The Risk Aspects of Halal Products and Services Towards Tourists' Attitude and Behavioural Responses

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ABSTRACT

Tourists' perceptions of risk aspects for travel destinations are one of the key elements in deciding to revisit and suggest tourism destinations. A few studies have been made on the implications and inclination of tourists revisiting and suggesting a destination. However, a theoretical foundation needs to be developed in current literature, highlighting the impact of tourist risk of halal products and services through satisfaction towards intention to recommend and continue the use of halal items. This paper aims to increase the understanding of the intention to recommend and continue the use of halal items given the identified sources of risk and the mediating role of tourist satisfaction for sustainable tourism in Klang Valley. This research examines a comprehensive model of intention to recommend and continue using halal items. Researchers conducted a study through structured questionnaires to Klang Valley tourists. The data of 461 respondents have been analysed using Partial Least Square Structural Equation Modelling (PLS-SEM). The findings show all elements of risk aspects positively influence the intention to recommend and continue the usage of halal items. Furthermore, tourist satisfaction mediates the relationship between risk aspects and the intention to recommend and continue the usage of halal items. Results from this study will help tourism providers react accordingly to the tourists' needs by understanding the importance of halal products and services in an atmosphere of commercial competition. Moreover, the findings provide insights into distinct risk perceptions that destination

planners can leverage to tailor business strategies to meet the quality expectations of tourists.

Keywords: behavioural responses, Halal products, risk aspects, services, tourists' attitude

INTRODUCTION

Tourism is a significant industry in Malaysia, contributing significantly to the country's economy. Before the pandemic, tourism contributed approximately 15.9 per cent of the GDP in 2019, amounting to RM240.2 billion (Department of Statistics Malaysia, 2019). The Malaysian Tourism Promotion was launched in 2019 to position Malaysia as a top tourism destination on the international stage. For example, it has launched the "Visit Truly Asia Malaysia 2020" campaign to attract 30 million visitors and generate RM100 billion in tourism revenue by 2020. However, the world has been taken aback by the Coronavirus (COVID-19) outbreak, which began in Wuhan, China, at the end of 2019. COVID-19 is a deadly disease that can be passed from person to person. The Malaysian economy has been impacted by the government's implementation of the Movement Control Order (MCO) to disrupt the COVID-19 chain. Regardless of what happens, each institution must handle the COVID-19 situation properly. Every business, particularly those in the tourism industry, strives to stay in business. The Tourism, Arts and Culture Minister, Datuk Seri Nancy Shukri said Malaysia has seen about one million travellers arrive since it reopened its borders on April 1 (Iskandar, 2022). In addition, the latest MasterCard-Crescent Rating Global Muslim Travel Index (GMTI) report revealed that the Muslim traveller market is expected to pick up again now that global borders are reopening, with a forecast of 230 million Muslims travelling by 2028 (Chin, 2022).

Malaysia has maintained its status as the world's top destination. The country was again recognised as the top Muslim-Friendly Destination of the Year, ranked by the MasterCard-Crescent Rating Global Muslim Travel Index (GMTI) 2022 and the world's leading halal travel destination (Chin, 2022). As a predominantly Muslim country, Malaysia is well-positioned to offer attractive places for Muslims to take risks without requiring them to compromise their religious beliefs or traditions. Furthermore, the government has consistently provided support and incentives to the local tourism industry, recognising its economic potential. With this goal in mind, halal tourism is an area where it provides a compelling value to Muslim travellers from around the world and a choice for those who want to travel without fear of breaking the Shariah law.

In addition, there is an increase in the interest of non-Muslim majority countries to seek and attract Muslim tourists (Muhamad et al., 2019). However, the provision of halal tourism in non-Muslim majority or Muslim-minority countries raises the issue of whether their service meets the requirements of halal, as stipulated by Islamic teachings, as well as the level of readiness of providers in these countries to serve Muslim tourists. This is because the service providers need to thoroughly understand the correct concept of halal to apply it accordingly. Thus, in some destinations, the coexistence of Muslim and non-Muslim tourists may be challenging (Battour et al., 2018). In Arabic, halal means "permissible" and "lawful" but it represents much more as a concept. Every Muslim must eat only halal foods and refrain from eating non-halal items. The most widely held belief is that Muslims are not permitted to consume pork or alcohol. However, halal is also associated with the Islamic faith and refers to a wide range of products and services available to Muslims.

According to Battour et al. (2018), halal tourism activities adhere to Islamic principles and are permissible for Muslim and non-Muslim tourists. As Rasul (2019) points out, halal tourism has already gained traction in non-Muslim and Muslim nations. Concentrating on halal products and services is a primary objective for local operators, as there is an increased demand for Muslim-friendly facilities from Muslim travellers to specific destinations (Junaidi, 2020; Battour et al., 2021). This undoubtedly contributes to the country's tourism growth. However, regarding halal products and services, most travellers believe that safety, security, and hygiene are critical considerations when travelling to specific countries and that risk concerns influence tourists' travel decisions (Battour et al., 2018; Rahman et al., 2019). As a result, assessing risk in terms of the unpredictability and implications connected with visitor satisfaction with halal products and services is necessary.

According to Olya and Al-Ansi (2018), a tourism study has established a correlation between perceived risk, attitude, and customer behaviour. Customers are more likely to be satisfied, trust an organisation, and remain loyal if the business manages the risks associated with utilising its product or service (Al-Ansi et al., 2019). Due to the intricacies of the halal phenomenon, it is critical to consider the benefits and risks associated with acquiring and consuming halal products and services. This empirical study develops a model of perceived risk aspects, tourist satisfaction, and behavioural responses towards halal food and services based on perceived general risks and demographic features of halal food consumers to address these research gaps. As such, this empirical study aims to develop and test a structural model that examines the effects of general risk aspects on tourists' satisfaction to recommend and continue to use halal food and services in Malaysia.

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RESEARCH METHODOLOGY

The four critical components of this study are Risk Aspects (RF), Tourist Satisfaction (SF), Intention to Recommend (IR), and Continued Intention to Use (CU) halal Items. This study included an exploratory as well as a descriptive strategy. Exploratory Data Analysis (EDA) identifies errors, locates pertinent data, confirms assumptions, and establishes the relationship between explanatory variables (Indrakumari et al., 2020). The exploratory methodology was chosen due to the ambiguity of the study subject and the scarcity of evidence required to produce empirically tested hypotheses concerning the RF, SF, IR, and CU's influence on the tourism business. Meanwhile, the descriptive technique enables researchers to investigate how RF may affect tourists' satisfaction, recommendation, and willingness to use halal products and services in Malaysia's tourism industry. According to Siedlecki (2020), descriptive surveys determine a population's characteristics' prevalence, incidence, or magnitude. These indicators could be demographic, health, or other.

The data collection stage began with secondary data acquisition and progressed to primary data acquisition. First, secondary data was compiled from various sources, including journals, articles, books, and other publications. Next, a self-administered questionnaire was used to collect the primary data. Finally, a systematic questionnaire was used to collect data on five risk aspects: health risk, environmental risk, social risk, quality risk, financial risk, and tourists' satisfaction with and intention to recommend and continue to use halal products during their trip. This study employs the measurement items from the previously validated constructs from Olya and Al-Ansi (2018). In addition, this study used the seven-point Likert scale ranging from strongly disagree (1) to agree (7) strongly. The primary reason for using a multi-item construct was to ensure a comprehensive evaluation and simultaneously avoid the drawbacks of using a single-item measure (Nunally, 1978).

Numerous locations throughout the Klang Valley, including tourist attractions and hotels, were visited to deliver the questionnaires. The possible responses were chosen using a random technique. The tourists completed the questionnaire and then returned it to the researcher. With 600 distributed, 461 were returned and usable, resulting in a response rate of 77%. Data is collected from the hotel where the respondents stayed and some attraction places such as Batu Caves Temple, Malls, etc. There were 47 (10.2%) and 414 (89.8%) from hotels and attraction places. Table 1 presents the respondents' profile information. All information is in actual figures and percentages to facilitate interpretation. 54.7% of respondents are male, and 45.3% are female. Most of the respondents' age is in the range of 25 to 34 years, which represents 34.4%, followed by age in the range of 35 to 44 years (28.6%), under 25 years (22.6%),

and 45 years and over (13.4%).

Table 1. Respondents' profile information

Particulars		N = 461	(%)
E1	**Gender**		
	Male	252	54.7
	Female	209	45.3
E2	**Age**		
	Under 25 years	104	22.6
	25 – 34 years	163	35.4
	35 - 44 years	132	28.6
	45 years and over	62	13.4
E3	**Marital Status**		
	Single	224	48.6
	Married	199	43.2
	Divorce	38	8.2
E4	**Religion**		
	Muslim	140	30.4
	Non-Muslim	321	69.6
E5	**Monthly Income**		
	Less than 1000 USD	83	19.8
	1000 USD – 1999 USD	78	18.6
	2000 USD – 2999 USD	70	16.7
	3000 USD – 3999 USD	78	18.6
	4000 USD – 4999 USD	62	14.8
	5000 USD and over	48	11.5

Most of the respondents are single, which is 224 (48.6%) and followed by 199 married (43.2%) respondents, as well as divorce respondents of 38 (8.2%) person. Most respondents are non-Muslim (69.6%), while the other 30.4% are Muslim. Most respondents have a monthly income of fewer than 1000 USD (19.8%), and the lowest percentage of 11.5% of those who earned a monthly income of 5000 USD and over. This situation may reflect the age of the respondents. Besides, the respondents came from various countries internationally.

Measurement Model Analysis

Validity and reliability tests were conducted on the derived measurement model. Hair et al. (2017) define consistency as the degree to which two measurements correlate well. Hair et al. (2017a) proposed using factor loadings, composite reliability (CR), and average extracted variance (AVE) to assess convergent validity. Hair et al. (2017a) suggests a cut-off value of more than 0.5 and a coefficient of determination (CR) greater than 0.7 for optimal loading.

Internal Consistency Reliability

Internal consistency measures the power of scale items to correlate with other items in the scale that are supposed to measure the same construct. Running the Cronbach's alpha (CA) test is one way to verify the measure's reliability with upon lower limit is 0.70 (Hair, Black & Babin, 2010). Cronbach alpha is the lower bound of the internal consistency reliability, and the composite reliability score depicts the upper bound for solid reliability (Hair, Ringle & Sarstedt, 2013). Table 2 shows that CA values of SF, IR, and CU are above 0.7, as proposed by Hair et al. (2017). According to Hair et al. (2017), CA always assumes that all indicator loadings are equal in the population and tends to underestimate internal consistency reliability. All constructs have CA values ranging between 0.942 to 0.955, above 0.70. Thus, the measurements used in this study are reliable.

Table 2. Result of Reliability Test

Constructs	Cronbach's Alpha (CA)	Composite Reliability (CR)	Average Variance Extracted (AVE)
Tourist Satisfaction (SF)	0.944	0.963	0.897
Intention to Recommend (IR)	0.955	0.971	0.918
Continued Intention to Use Halal Items (CU)	0.942	0.964	0.900

Convergent and Discriminant Validity

Convergent validity is the test to measure the degree of multiple items that correlate positively with the same construct's alternative measures. The average variance extracted (AVE) is a standard criterion introduced by Fornell and Larcker (1981). Hair et al. (2017) defines the AVE as the grand mean value of the squared loadings of the indicators, which is equivalent to the commonality of a construct.

An AVE of 0.50 explains more than half of the variance of its indicators (Hair et al., 2017). On the other hand, AVE less than 0.5 indicates that more error remains in the items than the variance explained by the constructs. Table 3 summarises the results of the measurement models. The results indicate that all constructs used are valid measures of their respective constructs according

to their parameter estimates and statistical significance.

Table 3. Result summary of the measurement model

Latent Variables	Indicators	Loadings	Indicator Reliability	Composite Reliability	AVE
Tourist Satisfaction (SF)	SF1	0.926	0.857		
	SF2	0.969	0.939	0.963	0.897
	SF3	0.946	0.895		
Intention to Recommend (IR)	IR1	0.955	0.912		
	IR2	0.963	0.927	0.971	0.918
	IR3	0.955	0.912		
Continued Intention to Use Halal Items (CU)	CU1	0.950	0.903	0.964	0.900

Discriminant validity represents the extent to which the construct measures what it is intended to measure. Hair et al. (2017) defines discriminant validity as the degree to which a construct is truly distinct from other constructs by empirical standards. Fornell and Larcker (1981) criterion is the method of assessing discriminative validity. Fornell and Larcker (1981) criterion state that the construct shares more variance with its indicators than any other construct. Therefore, the value of the outer loading on its assigned latent variable should be higher than its loadings on all other latent variables. Table 4 shows that the AVE's calculated square root exceeded the construct's inter-correlations with the other constructs in the model, indicating adequate discriminant validity.

Table 4. Fornell and Larcker discriminant validity

	SF	IR	CU
Tourist Satisfaction (SF)	0.947		
Intention to Recommend (IR)	0.838	0.958	
Continued Intention to Use Halal Items (CU)	0.825	0.898	0.949

Structural Model Assessment

The structural model can be analysed after successfully validating the measurement models. The coefficient of determination (R^2) and path coefficients use to assess the structural model. This study also proposes and evaluates the mediation relationships in the research model.

Coefficient of Determination (R^2)

The coefficient of determination (R^2) measures the model's predictive accuracy by calculating the squared correlation between a particular endogenous construct's actual and predicted values. It represents the endogenous latent variables' combined effects on the endogenous latent variables. There is no specific rule of thumb for the R^2 value. The value of 0.75, 0.50, and 0.25 describe substantial, moderate, or weak levels of predictive accuracy, respectively (Hair et al., 2014). Meanwhile, Chin (2010) considers the values of approximately 0.35 substantial, around 0.333 moderate, and about 0.190 weak.

Table 5 shows the result of R^2. Tourist satisfaction has a substantial value of R^2 of 0.295, suggesting that risk aspects explain 29.5 per cent of the variance. Meanwhile, IR and CU are also considered to have a substantial value of R2 of 73.2 per cent and 72.5 per cent, respectively, as explained by RF. R^2 for RF is not available since it is a predictor variable in this study.

Table 5. Result of coefficient of determination (R^2)

	R Square	R Square Adjusted
Tourist Satisfaction (SF)	0.297	0.295
Intention to Recommend (IR)	0.734	0.732
Continued Intention to Use Halal Items (CU)	0.726	0.725

Path Coefficient

The path coefficient implies the hypothesised connections between the constructs. The range of -1 to +1 is the standardised value of the path coefficient closer to +1, representing a strong positive relationship, whereas the value coefficient closer to -1 indicates negative relationships. The path coefficient value is almost statistically significant, either closer to -1 or +1; however, it depends on its standard error. Bootstrapping is a non-parametric technique for estimating standard errors of the model parameter (Mooney & Duval, 1993). As PLS path modelling does not rely on distributional assumptions, direct inference statistical tests of the model fit and the model are unavailable. Chin (2010) recommended bootstrapping to solve the problem. Fig. 1 illustrates the path coefficient (β) for the structural model. The results indicate that all paths are statistically significant using a two-tailed test (T Statistic > 1.96).
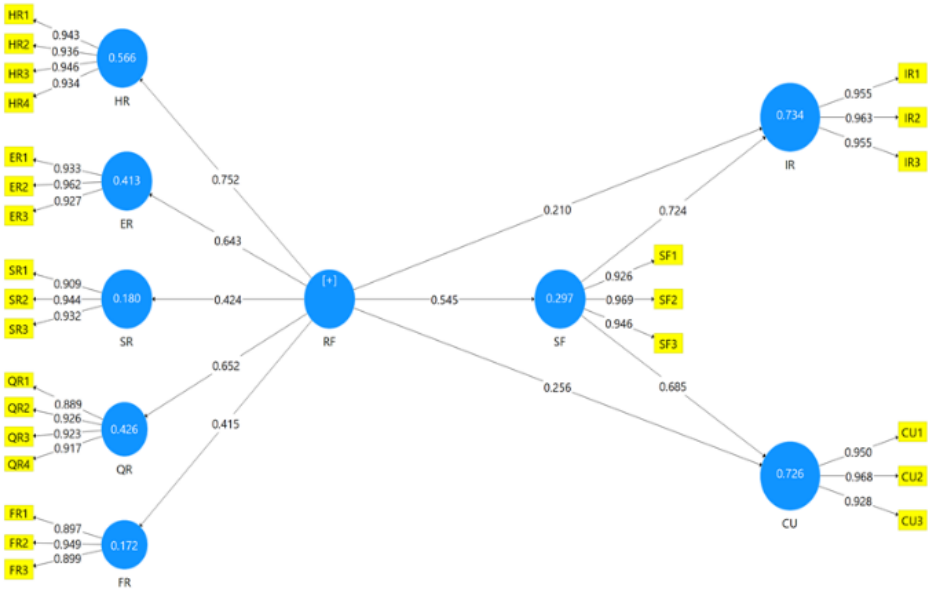
Figure 1. The PLS algorithm results

RESULT AND DISCUSSION

Table 6 indicates that the results supported all the proposed hypotheses at a significant level of 0.05. All hypotheses have positive sign directions with a path coefficient value (β) between 0.373 and 0.545. There are three hypotheses developed in this study as follows:

H1:   Risk aspects (RF) significantly influence tourist satisfaction (SF).

H2:   Tourist satisfaction (SF) mediates the relationship between RF and intention to recommend (IR).

H3:   Tourist satisfaction (SF) mediates the relationship between RF and continued intention to use halal items (CU).

Table 6. Hypothesis testing

Hypothesis	Relationship	β	Standard Error	***t-value **$p < 0.05$	Decision
HI	RF → SF	0.545	0.039	14.124	Supported
H2	RF → SF → IR	0.394	0.032	12.510	Supported
H3	RF → SF →	0.373	0.030	12.333	Supported

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CU

Notes: **t-value > 1.96 ***Two-tailed test

The first hypothesis is to examine the relationship between RF and SF. Based on the results shown in Table 4.6, the RF was positively related to SF (β = 0.545, t = 14.124, p < 0.05). It supports the findings by Olya and Al-ansi (2018) as well as Al-Ansi et al. (2019).

The second hypothesis is to examine the mediating effect of SF on the relationship between RF and IR. A mediating factor refers to a third variable that accounts for the relations between independence (predictor) and dependent (outcome) variables (Baron & Kenny, 1986). A mediator variable explains (or causes to exist) the relationship between the two other variables. This study tested the mediating effect of SF in the relationship between RF and IR and between RF and CU by following the bootstrapping procedure. It suggested testing the indirect effect, and the results show that the indirect effect for H2 (β = 0.394, p < 0.05) and H3 (β = 0.373, p < 0.05) was significant, indicating that there was a mediating effect.

Risk Aspects Significantly Influence Tourist Satisfaction

The study found that the RF was positively related to tourist satisfaction (β = 0.545, t = 14.124, p < 0.05). All items of RF, i.e., health, environmental, social, quality and financial risks, are related to tourist satisfaction in the tourism industry. Several reasons explain the significant results of RF on tourist satisfaction. Firstly, the tourism providers should be aware of health, environment, social quality, and finances in providing tourism services that could attract more tourists to Malaysia. The ability of risk-taking among the tourism provider is another factor that can attract more tourists to their places. This finding is consistent with the previous studies by Olya and Al-Ansi (2018), and Yang et al. (2017) that perceived risk factors have a high impact on sustaining the tourism industry for halal products and services in Malaysia.

Tourist Satisfaction Mediates the Relationship Between Risk Factors and the Intention to Recommend

In this study, tourism satisfaction was found to mediate the relationship between RF and intention to recommend (β = 0.394, t = 12.510, p < 0.05). The result provides opportunities to understand further the importance of tourist satisfaction in enhancing the intention to recommend halal products and services in the Malaysian tourism industry. This finding has been supported by

Prayag et al. (2017), Hosany et al. (2017), Kos Koklic et al. (2017) and Mun et al. (2018), that intention to recommend is an indicator of positive behavioural outcomes from satisfactory tourist experiences. Hence, it can be confirmed that tourist satisfaction is essential in determining the intention to recommend the halal tourism industry.

Tourist Satisfaction Mediates the Relationship Between Risk Factors and Continued Intention to Use Halal Items

In this study, tourism satisfaction was found to mediate the relationship between RF and continued intention to use halal items ($\beta = 0.373$, $t = 12.333$, $p < 0.05$). The result provides opportunities to understand further the importance of tourist satisfaction in enhancing the continued intention to use halal items in the Malaysian tourism industry. This finding has been supported by Ali and Khushi (2017), Zakaria et al. (2018) and Putri et al. (2019) that tourist satisfaction is an essential element of customer behavioural intention. Thus, it can be confirmed that tourist satisfaction plays an important role in attracting more tourists to continue intention to use halal items in the Malaysian tourism industry.

CONCLUSION

Studies on risk factors, tourist satisfaction, and intention to recommend halal products and services are beginning to emerge in the literature. However, empirical evidence linking these variables is still lacking, particularly in the halal study. This study makes a significant theoretical contribution by examining statistics to determine how well the country provides halal products and services to Muslim and non-Muslim tourists. These findings justify the incorporation of risk aspects, tourist satisfaction and behavioural responses, as well as the role of mediating effects in halal products and services.

The study's findings assist Malaysia's halal industry to develop a proper strategy for ensuring the availability of halal products and services by taking effective and efficient action in dealing with tourists' needs. Non-Muslim tourists are also interested in visiting halal tourism locations, as halal tourism is not limited to Muslims. Furthermore, when examining non-Muslim visitors' loyalty to halal establishments, El-Gohary (2020) discovered that their satisfaction with the services they provided increased the value of their halal trip.

Tourism is one of the Malaysian government's blueprints, with the success of the tourism industry potentially increasing Malaysia's GDP by attracting more tourists. In conclusion, this study reflects the critical

contribution of Malaysian tourism to increasing income by increasing tourist satisfaction. Furthermore, this study discovered that Malaysian tourism must reduce or eliminate health, environmental, and financial risks to satisfy both Muslim and non-Muslim tourists. Finally, it demonstrates that, while halal products and services are important to Muslim tourists, they are also important to non-Muslim tourists.

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CONFLICT OF INTERESTS

The authors declare no competing interests, such as financial or personal relationships, in the writing of this article.

AUTHORS' CONTRIBUTION

K.S. designed the study and research methodology and analysed the data. S.H.S.A wrote on the introduction of the study. A.A. did the result discussion with relevant citations. Z.A. wrote on the conclusion of the study. I.F.M.Y. ensured all citations and references were relevant to the study and followed the format. R.K.A.R. wrote analysis of the study and other information as required.

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