2 (2003) 216–228.
- Limayem, M., Hirt, S. G., & Chin, W. W. (2001). *Intention does not always matter: the contingent role of habit on IT usage behavior*. Paper presented at the 9th European Conference on Information Systems, Bled, Slovenia.
- Lin, W. B. (2008). Construction of on-line consumer behavior models: a comparative study of industries in Taiwan. *International Journal of Commerce and Management*, 18(2), 123-149.
- Little, M. M., & Dean, A. M. (2006). Links between service climate, employee commitment and employees' service quality capability. *Managing Service Quality*, 16(5), 460-476.
- Luck, D. J., & Rubin, R. S. (1987). *Marketing research Analysis* (7 ed.). New Jersey: Prentice-Hall international.
- Magablih, K. (2002). Tourism Investment in Jordan; perspective and prospects Irbid Journal for research & Studies vol, 4 (2), p.p 147-178
- Mahafza, A. (2001). *The Constrained Democracy., The Case of Jordan 1989-1999*. Beirut: Arab Unity Studies.

- Mahmod, R., Dahlan, N., Ramayah, T., Karia, N., & Asaari, M. (2005). Attitudinal Belief on Adoption of e-MBA Program in Malaysia. *Online Submission*, 10.
- Malhotra, N.K., (1998). Self concept and product choice: An integrated perspective. *Journal of Economic Psychology*, 9(1), 1–28.
- Malhotra, N.K., & Stanton, S.C. (2004). *Validating Inter-Object Interaction in Object-Oriented Designs*. In: 4th IASTED International Conference on Modeling, Simulation and Optimization, Kauai, Hawaii, USA.
- Mansfield, D. (2006). Economical with the truth': The limits of price and profitability in both explaining opium poppy cultivation in Afghanistan and in designing effective responses: Practical Action Publishing.
- Martin, A., Kennedy, B., & Stocks, B. (2006). Academic service climate as a source of competitive advantage: leverage for university administrators. *Education Research and Perspectives*, 33(1), 139.
- Martin, I., & Sevgin, Eroglu. (1993). Measuring a Multi-Dimensional Construct: Country Image. *Journal of Business Research*, 28, 191-210.
- Martin-Consuegra, D., Molina, A., & Esteban, A. (2007). An integrated model of price, satisfaction and loyalty: an empirical analysis in the service sector. *Journal of Product and Brand Management*, 16(7), 459–468.
- Masoud, F. M. (1997). Impact of Gulf War on Long-Term Physical Development Plan for Jordan. Paper presented at the GIS/GPS Conference Qatar.
- Mateos, P. M., Meilán, J. J. G., & Arana, J. M. (2002). Motivational versus Volitional Mediation of Passivity in Institutionalized Older People. *The Spanish Journal of Psychology*, 5(1), 54-65.
- Matteson, M. T., Ivancevich, J. M., & Smith, S. V. (1984). Relation of type a behaviour to performance and satisfaction among sales personnel. *Journal of Vocational Behaviour*, 25, 203-214.
- Maxham, J. G., & Netemeyer, R. G. (2002). Modeling customer perceptions of complaint handling over time: the effects of perceived justice on satisfaction and intent. *Journal of Retailing*, 78(4), 239-252.
- Mayer, K. J. (1999). *Exploring the role of service process and its effect on guest encounter satisfaction* (Doctoral Dissertation, Graduate College, University of Nevada, Las Vegas, 1999). Ann Arbor, MI: UMI Dissertation Services.
- McAleer, M., Huang, B.-W., Kuo, H.-I., Chen, C.-C., & Chang, C.-L. (2010). *An econometric analysis of SARS and Avian Flu on international tourist arrivals to Asia*: Econometric Institute Report, Erasmus University Rotterdam, Econometric Institute.

- McAlexander, J. H., Kaldenberg, D. O., & Koenig, H. F. (1994). Examination of dental practices sheds more Light on the relationships between service quality, satisfaction, and purchase intentions in a health care setting. *Journal of Health Care Marketing*, 14(3), 34-40.
- McDonald, R. & Ho, M. (2002). Principles and practice in reporting structure equation analyses .psychological Methods, 7(11):64-82.
- McDougall, G. H. G., & Levesque, T. (2000). Customer satisfaction with services: Putting perceived value into the equation. *Journal of Service Marketing*, 14(5), 392-410.
- McIvor, D., & Paton, D. (2007). Preparing for natural hazards: normative and attitudinal influences. *Disaster Prevention and Management*, 16(1), 79-88.
- McKemey, K., & Rehman, T. (2003). The Theory of Reasoned Action and Its Application to Understand the Relationship Between Attitudes and Behaviours: An Introduction and a Review [Electronic Version]. Retrieved Jan.02.2009 from <http://www.nrsp.org/database/documents/1975.pdf>.
- Milman, A., & Pizam, A. (1995). The role of awareness and familiarity with a destination: The central Florida case. *Journal of Travel. Research*, 33(3), 21-27.
- Ministry of Jordanian Planning. (2007). *The influx of investors to Jordan for investment in hotels or tourism sectors*. Amman: Ministry of Jordanian Planning.
- Mohsin, A. (2005). Tourist attitudes and destination marketing—the case of Australia’s northern territory and Malaysia. *Tourism Management*, 126(5), 723–732.
- Mopeli, M. J. (2009). *The impact of tourists' perceptions of safety and security on tourism marketing of Mpumalanga*. Unpublished PhD thesis, Durban University of Technology.
- Morgan, R. M., & Hunt, S. D. (1994). The commitment-trust theory of relationship marketing. *Journal of Marketing*, 58, 20–38.
- MoTA. (2005). *Statistics Department, 1994-2006*. Amman. Jordan: Ministry of Tourism and Antiquities.
- MoTA. Statistics Department, (2006). Jordan. Ministry of Tourism and Antiquities.
- MoTA (2007a) About Jordan Available at [www.tourism.jo](http://www.tourism.jo) {Accessed 28-01-2007} Ministry of Tourism and Antiquities.
- MoTA (2007b) Tourism Information Guide. Available at [www.tourism.jo](http://www.tourism.jo) {Accessed 15-01-2007}. Ministry of Tourism and Antiquities.

- MoTA. (2009a). Main Tourism Indicators during 2007-2008. Amman, Jordan: Ministry of Tourism and Antiquities.
- MoTA (2009b) Jordan National Tourism Strategy 2004-2010. Available at [www.tourism.jo](http://www.tourism.jo). Ministry of Tourism and Antiquities.
- MoTA. (2010). *Statistics Ministry of Jordan Tourism and Antiquities 2000-2009*: Ministry of Tourism and Antiquities.
- Mphil, Y.D.Santhapparaj, A. S. Asirvatham, D. Raman, M. (2007). The Impact of E-Commerce Security, and National Environment on Consumer adoption of Internet Banking in Malaysia and Singapore. *Journal of Internet Banking and Commerce*, August 2007, vol. 12, no.2 (<http://www.arraydev.com/commerce/jibc/>)
- Muhamad, N (2008). Muslim consumers' Motivation towards Islam and Their Cognitive Processing of Performing Taboo Behavior. Unpublished PhD Thesis. University of Western Australia
- Nachmias, C. F., & Nachmias, D. (1996). *Research methods in the social sciences*. London: Arnold.
- Nasser, N. (2000). How to promote Petra, Madaba and Jaresh as Products of Jordanian Tourism Sites. *The Desertion of Masters in Tourism Research*. London University.
- National Geographic Society, Milton Viorst, Sandra Mackey, & Hawass, Z. (2002). *Cradle and Crucible: History and Faith in the Middle East*: National Geographic Society.
- Ndubisi, N. O., & Sinti, Q. (2006). Consumer attitudes, system's characteristics and internet banking adoption in Malaysia. *Management Research News*, 29(1/2), 16-27.
- Neto, F. (2003). A new approach to sustainable tourism development: Moving beyond environmental protection. *Natural Resources Forum*, 27, 212-222.
- Neuman, W. (2006). *Social research methods: Qualitative and quantitative approaches* (6 ed.). Boston: Person Education, Inc.
- Newell, G., & Seabrook, R. (2006). Factors influencing hotel investment decision making. *Journal of Property Investment & Finance*, 24(4), 279-294.
- Ng, B., & Rahim, M. (2005). *A socio-behavioral study of home computer users' intention to practice security*.
- Nik, Kamariah, N.M. and Sentosa, I. (2008). The integration of theory of planned behavior (TPB) and technology acceptance model in internet purchasing: A structural equation modeling (SEM) approach. *Proceedings of Applied*

International Business Conference 2008. College of Business, University Utara Malaysia, Malaysia.

- Nor, M., & Pearson, J. M. (2007). The influence of trust on Internet banking acceptance. *Journal of Internet Banking and Commerce*, 12(2), 1-10.
- Nunnally, J. (1970). *Introduction to Psychological Measurement*. New York: McGraw-Hill.
- Nunnally J.C. (1978). *Psychometric Theory*, (2<sup>nd</sup> ed.). New York: McGraw-Hill.
- Nyer, P. U. (1998). The Effects of Satisfaction and Consumption Emotion on Actual Purchasing Behavior: An Exploratory Study. *Journal of Consumer Satisfaction Dissatisfaction and Complaining Behavior*, 11, 62-68.
- Ok, S., & Shon, J. (2010). The determinant of Internet banking usage behavior in Korea: A comparison of two theoretical models. URL: [www.collector2006.unisa.edu.au/Paper](http://www.collector2006.unisa.edu.au/Paper)
- Oliver, R. L. (1980). A cognitive model of the antecedent and consequences of satisfaction decisions. *Journal of Marketing Research*, 17(4), 460-469.
- Oliver, R. L. (1981). Measurement and Evaluation of Satisfaction Processes in Retail Settings. *Journal of Retailing*, 5(3), 25-48.
- Oliver, R. L. (1997). *Satisfaction: A Behavioral Perspective on the Consumer*. New York: McGraw-Hill.
- Oliver, R. L., & Swan, J. E. (1989). Consumer perceptions of interpersonal equity and satisfaction in transaction: A field survey approach. *Journal of Marketing*, 53, 21-35.
- Olorunniwo, F., Hsu, M. K., & Udo, G. F. (2006). Service quality, customer satisfaction, and behavioral intentions in the service factory. *Journal of Services Marketing*, 20(1), 59-72.
- Oppermann, M. (1998). Destination Threshold Potential and the Law of Repeat Visitation. *Journal of Travel Research*, 37, 131-137.
- Oppermann, M. (1999). Predicting destination choice: A discussion of destination loyalty. *Journal of Vacation Marketing*, 5(1), 51-65.
- Ozdemir, S., Trott, P., & Hoecht, A. (2008). Segmenting internet banking adopter and non-adopters in the Turkish retail banking sector. *International Journal of Bank Marketing*, 26(4), 212-236.
- Ozdemir, S., & Trott, P. (2009). Exploring the adoption of a service innovation: A study of Internet banking adopters and non-adopters. © 2009 Palgrave Macmillan 1363-0539 *Journal of Financial Services Marketing* Vol. 13, 4, 284-299. [www.palgrave-journals.com](http://www.palgrave-journals.com)

- Pallant, J. (2001). *SPSS Survival Manual: A step by step guide to data analysis using SPSS for windows* (1 ed.): Australia: Allen & Unwin.
- Park, H. S. (2000). Relationships among attitudes and subjective norms: testing the theory of reasoned action across cultures. *Communication Studies*, *51*, 162-175.
- Patterson, P. G., & Spreng, R. A. (1997). Modelling the relationship between perceived value, satisfaction and repurchase intentions in a business-to-business, services context: an empirical examination. *International Journal of Service Industry Management*, *8*(5), 414-434.
- Pavlou, P. A., & Chai, L. (2002). What Drives Electronic Commerce Across Cultures? A Cross-Cultural Empirical Investigation of the Theory of Planned Behavior. *Journal of Electronic Commerce Research*, *3*(4), 240-253.
- Pearce, P. (2005). *Tourist behaviour: themes and conceptual scheme*. Clevedon: Channel View.
- Pedersen, P. E., & Nysveen, H. (2005). Using the theory of planned behavior to explain teenagers' adoption of text messaging services. Retrieved July, 14, 2005.
- Pike, S. (2004). *Destination marketing organizations*. Amsterdam; Oxford: Elsevier.
- Pike, S., & Ryan, C. A. (2004). Destination Positioning Analysis through a Comparison of Cognitive, Affective, and Conative Perceptions. *Journal of Travel Research*, *42*(4), 333—342.
- Pilling, V. K., Brannon, L. A., Shanklin, C. W., Howells, A. D., & Roberts, K. R. (2004). Identifying Specific Beliefs to Target to Improve Restaurant Employees' Intentions for Performing Three Important Food Safety Behaviors. *Journal of the American Dietetic Association*, *108*(6), 991-997.
- Pizam, A., & Mansfeld, Y. (2006). *Toward a Theory of Tourism Security. Tourism, Security & Safety: From Theory to Practise*. Australia, Elsevier: Butterworth-Heinmann.
- Phuangthong, D., & Malisuwan, S. (2008). User acceptance of multimedia mobile internet in Thailand. *International Journal of The Computer, the Internet and Management*, *16*(3), 22- 33.
- Pratt, G. (2003). Terrorism and tourism: Bahamas and Jamaica fight back. *Management*, 192-194.



- Prebensen, N. (2003). *Tourist Satisfaction with a Destination: Antecedents and Consequences*. Finnmark College, Alta, Norway: Department of Hospitality and Tourism.
- Prebensen, N. (2006). Exploring tourists' images of a distant destination. *Tourism Management*, 9(3), 747-756.
- Quintal, V., Lee, J. A., & Soutar, G. N. (2009). Risk, uncertainty and the theory of planned behavior: A tourism example. *Tourism Management*, 1, 1-9.
- Qwaider, W. Q. M. (2005). *Develop a marketing strategy to promote domestic tourism in Jordan*. Unpublished PhD Dissertation, Amman Arab University for Graduate Studies.
- Raman, M., Stephenaus, R., Alam, N., & Kuppusamy, M. (2008). Information Technology in Malaysia: E-service quality and Uptake of Internet banking. *Journal of Internet Banking and Journal of Internet Banking and Commerce*, 13(2), 1-17.
- Rami, F. D. (2007). *Tourism in the Middle East: Continuity, Change and Transformation (Tourism and Cultural Change)*. London: Channel View Publications.
- Rhodes, R. E., Macdonald, H. M., & McKay, H. A. (2006). Predicting physical activity intention and behavior among children in a longitudinal sample. *Social Science*, 6, 146-156.
- Riley, M., Clark, M., Wilkie, R., & Wood, R. (1998). *Researching and writing dissertations in hospitality and tourism*. London: Cengage Lrng Business Press.
- Rodriguez, P. G., Burguete, J. L. V., Vaughan, R., & Edwards, J. (2009). The Transformation of Municipal Services: towards Quality in the Public Sector. *Theoretical and Applied Economics*, 2(02 (531)), 03-16.
- Roest, H., & Pieters, R. (1997). The nomological net of perceived service quality. *International Journal of Service Industry Management*, 8(4), 336-351.
- Roscoe, J. T. (1975). *Fundamental research statistics for the behavioural sciences* (2 ed.). New York: Holt: Rinehart and Winston.
- Rouibah, K. (2008). Social usage of instant messaging by individuals outside the workplace in Kuwait. *Information Technology & People*, 21(1), 34-68.
- Ryu, K., Hanb, H., & .T.H., K. (2007). The relationships among overall quick-casual restaurant image, perceived value, customer satisfaction, and behavioral intentions. *International Journal of Hospitality Management*, 27(3), 459-469.

- Ryu, K., Jang, S., 2007. The effect of environmental perceptions on behavioral intentions through emotions: the case of upscale restaurants. *Journal of Hospitality and Tourism Research* 31 (1), 56–72.
- Salah, W. (2001) *Tourism and Hospitality in the 21st Century*, Linacre House, Jordan Hill, Oxford OX2 8DP, Butterworth-Heinemann.
- Sathye, M. (1999). Adoption of Internet banking by Australian consumers: an empirical investigation. *International Journal of Bank Marketing* 17/7 [1999] 324-334.
- Saunders, M., Lewis, P., & Thronhill, A. (2003). *Research method for business students* (3 ed.). England: Person Education Limited.
- Sau-ye, L., A. (2007). *A Study on The Impact of A Bundle of Determinants on The Shopping and Visiting Intentions of Tourists- An Extension of The Theory of Reasoned Action*. Unpublished PhD Thesis, OklahomaState University.
- Scheaffer, R. L., Mendenhall, W., & Ott, L. (1979). *Elementary survey sampling* (2 ed.). Boston, Massachusetts: Duxbury Press.
- Scheaffer, R. L., Mendenhall, W., & Ott, L. (1986). *Elementary survey sampling*. Boston, Massachusetts: Duxbury Press.
- Schneider, B., & Reichers, A. E. (1983). On the etiology of climates. *Personnel Psychology and Health*, 36, 19–39.
- Schneider, B., White, S. S., & Paul, M. C. (1998). Linking service climate and customer perceptions of service quality: test of a causal model. *Journal of Applied Psychology*, 83, 150 –163.
- Schneider, I., Sonmez, S. (1999). Exploring the tourist image of Jordan. *Tourism Management*, 20, 539-542.
- Schubert, F. (2008). *Exploring and Predicting Consumers' Attitudes and Behaviors towards Green Restaurants*. Unpublished Master thesis, The Ohio State University.
- Seddighi, H. R., Nuttall, M. W., & Theocharous, A. L. (2001). Does cultural background of tourists influence the destination choice? An empirical study with special reference to political instability. *Tourism Management*, 22(2), 181-191.
- Sekaran, U. (1992). *Research methods for business: A skill-building approach* (3 ed.): John Wiley & Sons, Inc.
- Sekaran, U. (2000). *Research Methods for Business*. New York: Hermitage Publishing Services.

- Sekaran, U. (2003). *Research methods for business: A skill-building approach* (4 ed.): John Wiley & Sons, Inc.
- Shi, W., Shambare, N., & Wang, J. (2008). The adoption of internet banking: An institutional theory perspective. *Journal of Financial Services Marketing*, 12(4), 272-286.
- Shih, Y., & Fang, K. (2004). The use of a decomposed theory of planned behavior to study Internet banking in Taiwan. *Internet Research* 14(3), 213-223.
- Shih, Y. Y., & Fang, K. (2006). Effects of network quality attributes on customer adoption intentions of internet banking. *Total Quality Management & Business Excellence*, 17(1), 61-77.
- Shim, S., Eastlick, M. A., Lotz, S. L., & Warrington, P. (2001). An online prepurchase intentions model: The role of intention to search. *Journal of Retailing*, 77, 397-416.
- Sirakaya, E., & Woodside, A. (2005). Building and testing theories of decision making by travellers. *Tourism Management*, 26, 815-832.
- Sloan, E.A., 2002. Fast and casual: today's foodservice trends. *Food Technology* 56 (9), 34-51.
- Smith, J., & McSweeney, A. (2007). Charitable giving: the effectiveness of a revised theory of planned behaviour model in predicting donating intentions and behaviour. *Journal of Community & Applied Social Psychology*, 17(5), 363-386.
- Smith, J. R., & Terry, D. J. (2003). Attitude-behaviour consistency: the role of group norms, attitude accessibility and mode of behavioral decision making. *European Journal of Social Psychology*, 33, 591-608.
- Solnet, D. (2006). Introducing employee social identification to customer satisfaction research. A hotel industry study. *Managing Service Quality*, 16(6), 575-594.
- Sonmez, S., Y., Apostolopoulos, & Tarlow, P. (1999). Tourism in Crisis: Managing the Effects of Terrorism. *Journal of Travel Research*, 38(1), 13-18.
- Sonmez, S. F., & Graefe, A. R. (1998). Influence of terrorism risk on foreign tourism Decisions. *Annals of Tourism Research*, 25(1), 112-144.
- Sparks, B., & Pan, G. W. (2009). Chinese Outbound tourists: Understanding their attitudes, constraints and use of information sources. *Tourism Management*, 30, 483-494.
- Steinbauer, A. (2005). Consumer Behaviour in e-Tourism. *Information and Communication Technologies in Tourism*, 66-75.

- Steiber, S.R., & Kroqinski, W.J. (1990). Measuring and managing patient satisfaction. Chicago: American Hospital Publishing.
- Stringer, E. (2004). Action research in education. New Jersey: Pearson.
- Suh, B., & Han, I. (2002). Effect of trust on customer acceptance of Internet banking. *Electronic Commerce Research and Applications*, 1(3-4), 247-263.
- Sukamolson, S. (2005). Fundamentals of quantitative research. E-Journal for Researching Teachers 2(1), 1-20.
- Sun, H., & Zhang, P. (2006). The role of moderating factors in user technology acceptance. *International Journal of Human-Computer Studies*, 64(2), 53-78.
- Szymanski, M. D., & Henard, D. H. (2001). Customer satisfaction: A meta-analysis of the empirical evidence. *Academy of Marketing Science Journal*, 29(1), 1-16.
- Tang, T. W., & Chi, W. H. (2005). *The Role of Trust in Customer Online Shopping Behavior Perspective of Technology Acceptance Model*. Paper presented at the 4th International Conference on e-Government.
- Tabachnick, B., & Fidell, L. (2001). *Using multivariate statistics*. (4th ed.), New York: HarperCollins.
- Tan, M., & Teo, T. (2000). Factors influencing the adoption of Internet banking. *Journal of the AIS*, 1(1es).
- Tarkiainen, A., & Sundqvist, S. (2005). Subjective norms, attitudes and intentions of Finnish consumers in buying organic food. *British Food Journal*, 107(11), 808-822.
- Tasci, A. D., Gartner, W. C., & Cavusgil, S. T. (2007). Conceptualization and Operationalization of destination image. *Journal of Hospitality & Tourism Research*, 31(2), 194-223.
- Taylor, J. W. (1974). The Role of Risk in Consumer Behavior. *Journal of Marketing*, 38(2), 54-60.
- Taylor, S., & Todd, P. A. (1995). Understanding information technology usage: a test of competing models. *Information Systems Research*, 6(2), 144-176.
- Then, S. K. & Loosemore, M. (2006). Terrorism prevention, preparedness, and response in built facilities. *Facilities* Vol. 24 No. 5/6, 2006, pp. 157-176.
- Ti Bei, L., & Chiao, Y. C. (2001). An integrated model for the effects of perceived product, perceived service quality, and perceived price fairness on consumer satisfaction and loyalty *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior*, 14, 125-140.

- Ticehurst, G.W., & Veal, A.J. (2000). *Business research methods: A managerial approach*. Australia NSW: Pearson Education.
- Tillotson, J.E., 2003. Fast-casual dining our next eating passion? (Business and Nutrition). *Nutrition Today* 38 (3), 91–95.
- Tsikriktsis, N. (2005). A review of techniques for treating missing data in OM survey research. *Journal of Operations Management* 24 (2005) 53–62.
- Tsoukatos, E., & Rand, G. K. (2007). Cultural influences on service quality and customer satisfaction: evidence from Greek insurance. *Managing Service Quality* Vol. 17 No. 4, 2007, pp. 467-485.
- Udo, G. J., Bagchi, K. K., & Kirs, P. j. (2008). Assessing web service quality dimensions: The E-SERVPERF approach. *Issues in Information Systems*, IX(2), 313-322.
- Ueltshy, L. C., & Krampf, R. F. (2001). Cultural Sensitivity to Satisfaction and Service Quality Measures. *Journal of Marketing Theory and Practice*, 9(3), 14-31.
- Um, S., Chon, K., & Ro, Y. (2006). Antecedents of revisit intention. *Annals of Tourism Research*, 33(4), 1141–1158.
- Um, S., & Crompton, J. L. (2000). The Role of Image Perceived Constraints at Different Stages in the Tourist's Destination Decision Process *Tourism Management*, 27(4), 707-720
- University of Sheffield. (2010). Questionnaires. Retrieved April 20, 2010, from <http://www.sheffield.ac.uk/lets-evaluate/general/methods-collection/questionnaire.html> 3 Types of questionnaire.
- UNWTO. (2008). *UNWTO World Tourism Barometer. Demand remains firm despite uncertainties*. Madrid, Spain: World Tourism Organization.
- Valle, P., Silva, J. A., Mendes, J., & Guerreiro, M. (2006). Tourist Satisfaction and Destination Loyalty intention: A Structural and Categorical Analysis. *Int. Journal of Business Science and Applied Management*, 1(1), 223-237.
- Vockell, E. L., & Asher, J. W. (1995). *Educational research*. NJ: Prentice Hall.
- Wallendorf, M., & Reilly, M. D. (1983). Ethnic migration, assimilation, and consumption. *The Journal of Consumer Research*, 10(3), 292-302.
- Wang, Y., Lo, H. P., & Yang, Y. (2004). An integrated framework for service quality, customer value, satisfaction: Evidence from China's telecommunication industry. *Information Systems Frontiers*, 6(4), 325-340.

- Wang, Y.-S. (2002). The adoption of electronic tax filing systems: an empirical study. *Government Information Quarterly* 20, 333–352.
- Warburton, J., & Terry, D. J. (2000). Volunteer decision making by older people: A test of a revised theory of planned behavior. *Basic and Applied Social Psychology*, 22, 245–257.
- Werts, C. E., Linn, R. L., & Joreskog, K. G. (1974). Interclass reliability estimates: testing structural assumptions. *Educational and Psychological Measurement*, 34, 325-347.
- Westbrook, R. A. (1987). Product/consumption-based affective responses and postpurchase processes. *Journal of Marketing Research*, 24(3), 258-270.
- White, C. (2004). Destination image: to see or not to see? *International Journal of Contemporary Hospitality Management*, 16(5), 309-314.
- Wilkins, H. C. (2005). A Structural Model of Satisfaction and Brand Attitude in Hotels. Unpublished PhD Thesis, Griffith University.
- Wong, J., & Yeh, C. (2009). Tourist hesitation in destination decision making. *Annals of Tourism Research*, 36(1), 6-23.
- Woon, I. M. Y., & Kankanhalli, A. (2007). Investigation of IS professionals' intention to practise secure development of applications. *International Journal of Human-Computer Studies*, 65(1), 29-41.
- WTO. (2004). Sustainable development of tourism: conceptual definition. Retrieved Feb.12,2010,from [http://www.world-tourism.org/frameset/frame\\_sustainable.html](http://www.world-tourism.org/frameset/frame_sustainable.html).
- WTO (2005) *World Tourism Barometer*, Madrid : WTO.
- WTO. (2008). World Tourism Organization. Retrieved 12.09, 2010, from <http://www.unwto.org/index.php>
- Wu, Y. L., Tao, Y. H., & Yang, P. C. (2007). Using UTAUT to explore the behavior of 3G mobile communication users. *Journal of Statistics and Management Systems*, 11(5), 919-949.
- Xia, W., Jie, Z., Chaolin, G., & Feng, Z. (2009). Examining Antecedents and Consequences of Tourist Satisfaction: A Structural Modeling Approach. *Tsinghua Science & Technology*, 14(3), 397-406.
- Yin, R. K. (1994). *Case Study Research* (2 ed.). Thousands Oaks: Sage Publications.
- Yoo, D. K., & Park, J. A. (2007). Perceived service quality: Analyzing relationships among employees, customers, and financial performance. *International Journal of Quality & Reliability Management*, 24(9), 908-926.

- Yu, C. S., & Lo, Y. F. (2006). Factors encouraging people to adopt online banking and discouraging adopters to use online banking services [Electronic Version]. Retrieved Jan.02.2010 from <http://www.ibacnet.org/bai2007/proceedings/apers/2007bai7075.pdf>.
- Yuksel, A. (2007). Tourist shopping habitat: effects on emotions, shopping value and behaviors. *Tourism Management*, 28, 58-69.
- Yuksel, A., & Yuksel, F. (2007). Shopping risk perceptions: Effects on tourists' emotions, satisfaction and expressed loyalty intentions. *Tourism Management*, 28, 703–713.
- Zhang, J. (2008). *Understanding Host Community Attitudes towards Tourism and Resident-Tourist Interaction: A Socio-Behavioural Study of Melbourne's Urban-Rural Fringe*. Unpublished PhD. Thesis, School of Management Business Portfolio RMIT University Melbourne, Victoria, Australia.
- Zhou, L. (2005). *Destination attributes that attract international tourists to Cape Town*. Unpublished Master Thesis, University of the Western Cape.
- Zikmund, W.G. (2003). *Business research methods*. (7th ed.), Thomson Learning.

## **APPENDIX**