MUSLIM TOURIST RELIGIOSITY, PERCEIVED VALUES, SATISFACTION, AND LOYALTY

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This study investigates the relationships among Muslim tourists' perceived values, satisfaction, loyalty, and the moderating effect of religiosity. These relationships are explored with a sample of 396 Ghanaian Muslim tourists visiting Larabanga Mosque. Structural equation modeling and multigroup analysis were used to explore the relationships and the moderating effect of the studied variables. The results revealed that perceived values of Muslim had positive effects on tourist satisfaction and tourist satisfaction had a positive influence on loyalty. However, quality and social values had negative effects on satisfaction. In addition, the significant moderating effect of Muslim religiosity on the relationship between perceived value and tourist satisfaction was established. The results of the study validate the viability of Islamic tourism practices that would build positive intention to revisit or recommend destinations among potential Muslim tourists for future Islamic tourism market. Theoretical and practical implications of the findings are also discussed.

Key words: Islamic tourism; Muslim tourists; Religiosity; Satisfaction; Loyalty;
Multigroup analysis; Ghana

Introduction

In recent times, research into Islamic religion and tourism has gained academic recognition (Battour, Ismail, & Battor, 2011; Eid & El-Gohary, 2015; Hakimi et al., 2018; Henderson, 2011; Jafari & Scott, 2014; Rashid, 2018). Religion is largely considered as one of the cultural factors that influences one's decision making based on beliefs and values across the globe. It is also referred to as approved behaviors that receive validation and support from within particular groups of people (Sawatzky, Ratner, & Chiu, 2005; Tiliouine, Cummins, & Davern, 2009). Scholars have explained religiosity as one of the most important cultural forces that has influenced satisfaction, loyalty, and other behaviors (Henderson, 2011; Kashif, Zarkada, & Thurasamy, 2017; Sim & Bujang, 2012).

A plethora of literature on Islamic tourism consumers (e.g., Eid & El-Gohary, 2015; Hakimi et al.,

2018; Ilter, Bayraktaroglu, & Ipek, 2017; Mahiah, Faridah, Rosidah, & Rahman, 2014) has reaffirmed Islamic religiosity as the major influence of Muslim tourists' behavior in a cultural setting. For example, the study of Mahiah et al. (2014) revealed how religious commitment positively manipulated consumer choice of Malaysia's halal food products and how religiosity significantly played a major role in shaping Muslim beliefs, knowledge, and attitudes. Likewise, Eid and El-Gohary's (2015) findings revealed that religiosity moderates the relationship between Muslim customer perceived value and Muslim customer satisfaction.

Although there is a surge of studies that emphasize the relationships among Muslim religiosity, tourist perceived values, satisfaction, and loyalty in countries like Algeria, Malaysia, and Saudi Arabia (see, e.g., Alarm, Mohd, & Hisham, 2011; Battour et al., 2011; Eid & El-Gohary, 2015; Henderson, 2011; Jafari & Scott, 2014; Tiliouine & Belgoumidi, 2009; Zamani-Farahani & Henderson, 2010; Zamani-Farahani & Musa, 2012). A vast majority of the scholarships on Islamic tourism have taken place in the Islamic countries, creating a knowledge gap in non-Muslim nations like Ghana (Hakimi et al., 2018). This study's findings would fill in the knowledge gap identified in the literature on Muslim religiosity within context, by adopting the existing extended Muslim Customer Perceived Value Model (MCPVM) of Eid and El-Gohary (2015). The study advances the understanding of Muslim tourism by testing the proposed conceptual model of moderating effect of religiosity on the relationship between Muslim Tourists Perceived Value (MTPV), satisfaction, and loyalty.

This research contributes to the existing literature in the following ways. First, MCPVM has not be sufficiently explored within Islamic tourism literature, specifically in a non-Islamic context. This research contributes significantly to the previous studies by understanding the adoption of perceived values of Islamic tourism in context. Muslim tourists' perceived values may vary based on the context (Eid & El-Gohary, 2015; Hakimi et al., 2018). Second, the study suggests an extended MCPVM for Islamic tourism by adding loyalty, which is defined by Bigné, Sánchez, and Sánchez (2001) as positive repurchase intentions. When visitors experience a high level of satisfaction, influenced by perceived values, they would have positive repurchase intentions. Third, this study has also introduced a moderator of multigroups (high and low Islamic religiosity groups), where religiosity is contextualized as the level of commitment to Islamic religion and teachings. The introduction of a moderator in this research was to heed a call from the earlier work of Eid and El-Gohary (2015) where religiosity is recommended to be tested in different geographical settings. This study aims to examine the effects of religiosity on MTPV, satisfaction, and loyalty within context, by investigating this phenomenon in the context of Ghana, identified as one of the countries in the world reported to be contributing to the growing global Muslim population projected to grow by 35% within the next decades (Deichmann & Frempong, 2016). Indeed, exploring the importance of Islamic religiosity in satisfying Muslim tourists would improve the understanding of policy makers, business owners, marketers, and practitioners. This would enable them to provide unique services and products at destinations to strengthen Muslim tourists' values and beliefs in Islam within context. To this end, the study is organized as follows. First is a review of relevant literature on religiosity, MTPV, satisfaction, and loyalty. A methodology section is then provided, followed by the data analysis and discussion of findings section. The next section provides the conclusion and implications. Finally, the study ends with the limitations and directions for future studies.

Theoretical Basis

This study used the MCPVM (Eid & El-Gohary, 2015), an extension of the consumption value theory (CVT) of Sheth, Newman, and Gross (1991). As proposed by Sheth et al. (1991), the CVT explains consumer choice behavior through five different consumption values: functional, emotional, social, epistemic, and conditional values. Functional value refers to perceived utility development from serviceable and physical performance. Emotional value is detailed perceived utility acquired from an alternative's capacity to stimulate feelings or emotional conditions. Social value looks at perceived utility acquired from an alternative's source with one or more specific social groups. Epistemic value explains perceived utility acquired from a substitute's capacity

to produce curiosity, provide novelty, and/or satisfy a desire for knowledge. Enhance loyalty and conditional value define the perceived utility acquired as the result of the specific condition or set of situations facing the choice maker (Sheth et al., 1991).

In response to contextualizing the CVT within the Islam tourism context, Eid and El-Gohary (2015) proposed these extended variables (Islamic physical attributes and non-Islamic physical attributes) that explained the Muslim tourist's understanding of tourism consumption values. They explained that the Islamic sharia requires a careful and religious consideration of tourist products and services before making destination choices. Based on this revelation, Eid and El-Gohary (2015) argued that Muslim tourist traveling decision making on destination choice is based on Islamic beliefs and practices compared to non-Muslims. In addition, the Islamic holy book the Quran clearly gives directions on all aspects of a devoted Muslim's life; hence, the decisions of tourist destination choice and its activities are heavily influenced by the religion (Jafari & Scott, 2014).

The MCPVM has been abstracted into traditional value dimensions (inspired by the consumer value theory) and the Islamic value dimensions, which represented the extension of the value theory to reflect an Islamic consumption value perspective (Eid & El-Gohary, 2015). The traditional value dimensions are quality value, value for money, emotional value, and social value, while the Islamic value dimensions were described by two key constructs: Islamic physical attributes and non-Islamic physical attributes (Eid & El-Gohary, 2015). The application of the six elements of MCPVM is of relevance to this research. In this way the MCPVM can be used to advance the understanding of Muslim perceived values of tourism within context. Thus, this study assumes that Muslim tourists have values for their traveling needs that should be guided by Islamic practices, such as the ability to perform prayers and access halal food, adhere to ban on alcohol and prostitution, among others, at a destination. Therefore, the MCPVM served as the appropriate theoretical foundation to be used in this study.

Islamic Tourism: Definition and Role in Tourism

According to Weidenfeld and Ron (2008), religion can play an important role in the selection of tourism sites. Indeed, there are a plethora of studies on religious-based tourism spanning from three main Abrahamic religions (Islam, Christianity, and Judaism) and to Eastern-based religious faiths like Buddhism and Hinduism (see Collins-Kreiner & Sagi-Tueta, 2011; Gatrell & Collins-Kreiner, 2006). Despite the tremendous work done in the area of religiosity and tourism, there are yet more grounds to cover from the African perspective, especially given that the continent relatively accommodates large followers of all major religions, especially Muslims, who equally embark on these tourism activities. Gedecho (2014), for example, has bemoaned the lack of poor infrastructure in facilitating religious-based tourism in Ethiopia and calls for more research in appreciating this phenomenon in an African context. Similarly, Fattah and Eddy-U (2020) also noted that tourism at Sufi Islamic sites within Africa has also received less academic attention.

Again, Islamic tourism as a concept is a new type of tourism activity undertaken by Muslims in adherence to the values and beliefs of the Islamic religion (Battour & Ismail, 2016; Mohsin, Ramli, & Alkhulayfi, 2016). It is important to note that there is still no standard definition of Islamic tourism. Though the application of Islamic teachings and practices by Muslims at tourism sites has become essential, the understanding of Islamic tourism concept remains fragmented (Musa & Moghavvemi, 2015). Remarkably, halal drinks, foods, and entertainment, such as drumming and dancing, announcement of prayer time, and provision of prayer rooms seem to characterize Islamic tourism. According to Jafari and Scott (2014), Muslim tourists are encouraged to meet the basic principles of Shari'a law and religious beliefs when deciding to choose a destination or travel to particular sites. Similar to the assertions made by Jafari and Scott (2014), Muslim tourists choose destinations that have incorporated halal practices in their food and general consumable practices, making halal practice a key determinant in destination choice for Muslim tourist (Hassan, 2015). Interestingly, Muslim tourists differ in their specific value assessment of tourist service quality, particularly as it relates to destinations' halal practices concerning food, other consumables, and prayer facilities (Stephenson, 2014).

Islamic tourism, like any form of tourism, is associated with socioeconomic and cultural opportunities and augments of the religious intentions of its members (Haq & Wong, 2010). Gloablly, statistics have shown that the Muslim travel sector is estimated to contribute US$300 billion to the world economy by 2026 with more than 230 million Muslim tourists expected to embark on local and international travel by 2026 (Global Muslim Travel Index, 2019). Al-Hamarneh (2008) indicated that Islamic tourism provides an opportunity for the revival of Islamic culture, provides a medium of spreading Islamic values, boasts Muslim self-confidence, and reinforces Muslim identity and beliefs in society. Furthermore, the Organisation of Islamic Cooperation (2008) reported on the economic benefits of Islamic tourism in the area of job creation, increase in the creation of business opportunities in terms of sales at destinations, and increase in the standard of infrastructure (e.g., hotels, travel agencies, and restaurants). As a result of the significant roles of Islamic tourism, some researchers have debated the ongoing challenges undermining the growth of the sector. Bhuiyan, Siwar, Ismail, and Islam (2011) found that scarce empirical research, lack of proper policy and guidelines, lack of proper marketing of Islamic destinations, and lack of coordination were obstacles to the development of the sector, specifically in Malaysia. Previous research showed that apart from the obvious sociocultural factors such as the difference in recreational activities, cultural activities, and community image (Aman, Abbas, Mahmood, Nurunnabi, & Bano, 2019), a significant factor that negatively affected the image of Islamic tourism was the September 11, 2001 tragedy in the US (Norlida, Abu, Rrdzuan, & Mohd, 2010). Henderson's (2008) finding also revealed how politics play significant role in the development of tourism. Despite these hindrances, Islamic tourism is still viable if destination marketers understand and manage Muslim tourist travel by recognizing the factors that motivate their choice and satisfaction with tourist sites (Hassani & Moghavvemi, 2019).

Study Context: Islam in Ghana

The Islamic religion was introduced to West Africa in the 8th century through the trading of salt, gold, and kola-nuts (Yim, 2004). In Ghana, the Salaga market became the trading hub of the northern territory, and most of these Muslim traders were much interested in Ghana's kola-nuts. Kola nuts are traditional plants that are often eaten by elderly Muslims during major events like marriage and naming ceremonies (Odebunmi, Oluwaniyi, Awolola, & Adediji, 2009). Islam is widely known to be one of the main religions practiced in Ghana. Today, Ghana's population is estimated to be about 30 million, with approximately 20% recorded as Muslims (Religion Facts, 2016). Largely, Muslims are in the Northern part of the country and made up of Sunni, Shia, and Ahmadiyya Muslim, among others. Ghanaian Muslim tourists mostly visit places that provide them the opportunity to apply Islamic teachings and practices such as prayer facilities, halal food, availability of segregation areas for women at the tour site, etc. These destinations are Larabanga Mosque, Mole National Park, Nalerigu Defence Wall, Salaga, and Yendi, which are known historical sites located in the Northern part of Ghana, where about 80% of the entire Muslim population reside (Ghana Tourism Authority, 2016).

A study on Islamic tourism is important because of the following. One, Ghana has been reported to be among countries with growing Muslim population projected to grow by 35% within the next decades (Deichmann & Frempong, 2016). Two, Muslims and other religions in Ghana have coexisted harmoniously (Wandusim, 2015), achieved largely through the recognition of the state and cooperation between other religious bodies and the Muslim religion represented by their agencies such as the National Hajj Council, Muslim Representative Council, and the office of the National Chief Imam.

Developing Research Hypotheses

Muslim Tourist Perceived Value and Satisfaction

Perceived value as a tourism construct within Islamic tourism literature is conceptualized as a multidimensional construct (Chen & Petrick, 2015; Prebensen, Woo, & Uysal, 2013). Other scholars have treated perceived value as two important dimensions of consumer behavior where one explains the value of benefits received (economic, social, and relationship) and the value of sacrifices

made (value for money, time, effort, risk, and convenience) by the customer (Oh, 2003).

Furthermore, these studies (Eid & El-Gohary, 2014; Sánchez-Fernández, Iniesta-Bonillo, & Holbrook, 2009) have argued that perceived quality and value for money constituted the positive functional value, and these variables separately influence satisfaction. A study of Sweeney and Soutar (2001) on consumer perceived value scale development revealed that emotional, social, quality, and value for money significantly explained consumer attitude and behavior. In conclusion, quality and value for money are subsets of the functional values that influence consumer satisfaction and must be tested separately, to examine their corresponding effects on satisfaction. Thus, this research proposed these hypotheses:

H1: Perceived value for money have a positive effect on satisfaction.
H2: Perceived quality value have a positive effect on satisfaction.

Consequently, the relevance of the affective factors of social and emotional values to satisfaction is also examined. An observation by Duman and Mattila (2005) indicated that affective factors such as emotions gained from leisure play a critical role in tourist perceived value judgments. Tourist decisions should not be understood solely from the rational viewpoint. Earlier, the study of Havlena and Holbrook (1986) on the two typologies of emotions in consumer behavior identified the importance of the affective components in the experiences of buying and the consumption of leisure, aesthetic, creative, and religious activities. Also, Jin-Soo, Choong-Ki, and Youngjoon (2011) underlined the significant roles played by emotional values among festival tourists in their jurisdiction. Based on the literature above, this study hypothesizes that:

H3: Perceived emotional values have a positive effect on satisfaction.
H4: Perceived social values have a positive effect on satisfaction.

The Islamic holy book the Quran gives directions on all aspects of a devoted Muslim's life. Therefore, the decisions about tourist destination choice and its activities are heavily influenced by the religion (Jafari & Scott, 2014). Further, Jafari and Scott (2014) showed that religious practices expected to influence satisfaction at destinations include but are not limited to halal food provision, absence of alcohol, adherence to Islamic dress codes, general Islamic morality compliance, entertainment that meets standards of sharia, and clean prayer facilities. Researchers (Nawi, Al Mamun, Nasir, Abdullah, & Mustapha, 2019; Putra, Hati, & Daryanti, 2016) identified and classified religious practices into physical (e.g., tangible attributes such as places of worship, availability of Quran in hotel rooms, and toilets facilities that comply with sharia) and nonphysical attributes (e.g., intangible attributes such as television programs that conform to sharia and courtesy and mannerism of staff sensitive to Islamic culture) of destination of Muslim tourists. Also, the studies on cognitive and Islamic value attributes such as emotions and Islamic physical attributes empirically depict satisfaction levels positively (Putra et al., 2016). Therefore, the fundamental question is whether Muslim tourists' perception of religious practices of both physical and nonphysical attributes is significant to their satisfaction. In all, the research postulates that all six components of the perceived value model that is termed by Eid and El-Gohary (2015) as Muslim consumer perceived value could have a positive effect on tourist satisfaction. Hence, the formulation of three proposed hypotheses:

H5: Perceived Islamic physical attributes have a positive effect on satisfaction.
H6: Perceived non-Islamic physical attributes have a positive effect on satisfaction.
H7: Muslim tourist perceived values have a positive effect on satisfaction.

Muslim Tourist Satisfaction and Loyalty

Former studies have confirmed that tourist satisfaction is an important variable to all stakeholders in the tourism industry (Prebensen & Xie, 2017; Z. Song, Su, & Li, 2013). Satisfaction significantly predicts tourist future purchase behavior regarding the selection of travel tour packages (Kozak & Rimmington, 2000; Preko, Mohammed, Gyepi-Garbrah, & Allaberganov, 2020). Iniesta-Bonillo,

Sánchez-Fernández, and Jiménez-Castillo (2016) indicated in their recent study that satisfaction is the individuals' cognitive and affective state of tourists experience with consumption of the tourism products, and the relevance in the measure of price, social and emotional validation. Within the Islamic tourism context, Battour and Ismail (2016) discovered that Muslim tourist satisfaction is influenced by factors such as service quality, price, perceived value, and most importantly religious products and services (e.g., halal services and designated facilities for prayers and ritual performance such as ablutions). Gallarza and Saura (2006), Yoon and Uysal (2005), and Bigné et al. (2001) found out that a high level of destination loyalty is perceived to be a positive intention to revisit and recommend a destination. Choi and Chu (2001) observed a direct influence of satisfaction on loyalty and Bigné et al. (2001) defined loyalty as positive repurchase intentions.

In addition, the study of Homburg and Giering (2001) regarded loyalty as a future behavioral intention measured by two main indicators: one is the intention of repurchase and the other is the intention to provide positive recommendations to friends and relatives. Similarly, within the tourism context, Niininen, Szivas, and Riley (2004) and Petrick, Morais, and Norman (2001) proposed that tourist loyalty intention meant an intention to revisit a destination and the willingness to recommend the same tour to friends and relatives. Based on this revelation, the research hypothesizes that:

H8: Muslim tourist satisfaction has a positive effect on loyalty.

Muslim Tourist Perceived Value and Satisfaction Moderated by Religiosity

Religiosity has been understood differently from religion. Religion is seen as the practice of faith of adherents while religiosity dictates a person's life practices following the rules and expectations of the religion (Weaver & Agle, 2002). Some scholars believe that although Islamic tourism has gained grounds within the tourism marketing literature as a unique tourism niche, such an important concept of religiosity is underresearched (Cleveland, Laroche, & Hallab, 2013). According to Agorastos, Demiralay, and Huber (2014), religiosity defines the cultural

parameters reflected by societies and individuals, which eventually shapes the behavior of institutions and people in society. Earlier studies showed the powerful influence of religiosity on consumption patterns, family decision making, shopping behavior, food choices, and recreational activity decisions (Agorastos et al., 2014; Cleveland et al., 2013; Mansori, 2012). Zamani-Farahani and Musa (2012) indicated that low or high religiosity affects consumer satisfaction. This implies that a customer with high religiosity would have high levels of satisfaction compared to consumers with low religiosity.

Notwithstanding, religiosity was earlier investigated in the context of tourism (Zamani-Farahani & Musa, 2012), and Eid and El-Gohary (2015) directed future studies on religiosity in different geographical settings. Thus, this study heeds the call and integrates religiosity alongside the main variables shown in the conceptual model of this study presented in Figure 1. Furthermore, using religiosity as a moderator variable between Muslim tourists' perceived values and satisfaction is relevant since the travel motives of Muslim tourists are guided by Islamic norms and beliefs practices that would exist at destinations. Still, Muslim tourists will react in different ways based on their level of religiosity. This study argues that from MCPVM perspective, religiosity may moderate the relationships between the Muslim tourist's perceived values and satisfaction. Again, the significant moderating effects of religiosity of previous studies (e.g., Kashif et al., 2017; Li & Murphy, 2018; Sim & Bujang, 2012) have inspired and provided an additional opportunity for this study. The study will make a similar attempt to test whether Islamic religiosity would significantly moderate the relationships in a different research context which would enhance a holistic understanding of Muslim tourists. Thus, this hypothesis:

H9a-b: Islamic religiosity (high or low) positively moderates the relationship between perceived value and satisfaction.

Methodology

Data Collection and Sampling

The targeted population considered for this research were adult Ghanaian Muslim tourists
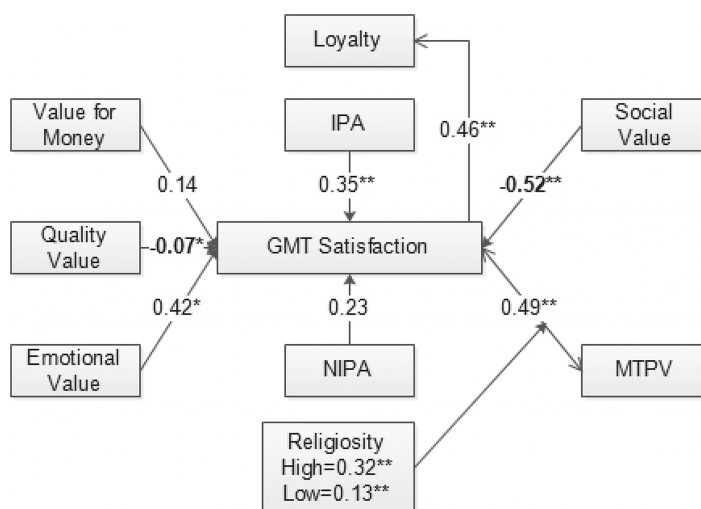
Figure 1. Tested model of Ghanaian Muslim tourist perceived values.

who visited Larabanga Mosque at the data collection period. The study was carried out in Northern Ghana. Northern Ghana is branded with exceptional desert culture, architecture (e.g., thatched homes, mud-and-stick mosques, painted adobe structures) wildlife, savanna, and beautiful scenery that attract tourists. It is also a Muslim-dominated territory within the country. This venue provided an opportunity to the researchers to gather adequate data for this study. The region is one of the most famous destinations that attract a great number of tourists within and outside Ghana (Ghana Tourism Authority, 2016). Larabanga Mosque was used for data collections due to the unique destination experience it offers to tourists. First and foremost, it is the oldest mosque in Ghana and possibly in the West Africa subregion built in 1421 by Moorish traders in the Sudanese architectural style (World Monuments Fund, 2017). Two, this mosque has an old Quran, believed to be given to the residents as a gift from heaven in 1650 through the then Imam, Yidan Barimah, in response to his prayers (Ghana Museum & Monument Board, 2015).

A purposive sampling method was used, targeting only Muslim participants at the selected destination. There were scanning questions on the cover page of the questionnaire to determine whether or not the tourist was a Muslim and also had earlier not completed this questionnaire. If the tourists met these two criteria, they were invited to complete the survey. The scanning questions were used to identify Islamic

tourists and also to avoid double sampling of tourists. The targeted Ghanaian Muslims were conveniently sampled at the destination site based on their willingness and readiness to complete self-administered questionnaires. Nonetheless, *Ghana* is constitutionally a *secular state* (Constitution of Ghana, 1992) where religious liberty is guaranteed, and all citizens are free to interact without violating others' right. On this basis, the researchers were free to interact with both male and female Muslim tourists at the destination during the data collection periods. Next, following the recommendations of coping social desirability bias (see Lavrakas, 2008; Nederhof, 1985; Randall & Fernandes, 1991), this research applied the self-administered questionnaire approach, which is one of the methods of coping recommended.

According to Creswell (2014), a self-completing questionnaire provides respondents an opportunity to answer the questions on their own without discussing the responses as well as expressing their agreement or disagreement with the questions. The main reason for using convenience sampling technique was due to its ability to access participants easily (Creswell, 2014). The research team consisted of the researchers and four experienced enumerators who first explained the purpose of the study to the participants. These enumerators were ready to assist in explaining any further questions for the tourists. The participants also were assured of anonymity and confidentiality (Wiles, Crow,

Healt, & Charles, 2007) to enable them to respond freely to the questions. Initially, the director of the targeted destination was contacted and the objective of the research was explained, in order to facilitate the data collection procedure for the survey. Data were gathered for this research from November 2017 to March, 2018. Tourist visits are high in Ghana during this period and majority of the roads to tourism sites are accessible with little or no rainfall to serve as in the country (Dixon, 2018).

The sample size for the study was determined based on the expected data analysis technique employed (Malhotra, 2007). Structural equation modeling (SEM) was considered as the preferred data analysis technique for this study, and required a minimum of 100 participants (Hair, Black, Babin, Anderson, & Tatham, 2010; Tabachnick & Fidell, 2007). This revelation provided the basis for the decision on the sample size of 396. A usable and practicable accepted sample size of 396 represents 64.7% of 612 of the administered questionnaires. The high response rate recorded in this research could be due to time spent in answering the questionnaire, as the questionnaire was designed in such a way that it took only 15 min to complete.

Instrumentation

To measure Muslim tourist perceived values, satisfaction, loyalty, and religiosity, the study adapted existing item scales from previous studies. The main constructs of MTPV, which consisted of six subvariables, included quality, price, emotional, social, Islamic physical attributes, and non-Islamic physical attributes, which have four items, and each was investigated in accordance with Battour et al. (2011) and Eid and El-Gohary (2015). Within the context, MTPV was operationalized as a quality of the tour package with affordable price, which provided emotional pleasure, improved social well-being, and guaranteed the performance of the physical and nonphysical attributes of tourists at the destination. Also, the study adapted Eid and El-Gohary's (2015) 12 items of Islamic religiosity, which this study contextualized as the importance attached to Islamic beliefs in improving the personal life of the tourists as well as performing Islamic practices of praying on time during the tour. In this study, tourist satisfaction has been conceptualized as an assessment based

on how wise the choice of the tourist was, whether right, good, and had the exact experience needed (Quintal & Polczynski, 2010). Finally, tourist loyalty was measured with four items adapted from Oliver (1997), which were regarded as the tourist intentions to encourage, say positive things, recommend, and willing to revisit the same site in the future. All the adapted items were regarded as useful since these items helped to advance the understanding of Muslim tourist perceived values. Earlier, the findings of Eid and El-Gohary (2015) confirmed the usefulness of these adapted scales in their study of Muslim tourists from 30 different countries. The final questionnaire developed to measure the constructs used a 5-point Likert scale ranging from *strongly disagree* (1) to *strongly agree* (5).

Earlier, a pretest was conducted to ascertain the understanding of the questions with greater focus on the questions that were modified to suit the study context. The results of the 30 pretest participants showed that the respondents did not have any challenge in understanding the questions as the questions were written in simple English. In all, the reliability and validity of the borrowed instruments provided evidence that the questions were reliable and valid. Noticeably, none of the adapted items were dropped as they all met the threshold of 0.5 above of the loading of the CFA. Also, SEM was used to test the relationships and to confirm the hypotheses for the study. SEM is an effective statistical tool, used in testing models with multiple relationships that include moderating or mediating variables (Bryne, 2009). The final proposed research model utilized the multigroup analysis (MGA) technique, which is regarded as one of the most significant and relatively standardized methods in SEM (Babin, Borges, & James, 2016; Hirschfield & Von Brachel, 2014) for moderation effect estimation. Hair, Sarstedt, Hopkins, and Kuppelwieser (2014) indicated that usually a moderator has two categories that may potentially affect the inner relationships in a model. For example, this study examined whether religiosity (low or high) moderates the relationship between MTPV and tourist satisfaction.

Data Analysis

This study presents a step by step data analysis in the following ways: the descriptive analysis,

Table 1

Demographic Profile of Participants

Variables	Percent
Gender	
Male	65.8%
Female	34.2%
Age	
18–24	4.4%
25–34	8.6%
35–44	23.3%
45–54	39.1%
Above 55	24.6%
Marital status	
Single	33.6%
Married	66.4%
Education	
Primary	28.4%
Secondary	35.4%
College/university	36.2%
Employment	
Unemployed	36.3%
Employed	63.7%

factor analysis, measurement and structural model and finally the multigroup analysis. The demographics of the participants (Table 1) indicated that the majority were male (65.8%). Participants who were less than 40 years old constituted 45.4% of the sample. The majority were married (66.4%), while 33.6%. were single. In terms of educational background, 35.4% of the sampled tourists had secondary education while 36.2% had attained college and university degrees. In terms of employment, more than 63.7% of the participants indicated that they were workers. The average

scores of composite constructs of the study are also presented (Table 2).

Factor Analysis

The principal axis factorial (PAF) approach with equamax rotation method was employed, which parsimoniously simplifies the number of items as well as examines the underlying factor structure of the studied constructs (Hair et al., 2010). First, the factor analysis produced an eight-factor solution with eigenvalues greater than 1.0. The Kaiser–Meyer–Olkin and Bartlett's test (KMO = 0.676, df = 199, p < 0.05) showed the adequacy of sampling and applicability of factor analysis (Hair, Anderson, Tatham, & Black, 1998). These eight factors accounted for 78.54% of the total extracted variance, proving that the distribution of values in the initial measure of MTPV, satisfaction and loyalty, were adequate for conducting factor analysis. Factor loadings of all relevant variables in the rotated factor matrix were clearly related to only one factor each. In evaluating the model, the research followed the suggested two-stage SEM analysis procedure (Bryne, 2009; Hair et al., 2010; Meyer, Gamst, & Guarino, 2013) by estimating first the measurement model and later the structural model. Multiple indices were employed to evaluate the goodness model fit, as it is likely for a model to be adequate on one fit index but inadequate on many others (Bryne, 2009; Hair et al., 2010; Meyer et al., 2013). Thus, the statistically acceptable goodness-of-fit indices indicate $\chi 2$ > 0.05, RMSEA ≤ 0.08, CFI ≥ 0.90, and TLI ≥

Table 2

Mean, Standard Deviation (*SD*), and Intercorrelation for All Variables

Construct	AVE	1	2	3	4	5	6	7	8
Value for money	0.82	**0.91**							
Quality	0.70	0.30	**0.84**						
Emotional value	0.78	0.25**	0.16**	**0.88**					
Social value	0.72	0.26**	0.45**	0.40**	**0.85**				
Islamic physical attribute (IPA)	0.76	0.36	0.22	0.38*	0.14**	**0.87**			
Non-Islamic physical attribute (NIPA)	0.74	0.36	0.36**	0.33	0.39**	0.03	**0.86**		
Satisfaction	0.73	0.45**	0.20**	−0.30*	0.038**	0.17*	0.30**	**0.85**	
Loyalty	0.75	0.10	0.37	0.36	0.10	0.18**	0.20**	0.41**	**0.86**
Mean	−	3.79	3.73	4.43	3.51	4.07	3.58	4.25	4.55
SD	−	0.73	0.91	0.71	0.70	0.53	0.89	0.74	0.69

Note: AVE = average variance explained. Bolded Diagonal figures represent the square root of the AVE; subdiagonal figures are the latent construct for intercorrelations. All intercorrelation coefficients are significant at *p < 0.05 and **p < 0.01.

0.90 (Barrett, 2007; Hu & Bentler, 1999; Steiger, 2007).

Also, the research explored whether the distribution of data deviated from normality and found that all measurement items were within skewness and kurtosis thresholds between −1.5 and +1.5, indicating no deviation from normality (Tabachnick & Fidell, 2012). Added to this, the common method bias (CMB) was tested. This research is a cross-sectional study, where data were collected from the same respondents at the same time or using the same technique for predictor and outcome variable (Heppner, Wampold, & Kilvlighan, 2008); hence, to measure the bias, Harman's single factor was conducted to determine the extent of CMB in this study. The simultaneous loading of all the items in a principal component factor analysis produce a total variance of 24.7% (<50%) acceptable maximum threshold of total variance (Podsakoff, MacKenzie, Lee, & Podsakoff, 2003). This implies that there is no possibility of CMB.

Measurement and Structural Model

The analysis of measurement model involves a four-stage approach. These are as follows: testing for the individual reliability of items, the composite reliability of the constructs, the convergent validity, and discriminant validity. First, the Cronbach alpha of the individual items obtained exceeded the threshold of 0.70 (Nunnally & Bernstein, 1994), meaning that the questions were reliable for the current

study. Second, the findings of the calculated composite reliability values also showed (0.76–0.82) an acceptable level, less or equal to 0.70 (Chin, 2010; Hair et al., 2010), which revealed internal consistency of the items and confirmed the reliability of the survey instrument. Third, the existence of convergent validity was confirmed by utilizing the average extracted variance values that exceeded 0.5 (Fornell & Larcker, 1981). Finally, to satisfy the requirement of discriminant validity, the square root of the construct's AVE was greater than the inter-constructs correlation (Fornell & Larcker, 1981).

As shown in Table 2, all the interfactor correlation results obtained for the studied constructs were less than 0.60 and the square roots of the AVEs were more than the correlation values. This shows that the constructs are distinct or separated from one another. Thus, there is evidence of discriminative validity. Again, the correlation coefficients showed in Table 2 were not above 0.80, revealing that multicollinearity is not an issue (Hair et al., 2010). Prior to this, the findings of the calculated composite reliability (CR) values also showed the level of reliability is acceptable ≥ 0.70 (Hair et al., 2010), which revealed internal consistency of the items and confirmed the reliability of the survey instrument for the study (see Table 2). The statistics for the measurement model without the moderating variable revealed CFI = 0.905, TLI = 0.902, and RMSEA = 0.06 (Table 3), showed good fit indices, and the measurement model seemed to be a good fit for the sample data (Hair, Babin, & Krey, 2017).

Table 3

Summary of Model Fits and Invariance Test

Construct	χ^2	df	$\Delta\chi^2$	Δdf	CFI	TLI	RMSEA
MTPV, satisfaction, and loyalty							
Measurement model	199.965	232			0.905	0.902	0.06
Structural model	210.754	244			0.915	0.911	0.06
Measurement and structural model of each group							
Low religiosity							
Measurement model	264.421	287			0.890	0.882	0.051
Structural model	285.245	294			0.912	0.901	0.063
High religiosity							
Measurement model	267.551	289			0.908	0.905	0.048
Structural model	345.047	299			0.930	0.942	0.067
Invariance test							
A (Configural invariance	521.233	421			0.908	0.903	0.055
B (Metric invariance)	523.351	432	2.118	11	0.908	0.902	0.055
C (Structural invariance)	545.278	439	21.927	18	0.906	0.903	0.055

In the model, MTPV accounted for 32.3% of the variance in satisfaction and satisfaction accounted for 9.0% of the variance in loyalty. This accounted for 41.3% of the variations in MTPV without the moderators.

Multigroup Analysis

In conducting the moderation analysis, this research adopted the recommended two-stage methods of earlier studies (Chin, Marcolin, & Newsted, 2003; Sarkar, Echambadi, & Harrison, 2001; Walter, Auer, & Ritter, 2006). In stage 1, the structural model analysis was performed without the moderator and the findings presented above. In stage 2, the MGA SEM modeling was performed demonstrating the configural, metric, and structural invariance. Configural is the first type of invariance that is used to identify whether the model structure is invariable across groups. According to Bollen (1989), configural invariance is paramount because unless the data support identical patterns of fixed and nonfixed parameters across groups, more restrictive models will not be supported. The outcome revealed that the model fulfilled the configural invariance thresholds, hence the MGA proceeds (Table 3). Next, the metric invariance test was conducted to assess whether the two groups have the same patterns of factor loadings. The structure invariance was also performed to show the structural path coefficients. As demonstrated in Table 3, the fit for model B was not worse than that

of the configural invariance model ($\Delta\chi^2 = 19.809$, $\rho < 0.1$). The TLI deteriorated very slightly while CFI and RMSEA remained the same. The next step was to impose structural invariance on the model. The equality of constraints significantly impaired ($\Delta\chi^2 = 19.809$, $\rho < 0.01$) the fit of model C. In all the coefficient of determination reported for the tested research model accounted for 53.6% variations in loyalty. The analysis model with moderation effect is presented in Figure 1.

Results

This section presents the results of the study. Table 4 shows the results of the SEM. Value for money has a positive effect on satisfaction ($\beta = 0.14$, $p > 0.05$), supporting H1; quality value has a significant negative effect on satisfaction ($\beta = -0.07$, $p < 0.05$), not supporting H2; emotional value has a significant positive effect on satisfaction ($\beta = 0.42$, $p < 0.001$), supporting H3; social values has a negative effect on satisfaction ($\beta = -0.52$, $p < 0.001$), not supporting H4; Islamic physical attribute has a significant positive effect on satisfaction ($\beta = 0.35$, $p < 0.001$), confirming H5; non-Islamic physical attribute has a significant positive effect on satisfaction ($\beta = 0.23$, $p < 0.05$), supporting H6; MTPV has a significant positive effect on satisfaction ($\beta = 0.49$, $p < 0.01$), supporting H7; Muslim tourist satisfaction has a significant positive effect on loyalty ($\beta = 0.46$, $p < 0.01$), supporting H8. The moderating effect of high Islamic religiosity on

Table 4

Hypothesis Testing

Independent Variables	Response Variables	Hypothesized Path	Standardized Coefficient	R^2
Value for money	Satisfaction	H1	0.14	41.3%
Quality value	Satisfaction	H2	**−0.07***	
Emotional value	Satisfaction	H3	0.42*	
Social value	Satisfaction	H4	**−0.52****	
Islamic physical attributes	Satisfaction	H5	0.35**	
Non-Islamic physical attributes	Satisfaction	H6	0.23	
Muslim tourist perceived values	Satisfaction	H7	0.49**	
Satisfaction	Loyalty	H8	0.46**	
Test of moderation effects				
Relationship	Moderator	Hypothesis	Coefficient	53.6%
MTPV- loyalty	High religiosity	H9a	0.32**	
	Low religiosity	H9b	0.13**	

Significant at *$p < 0.05$ and **$p < 0.01$.

the relationship between MTPV and satisfaction is statistically significant (β = 0.32, p < 0.01), confirming H9a. The moderating effect of low Islamic religiosity on the relationship between MTPV and satisfaction is statistically significant (β = 0.13, p < 0.01), confirming H9b. In all, the coefficient of high religiosity group was greater than that of low religiosity group, which implies that Muslim tourists with high religiosity would have a high level of satisfaction compared to those with the low religiosity group in context. The final model reported a coefficient of determinations of 53.6% variations in loyalty.

Discussion

The purpose of this study was to examine the significant effect of perceived values of Muslim tourists, satisfaction, and loyalty and also identify the moderating effect of religiosity on the relationship between MTPV and satisfaction. The results substantiated that perceived values explain satisfaction and loyalty and are moderated by religiosity of Muslim tourists within a non-Western context. These findings are one of the original contributions of this research to existing literature on Islamic religiosity and tourism marketing. These findings are suitable to explain the assumptions of the MCPVM. Empirically, it is established that Muslim tourists perceived values are what they pay for and what they receive in the consumption of tourism. This buttresses Oh's (2003) study that explained perceived benefits to include the economic, social, and relationship values while the costs received are associated with the money they spent, the time, and the risk involved. The findings of this study are in line with the earlier theoretical viewpoints of different scholars (Battour et al., 2011; Eid & El-Gohary, 2015). Essentially, value creation necessitates teamwork and communication due to the multiple relationships in the tourism sector. This informs decision makers and services providers in the indusrty to understand Muslim tourists in the context of their religion and background characteristices and not isolated individuals. This is similar to the view of Lusch and Vargo (2009), that consumer values are always unique and mostly defined by the recipient based on their assessment and contextual meaning. Hence, the identification of the effect of MTPV in respect of

tourism satisfaction is of paramount importance for effective evaluation of the effect of MTPV on the tourism industry performance. This result is indicative of the influence of value creation and satisfaction and implies that irrespective of individual level of religiosity, consumers expect values for their service or product engagement. In addition, studies (Chen & Chen, 2010; Gallarza & Saura, 2006; Petrick & Backman, 2002) have acknowledged that consumers would probably express good comments and repurchase a product when they perceived high value in consumption.

Indeed, the study revealed negative effects of quality and perceived social values on satisfaction but very significant effect, thus not supporting a prior study (Eid & El-Gohary, 2015). The result obtained might be related to the quality of facilities and services at destinations while negative perceived social value might be due to unfriendly and inhospitable people at the tour sites. Thus, the Ghanaian Muslim tourists may not expect this tour to improve their self-image, neither be respected by others nor meet people with common interest. Rather, the tourists might consider the tour as an opportunity to gain knowledge or see new things, and not expect social salutation or acknowledgment for visiting a destination. Although within the African society social values tend to project the superiority of an individual, this was not achieved in the current study's results. This makes a unique contribution to tourism literature in a non-Islamic context of non-Western environment.

Subsequently, the result of the moderating effects of religiosity on the relationships between MTPV and satisfaction results are consistent with previous studies (Battour et al., 2011; Eid & El-Gohary, 2015; Zamani-Farahani & Musa, 2012). This implies that Islamic religiosity shapes Muslim consumption behavior. This finding supports the views of Mahiah et al. (2014) that religiosity significantly played a major role in shaping Muslim beliefs, knowledge, and attitudes. The present result supports the claim that religiosity significantly moderates the relationship between MTPV and satisfaction. In principle, Muslim tourists with a high level of religious commitment to Islamic religion and teachings viewed their destination satisfaction to be much influenced by Islamic values and practice.

Additionally, the result has shown that satisfaction has significant and positive effects on loyalty. This result is in line with earlier studies (Choi & Chu, 2001; H. Song, van der Veen, Li, & Chen, 2012). Conceivably, satisfaction in the marketing literature is seen as one of the antecedents of customer loyalty, where satisfied customers are willing and ready to share their positive experiences with other potential tourists, friends, and relatives. Possibly, the Muslim tourists would recommend these destinations to others. In all, the results of this investigation are distinctive from prior studies (Battour et al., 2011; Eid & El-Gohary, 2015; Zamani-Farahani & Musa, 2012) and extend the scope in Islamic tourism literature. These earlier studies explored the importance of Islamic religiosity of Muslim tourist sociocultural settings, which revealed that Islamic belief and practices had negative relationships with perecived sociocultural impacts of tourism. Later, the study of Eid and El-Gohary (2015) also documented positive effects of all of the six consumer perceived values of Muslim tourists of UK, Egypt, and UAE, whereas this study found four positive perceived values and two negative perceived values. Quality value and perceived social value had a negative effect on Muslim tourist satisfaction. Furthermore, Eid and El-Gohary (2015) tested the moderating effect on the relationship between Islamic and non-Islamic attributes on satisfaction while this research extended the moderating effect of religiosity on the relationship between aggregate MTPV and satisfaction.

Implications

The findings have implications as the results are compatible with the Muslim Customer Perceived Value Model (Eid & El-Gohary, 2015). This study has not only validated the MCPVM in non-Islamic country, but also the research examines the effects of the dimensions of the model on Muslim satisfaction and how satisfaction also impacts loyalty. The study provides some novel insights into the interactions among the studied variables, which would aid in planning and decision making by tourism authorities, tourism businesses, practitioners, nongovernmental institutions, and the local communities. The study has also revealed practical marketing implications, as it affords opportunities to all the businesses in the industry to articulate

and manage Muslim tourists' perceived values, and thereby increases Islamic tourist satisfaction. These findings suggest that businesses and practitioners need to pay attention to Muslim perceived values and satisfaction that would ensure Muslim tourist loyalty to these destination sites. Again, the significant results of the moderating effects of religiosity provide tourism destinations opportunities to offer Islamic practices facilities like prayer rooms or availability of Quran in hotel rooms, provide access to halal food, and toilets facilities that comply with sharia, adhere to ban of alcohol and prostitutions, among others, that would reinforce the level of religiosity among the Muslim tourists. These are attainable through policy formulation, partnerships, and capacity building of the players in the industry. Imperatively, managers and business owners must strive to enhance satisfaction levels of the Muslim tourists in accordance with the perceived values and Islamic religiosity identified in order to build positive intention to revisit and also recommend a destination. Again, this offers the prospects in developing destination marketing tourism strategies that would increase Muslims' traveling desire and choice and entice more Muslims to tourism destination sites. Added to this, the study might also provide some economic benefits like increase in sales leading to profit maximization for destination marketers to use the results as a tool to deliver quality Islamic products or services to satisfy Muslim tourists when they are on holidays.

Conclusion

In conclusion, exploration of MTPV, satisfaction, loyalty, and the moderating effect of religiosity are among the deserted areas in tourism literature in context. Importantly, the current research findings support the research model. The main contribution of this research is that it advances comprehensive understanding of Muslim perceived values and Islamic religiosity of tourists in a non-Muslim state in a developing country context. This revelation is buttressed by the findings of this research, as there was support for seven hypotheses that showed positive effects out of the nine hypotheses tested. Notably, the research findings are exhibited in three ways. One, it shows that value for money, emotional value, Islamic physical attributes, and Islamic

nonphysical attributes values are antecedent of Muslim tourist satisfaction. Two, Muslim tourists' loyalty was significantly explained by satisfaction at the destination. Three, religiosity moderates the relationships of MTPV and satisfaction. In all, following these findings, the current study has made theoretical and contextual contributions to the literature. This study has extended the MCPVM by adding loyalty, which has been overlooked in previous Islamic tourism contexts. Contextually, this study makes the attempt to investigate the effects of Islamic religiosity on Muslim perceived values and satisfaction within the Islamic context of a non-Islamic state perspective. Though these interactions were overlooked previously, this research focused on the understanding of the direct relationship among the studied constructs of the current study.

Limitations and Areas for Future Study

This study has contributed to the effort to advance the understanding of the importance of religiosity as well as the significant impact of perceived values on satisfaction and loyalty among Muslim tourists, which has been overlooked in previous studies within context. In addition, the research has presented new insight into the relevance of religiosity at tourist destinations, though there are some limitations. The study has applied a convenience sampling method and cross-sectional data which are possible to constrain the generalization of the findings; thus, no generalization can be made beyond this environment. Further studies need to be conducted in similar non-Islamic countries, which might aid the comparison of the studied variables with specific countries. Further, this study focused on MTPV and satisfaction as a significant predictor of loyalty. Yet there are other factors such as Muslim consumers' ethnicity, culture, Islamic hospitality, Islamic entertainment, Islamic morality, cultural differences, and the way some Muslims understand tourism that are all needed to advance Islamic tourism concepts worldwide. The differences in the finding in literature regarding the negative effect of perceived quality and social values on satisfaction are available for future researchers. Besides, the introduction of the moderating effects of Islamic religiosity on the other perceived value model is welcomed. Focusing on countries other than Ghana

will increase the importance of Islamic religiosity to satisfaction, hence future research with other variables is recommended.

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