

香港入境業的甘甜「檸檬」

A sweet “lemon” in Hong Kong’s inbound tourism

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「零費用」團的底因雖然看來好像明顯不過，但深入分析後卻發現殊不簡單。

While it appears that the root cause of “zero-fare” group tours is most straightforward, a detailed analysis reveals a very different picture.

引言

一九七零年，美國經濟學家喬治·阿克洛夫 (George Akerlof) 發表了一篇關於美國二手車市場的論文，論述信息不對稱會使該市場的平均品質變差。這是因為二手車賣方對汽車品質的瞭解勝過買方，買方於是只願意付出品質平平的汽車的價錢，從而使優質汽車的車主不把汽車放售。結果就是只有「檸檬」(lemon，美國俚語，意即品質差的汽車) 在市場買賣，於是進一步降低了市場上汽車的平均品質。這個「檸檬」問題，其後擴大來解釋其他市場的多種品質低劣問題，如計程車市場的濫收車費問題、勞動力市場的工作懈怠問題等。阿克洛夫和其他兩名經濟學家，於二零零一年因為對信息不對稱市場的分析而一起獲頒諾貝爾經濟學獎。

「零費用」團可謂甘甜的「檸檬」

在過去十年，「零費用」團充斥於香港的中國內地入境市場，使香港旅遊勝地的名聲大損。「零費用」團的跡象包括價格歧視、誤導資訊、強迫購物、欺詐行為等。對頁的圖所顯示的框架，把「零費用」團的問題視為由三個相互聯繫的基本元素所構成，即客源市場的低廉價格，目的地的低劣服務品質，以及中國內地出境組團社與香港入境組團社之間的所謂「零費用」關係。

這個框架易於運用，可以把「零費用」團的低劣品質和旅行團其他類型的低劣品質區分開來，甚至是其他市場已知悉的低劣品質也可辨別出來。框架清楚顯示，「零費用」團不僅是目的地的服務品質低劣而已，而是一個低劣品質的綜合體。換言

Introduction

In his 1970 paper on the market for used cars in the United States, American economist George Akerlof argues that the average quality in the market deteriorates because of information asymmetry. Since sellers of used cars are better informed of the quality of their cars than buyers, the buyers will only be willing to pay the price of cars of average quality, thus making owners of good cars withhold them from the market. As a result, only “lemons” (American slang for bad cars) are traded, further reducing the average quality of cars on the market. This “lemons” problem was subsequently extended to capture various forms of inferior quality in other markets, such as cheating in the taxi market and shirking in the labour market. Akerlof and two other economists were jointly awarded the Nobel Prize for Economics in 2001 for their analyses of markets with asymmetric information.

A sweet “lemon” of “zero-fare” group tours

“Zero-fare” group tours have for the past decade dominated in Hong Kong’s inbound tourism from mainland China, and greatly besmirched the image of Hong Kong as a tourist destination. Indicators of “zero-fare” group tours range from price discrimination, misleading information, forced shopping and cheating. **The Figure on the opposite page provides a framework for describing the problem of “zero-fare” group tours as three fundamental and interrelated elements. They are low price in the source market, low service quality at the destination, and the so-called “zero-fare” relationship between outbound tour operators in mainland China and inbound tour operators in Hong Kong.**

This framework is an easy and manageable device to set low quality in “zero-fare” group tours apart from other types of low quality in package tours and even from those reported in other markets. It clearly indicates that “zero-fare” group tours are not of low service quality at the destination alone but of a complex of inferior quality. In other words, quality of travel services is related to low price in the source market and the relationship of sharing tour fares between outbound and inbound tour operators.

As a type of package tours, “zero-fare” group tours are sweet “lemons” for mainland tourists and for Hong Kong’s inbound

之，旅遊服務的品質，關乎客源市場的低廉價格，以及出境與入境組團社共享團費的關係。

「零費用」團是旅行團的一種，從內地旅客和香港入境業看來，都可謂甘甜的「檸檬」。由於團費低廉，中國內地旅客就負擔得起去香港觀光或購物的費用。另一方面，香港近年所接待的旅客中，百分之六十以上來自中國內地。雖然如此，無論是旅客還是香港，卻都因旅行團幾近所有環節都服務品質低劣而吃盡苦頭，結果就是香港這個頂級旅遊勝地的形象蒙受損害。

理論上的闡釋

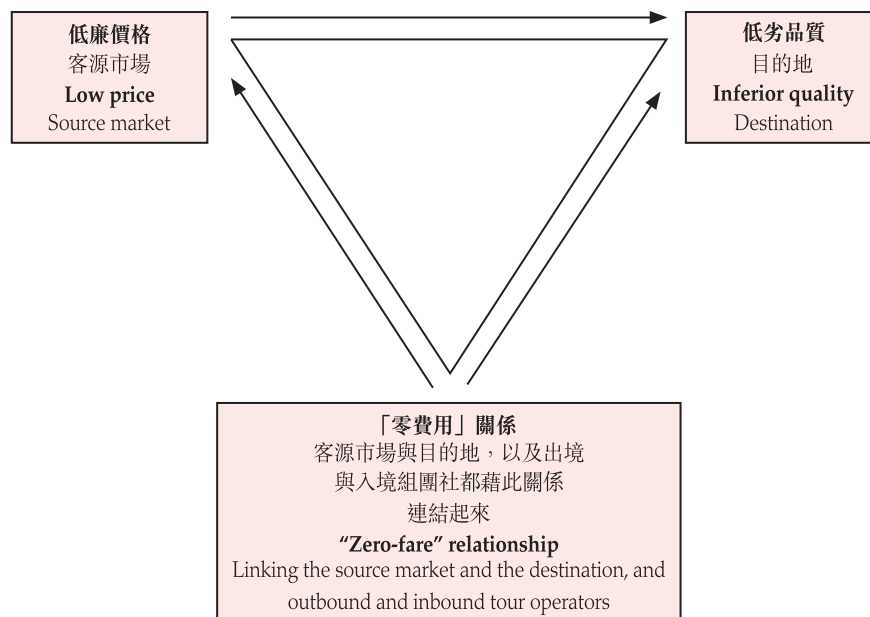
我們對「零費用」團的解釋，首

先是把旅行團視為一個產品綜合體，意即這個綜合體由一個個簡單的產品和服務所組成，包括交通、住宿、膳食、景點等。從理論上說，產品綜合體的低劣品質會多於簡單產品。以旅行團和蘋果為例，像蘋果般的簡單產品，買賣雙方都可以立即分出好壞，那表示蘋果以壞充好的欺詐情況甚少發生。箇中原因在於蘋果的品質取決於氣候或栽種技術等外部因素，賣方不大可能對品質上下其手。相反，像旅行團般的產品綜合體卻難免會品質低劣，因為品質是由構成這個綜合體的一個個服務環節的內部因素所決定，而每個服務環節的品質都可能有疏失，結果就是旅行團整體變得品質低劣。在香港的情況下，這個有疏失的服務環節就是購物。

當簡單產品變成產品綜合體時，需求方的信息會變得不對稱，而不對稱的信息是品質變差的主要原因；旅行團市場的情況也不例外。旅行團市場可以分解成兩個市場，即位於客源市場的信息市場，以及位於目的地的服務市場。所謂信息市場，指旅客在決定去哪裡旅遊及選擇甚麼旅行團之前，要先在客源市場搜集信息。特別是旅客如果清楚瞭解自己的預算，以及旅行團的各項服務將花多少時間，

圖：「零費用」團的分析框架

Figure: An analytic framework of "zero-fare" group tours



tourism as well. Because of low price, Chinese tourists can afford to travel to Hong Kong for a visit or an opportunity of shopping. On the other hand, Hong Kong has in recent years accommodated more than 60% of tourists from mainland China alone. Nevertheless, both tourists and Hong Kong are suffering low service quality in almost all sectors involved in package tours, leading to an erosion of Hong Kong's image as a world-class tourist destination.

A theoretical account

Our explanation of "zero-fare" group tours starts with the nature of package tours as a product complex, which means that it is composed of a range of individual simple goods and services, including transport, accommodation, meals and attractions. Theoretically, low quality can be detected more in a product complex than in a simple product. Take a tour package and an apple. For a simple product like an apple, both buyers and sellers can immediately tell a good apple from a bad one. That means cheating on quality of an apple rarely happens. This is because an apple's quality is exogenously determined by nature or cultivating techniques, leaving no room for sellers to manipulate quality. By contrast, **low quality can happen in a product complex like a package tour because quality in this case is endogenously determined by a range of service sectors in producing the product complex. Each service sector may default on quality production, which results in low quality for the tour package as a whole. With regard to Hong Kong's case, this service sector is shopping.**

Information becomes asymmetric on the demand side as a simple

那他們就可能非常滿意，原因就是旅行團的產品特點能切合他們的喜好而已。至於服務市場，這很直截了當，因為旅遊的目的，說到底都是把目的地所能提供的東西拿來消費罷了。

旅行團的品質，可從客源市場的信息和目的地的服務兩方面來解釋。一方面，不管目的地能提供甚麼服務，只要旅客的喜好不能和旅行團的產品特點相切合，客源市場就會發生品質低劣的情況。倘若出境組團社故意歪曲產品信息，這類品質低劣的情況就會更見嚴重，結果導致逆向選擇的代理人問題，顯示旅客的需要與市場實際提供的服務並不吻合。事實上，客源市場的旅客大都選擇低價的旅行團，正清楚顯示逆向選擇的情況。

另一方面，**服務品質低劣在種種情況下都可能發生，因為目的地的入境組團社縱使在品質上弄虚作假，旅客也難以察覺，於是就有誘因那樣做了。**這個道德風險的代理人問題在目的地發生，表明入境組團社在提供旅遊服務時會故意疏失，從而減低成本。不過，這還不是事情的全貌。我們的解釋最根本的地方是：逆向選擇由目的地的道德風險所產生，於是提供品質低劣的旅行團就成為一種持續的經營模式，這正好解釋了「零費用」團的問題。

何以是香港？何以是中國內地？

香港是「零費用」團的目的地，而中國內地則是客源市場，每當談及這個問題時，就有很多事情要追問下去。「零費用」團這個問題，是香港的入境業和中國內地的出境業所獨有的嗎？既然上述兩個代理人問題在解釋產品低劣的問題上普遍適用，而且又可用於解釋「零費用」團，那麼儘管沒有證據顯示「零費用」團是旅遊業的普遍現象，但在理論上和實證上西方是否也可能出現過這類旅行團？

「零費用」團這一品質低劣的綜合體，不僅現正見於中國內地的出境市場及其他亞洲客源市場，而且至少從理論上說，還可能曾出現於一九六零至八零年代的美國和歐洲。這是因為旅遊業在美、歐兩個地區將近二十年的發展，使得區內及往區外去的旅行團業務所佔的市場份額急劇增長，而在那時候非常發達的旅行團行業出現了一些品質低

product is transformed into a product complex, and asymmetric information is the prominent cause of quality deterioration. The market for package tours is no exception. This market can be decomposed into an information one based in the source market and a service one based at the destination. By the information market, we mean that tourists have to accumulate information in the source market before making their decision on what destination to travel and what tour package to choose. Particularly, if tourists are well aware of their budget and time allocated for each service component in the package, they may have a high level of satisfaction simply because product characteristics of a package tour match their preference. The service market is straightforward as the ultimate goal of travel is to consume what the destination can provide.

Quality of package tours can be explained with regard to information in the source market and service at the destination. On the one hand, regardless of what the destination can provide in terms of travel services, low quality can happen in the source market when tourists' preference does not match product characteristics of a tour package. Low quality of this kind can be more severe when outbound tour operators intentionally misrepresent product information. This may lead to the agency problem of adverse selection, indicating a mismatch between tourists' needs and what the market actually serves. In fact, adverse selection is manifested that low-price tour packages are largely selected by tourists in the source market.

On the other hand, **low quality of service can happen by any means since inbound tour operators at the destination have incentives to cheat on quality, which is difficult to detect by tourists. This raises the agency problem of moral hazard at the destination, indicating that inbound tour operators can intentionally default on delivery of travel services in order to reduce costs.** Yet this is only part of the story. At the base level of the explanation is that adverse selection is generated by moral hazard at the destination, thus making low-quality package tours a business model with momentum of its own, which provides an explanation for the problem of "zero-fare" group tours.

Why Hong Kong? Why mainland China?

There are many questions to be asked when one relates the problem of "zero-fare" group tours with Hong Kong as a destination and mainland China as a source market. Is this problem unique to Hong Kong's inbound tourism and mainland China's outbound tourism? Given the generality of the two agency problems in explaining low quality in products, including "zero-fare" group tours, is it theoretically and empirically plausible that "zero-fare" group tours may have happened in the Western context in spite of the paucity of evidence available to indicate that such group tours are ubiquitous in the industry?


"Zero-fare" group tours as a complex of inferior quality not only has been happening in mainland China's outbound tourism market and other Asian source markets, but also, theoretically at least, might have happened in the United States and Europe from the 1960s to 1980s. It

劣的跡象。

上述跡象包括：有幾項學術研究探討旅行團因信息不確而引致品質低劣的問題，以及業界成立了專業旅遊協會，像英國旅行社協會及美國組團社協會等，藉以解決品質問題並保障旅客。這些協會頒行各種行業準則，以管束組團社的行為，並且給旅行團的條款作嚴謹的法律定義，以減低信息模糊的可能。**這些都表明西方也有過類似「零費用」團的問題。**

亞洲多數客源市場的外遊業自一九八零年代起開始放寬管制，中國內地則始於一九九零年代末期，這段時期與美國及歐洲在一九六零至八零年代間的情況相彷彿。特別是出現於亞洲客源市場的品質低劣證據，可能與發達國家曾出現的狀況並無二致，一是在低劣的品質方面，二是在監管服務供應商的水準方面。譬如說，為保障入境旅客權益而成立一些制度化的機制，藉以定出品質標準，例子有香港的優質旅遊服務計劃。

由於碰上「零費用」團問題的旅客大多來自亞洲，於是有一種流行的觀點，認為這是由文化決定的問題。由於沒有證據顯示旅行團品質變差的根本原因可以用文化來解釋，這種觀點很可能令人誤會。文化可用來解釋的，其實是旅客的喜好。例如購物是亞洲旅客的文化及社交喜好，卻不是西方旅客的喜好。

阿克洛夫論述美國二手車市場中的「檸檬」問題時，沒有明言品質變差的問題是美國獨有，或與文化有關；而且根本沒有這回事。他在論文中引述了一個說法：「在經濟不發達國家做生意並不容易」，這或許被誤以為是用文化決定論來解釋品質變差的證據。其實，**根據阿克洛夫的看法，在經濟不發達國家隨處都有品質變差的情況，這與文化無關，卻和著重誠信的企業家精神關係密切，因為企業家精神在經濟不發達國家是一種稀缺的社會和人力資源。** 


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is because the almost two-decade development of tourism in these two regions had seen a tremendous growth in the market share of package tour business within and beyond the regions, and this then highly-developed package tour industry had been associated with a number of indications of inferior quality.

These indications include a number of scholarly studies on inferior quality arising from the misrepresentation of information of tour packages and, in the industry, the foundation of professional travel associations as a means of overcoming quality problems and protecting tourists, such as the Association of British Travel Agents and the United States Tour Operators Association. These associations had unveiled various guidelines to discipline tour operators' behaviour and defined the terms of tour packages in a legal manner to reduce potential information ambiguity. **All this suggests that a problem similar to that of "zero-fare" group tours was once present in the Western context.**

The period from the 1960s to 1980s in the United States and Europe may parallel the deregulation era of outbound tourism in most Asian source markets since the 1980s, including mainland China in the late 1990s. In particular, the evidence of inferior quality in Asian source markets might be a replication of what has happened in developed economies in terms of not only production of inferior quality per se, but also regulation of service standards of service providers. For example, a number of institutionalised mechanisms have been set up to protect inbound tourists' interests by setting quality standards, such as Hong Kong's Quality Tourism Services Scheme.

Since the problem of "zero-fare" group tours has largely been encountered by Asian tourists, a prevailing argument in this regard is that this problem is culturally determined. This argument is probably misleading because little evidence has suggested that culture matters in explaining the fundamentals of quality deterioration in package tours. What culture matters in explaining is tourist preference. For example, shopping would be a cultural and social preference of Asian tourists rather than their Western counterparts.

When Akerlof developed his "lemons" problem in the market for used cars in the United States, he did not argue that it was United States-specific or culture-related quality deterioration, and it has never been. He cited a statement in the paper saying "business in underdeveloped countries is difficult", which may be mistaken as a piece of evidence for cultural determinism in explaining quality deterioration. In fact, **according to Akerlof, the prevalence of quality deterioration has nothing to do with culture but with entrepreneurship, which emphasises honesty and which, as a social and human resource, is scarce in underdeveloped economies.** 

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