# Visit Intention Model: Integrating Religiosity, Halal Friendly Attributes, Perceived Risk, Perceived Value, Destination Image in West Java

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| KEYWORD | ABSTRACT |
|---|---|
| | This study aims to examine the influence of religiosity on visit intention in halal tourism, with halal-friendly attributes, perceived risk, perceived value, and destination image as mediating variables. This study contributes to the existing literature by integrating perceived risk, perceived value, and destination image as mediating variables. This study offering a comprehensive understanding of the factors influencing visit intentions in halal tourism. The research employs a quantitative approach using Structural Equation Modeling (SEM) to analyze data collected from 203 tourists in the West Java. The study reveals that religiosity significantly enhances halal-friendly attributes, perceived risk, and perceived value, while halal-friendly attributes positively influence perceived value. Perceived value and destination image are critical determinants of visit intention, whereas perceived risk does not mediate the influence of religiosity and halal-friendly attributes on destination image and visit intention. Tourism stakeholders should focus on strengthening halal-friendly services, enhancing tourists' perceived value, and building a positive destination image rather than overemphasizing risk mitigation strategies to effectively increase visit intention. |

## 1. INTRODUCTION

The Global Muslim Travel Index (GMTI) has highlighted a significant shift in the landscape of halal tourism, particularly from 2015 to 2024. During this period, Indonesia has emerged as a leading destination for halal tourism, ascending from the sixth position in 2015 to the first in both 2023 and 2024 (Bahardeen, 2024). This rise underscores the increasing importance of halal tourism in Indonesia, driven by its rich cultural heritage, robust infrastructure, and government

initiatives aimed at promoting Muslim-friendly services. The strategic efforts by Indonesia, alongside Malaysia, to enhance their halal tourism sectors reflect a broader trend of recognizing the lucrative potential of this market, which is projected to be worth over $450 billion by 2026.

The context of this research is framed by the inconsistencies found in previous studies regarding the factors influencing visit intention in halal tourism. Yasin & Herman (2023) found no significant effect of religiosity on visit intention, while Wang & Wong (2021) reported a positive influence. Similarly, the impact of halal-friendly attributes on visit intention has been debated, with studies like those by Azali et al. (2023) and Sodawan & Hsu (2022) suggesting no effect, contrary to findings by Han et al. (2019) and Safitri & Pratomo (2023), which indicate a positive impact. These conflicting results necessitate a deeper exploration into the roles of religiosity and halal-friendly attributes in shaping visit intentions. This research seeks to resolve the inconsistency in findings related to the influence of religiosity and halal-friendly attributes on visit intention by incorporating perceived risk, perceived value, and destination image as mediating variables. It aims to provide a more comprehensive understanding of the factors driving visit intentions in halal tourism.

Religiosity is a significant factor influencing visit intentions within the context of halal tourism. Studies have shown that higher levels of religiosity often correlate positively with the intention to engage in halal tourism activities. El Ashfahany et.al (2024) found that religiosity significantly influences attitudes toward halal food, subsequently affecting purchase intentions. However, the literature presents conflicting findings, with some studies suggesting that the influence of religiosity may be moderated by personal attitudes and subjective norms. This complexity indicates that while religiosity is crucial, it interacts with various personal and contextual elements that can either amplify or diminish its effects on travel intentions.

Perceived risk and perceived value are critical components influencing tourist intentions and behaviors in halal tourism. Perceived risk encompasses various dimensions, including health, social, and financial risks, which can deter potential travelers. Conversely, perceived value, which refers to the overall assessment of the benefits versus the costs associated with a travel experience, plays a pivotal role in enhancing tourist intentions. Studies have shown that high perceived value can mitigate the effects of perceived risk, leading to increased visit intentions.

The relationship between destination image, religiosity, halal-friendly attributes, and visit intention is a complex interplay that has garnered attention in recent tourism research.

Destination image serves as a mediating factor that influences how religiosity and halal-friendly attributes affect a tourist's intention to visit a destination. A positive destination image can enhance the perceived value of halal-friendly attributes, thereby increasing the likelihood of visit intentions among Muslim travelers. This suggests that when a destination is perceived positively, it can amplify the effects of both religiosity and halal-friendly attributes on a tourist's decision-making process.

This study aims to examine the influence of religiosity and halal-friendly attributes on visit intention, with perceived risk, perceived value, and destination image as mediators. By addressing the inconsistencies in previous research, it seeks to provide a clearer understanding of the factors driving visit intentions in halal tourism. The findings of this study will contribute to the development and marketing of halal tourism destinations, particularly in Indonesia, by offering insights into the complex interactions between these variables.

## 2. LITERATURE REVIEW

The Customer Perceived Value (CPV) framework is essential for understanding consumer behavior, particularly in service industries like tourism and hospitality. It involves the customer's evaluation of the utility of a product or service based on what they perceive they receive (benefit) versus what they give up (costs). This framework highlights the subjective nature of value, which can vary significantly among consumers due to their individual experiences, expectations, and perceptions. A key component of the CPV framework is the trade-off between perceived benefits and costs, influenced by factors such as service quality, emotional responses, and the overall experience provided by service providers. Research indicates that perceived value greatly impacts customer satisfaction, which in turn affects customer loyalty and advocacy behaviors (Anh et al., 2020; Karahan, 2024).

In the tourism sector, the CPV framework is used to understand how various dimensions of perceived value, such as monetary costs, service quality, and emotional engagement, influence tourists' intentions to revisit destinations or recommend them to others (Abbasi et al., 2021; Moreno-Manzo et al., 2022). Research has highlighted that factors like destination image and perceived service quality mediate the relationship between perceived value and customer satisfaction, further emphasizing the complexity of these interactions (Atasoy & Eren, 2023; Moreno-Manzo et al., 2024).

Customer Perceived Value framework is a vital tool for comprehending consumer behavior in service contexts. It encapsulates the dynamic interplay between perceived benefits, costs, and acknowledging the influence of emotional and ethical considerations on consumer decision-making. By understanding and enhancing perceived value, service providers can foster long-term customer relationships and improve customer satisfaction and loyalty.

Halal-friendly attributes encompass various elements that cater to the spiritual and practical needs of Muslim tourists, such as halal food, prayer facilities, and environments that support religious practices (Han et al., 2019; Sodawan & Hsu, 2022). Religiosity, which includes the level of individual belief and religious practices, plays a significant role in influencing Muslim tourists' decisions to visit specific destinations. Individuals with high levels of religiosity tend to pay greater attention to halal-friendly attributes when selecting travel destinations (Abror et al., 2020; Fenitra et al., 2024). They hold positive perceptions of destinations that offer halal-friendly attributes, which in turn enhances their intention to visit those places (Rostiani et al., 2023; Soonsan & Jumani, 2024). This is driven by the desire to ensure that their travel experiences are not only enjoyable but also aligned with their religious values (Sodawan & Hsu, 2022).

**H1: Religiosity affects halal friendly attributes**.

Religiosity, which encompasses the level of individual belief and religious practices, can influence how one assesses risk in various situations, including in the context of travel and consumption. In crisis situations such as the COVID-19 pandemic, religiosity can serve as a determining factor in evaluating health and safety risks. Religious individuals tend to have lower perceived risk related to travel and consumption decisions. They feel more protected by their faith, which provides a sense of security, tranquility, and confidence in facing uncertainty, thereby reducing perceived risk when traveling (Agag et al., 2022; Minton & Cabano, 2021). In this context, religiosity acts as a source of psychological support that can alleviate anxiety and uncertainty often associated with risky decision-making. Religious individuals are likely to overlook health risks if they feel that a place aligns with their religious values (Koh et al., 2009)(Yoo et al., 2022). They are more sensitive to the threat of mortality, which in turn affects their travel decisions, suggesting that religiosity can amplify perceptions of health and safety risks (Agag et al., 2022).

**H2: Religiosity affects perceived risk**.

Perceived value is the consumer's evaluation of the benefits and costs of a product or service. Religious individuals place greater emphasis on ethical and moral values in consumer decision-making, influencing consumption patterns, especially in situations of uncertainty such as the COVID-19 pandemic (Minton & Cabano, 2021). Religious consumers seek products that align with their religious values, which in turn enhances the value they derive from those products (Han et al., 2019). Religiosity can strengthen the relationship between perceived value and purchasing decisions. It indicates that consumers tend to assign higher value to products or services that align with their beliefs and are inclined to visit destinations with attributes that match their religious values (Abror et al., 2020). Religiosity affects how consumers assess costs and benefits, evaluate the value of the products or services they choose, and influence their purchasing decisions.

**H3: Religiosity affects perceived value**.

Halal-friendly attributes can reduce the perceived risk experienced by Muslim tourists. These attributes serve as a driving factor that enhances the comfort and confidence of Muslim tourists when choosing destinations, particularly in non-Muslim countries (Han et al., 2019). By ensuring that the food and services provided adhere to Islamic principles, tourists feel safer and more at ease, thereby reducing their perceived risk of potential violations of religious values during travel. Halal-friendly attributes diminish perceived risks and alleviate concerns about the possible unmet spiritual needs (Abror et al., 2020; Sodawan & Hsu, 2022). They can act as an effective risk mitigation tool for Muslim tourists. Furthermore, halal-friendly attributes can serve as a barrier against higher perceived risk. Service quality that aligns with halal-friendly attributes can enhance tourist trust, which in turn reduces their perceived risk (Fenitra et al., 2024).

**H4: Halal friendly affects perceived risk**.

Halal-friendly attributes serve as a driving factor that enhances satisfaction and perceived value for Muslim tourists when visiting destinations, particularly in non-Muslim countries (Han et al., 2019). With the assurance that the food and services provided adhere to Islamic principles, tourists feel more comfortable and satisfied, which in turn increases the value they derive from the travel experience. Halal-friendly attributes can enhance perceived value by meeting the specific expectations and spiritual needs of Muslim tourists (Sodawan & Hsu, 2022). Tourists who feel that a destination understands and respects their needs tend to have a higher perception of value, which can increase their intention to return to the destination in the future (Abror et al.,

2020; Soonsan & Jumani, 2024). Good service quality, including halal food and supporting facilities, contributes to increased satisfaction and loyalty among Muslim tourists (Fenitra et al., 2024).

**H5: Halal friendly affects effect perceived value.**

Perceived risk refers to an individual's assessment of the likelihood of incurring losses or negative consequences from a decision, while perceived value involves the consumer's evaluation of the benefits received compared to the costs incurred. When consumers perceive an increase in travel risk, such as during the COVID-19 pandemic, they tend to rate the value of their travel experiences lower (Han et al., 2019). This is due to concerns related to health and safety, which can divert consumers' attention from the benefits offered by certain destinations or services. Perceived risk can influence consumers' decisions to travel, which in turn affects the value they perceive from the experience. If consumers feel that the risks associated with travel are too high, they may choose not to travel, thereby deriving no value from the experience (Sodawan & Hsu, 2022). Perceived risk can be minimized with the implementation of effective protective measures, thereby enhancing the perceived value for consumers (Fenitra et al., 2024).

**H6: Perceived risk affects perceived value.**

Destination image is the impression formed in tourists' minds about a place based on the information they receive, their experiences, and perceptions. Perceived risk serves as a significant determinant in shaping the destination image. High perceived risk can damage the destination's image. When tourists have a high perception of risk, particularly concerning safety and health, they tend to avoid the destination, leading to a negative image of the destination (Fenitra et al., 2024; Han et al., 2019). Perceived risk can divert tourists' attention away from the positive attributes of a destination, thereby reducing its appeal. For instance, during the COVID-19 pandemic, many destinations experienced a decline in image due to health and safety concerns (Sodawan & Hsu, 2022). A positive destination image can be affected by high perceived risk, which in turn can influence tourists' intentions to visit the destination (Abror et al., 2020). Risk mitigation measures, such as the implementation of strict health protocols, can help improve the destination's image in the eyes of tourists (Soonsan & Jumani, 2024).

**H7: Perceived risk affects destination image.**

Perceived value can significantly influence the destination image. When tourists feel that the value they gain from a destination is high, the destination's image tends to be positive (Han

et al., 2019). Experiences that meet or exceed tourists' expectations create an emotional bond and enhance the positive image of the destination. Perceived value can act as a mediator in the relationship between certain attributes of a destination and the image formed in tourists' minds (Sodawan & Hsu, 2022). When a destination offers a unique and high-quality experience, tourists will rate the value highly, which in turn enhances the destination's image in their eyes. Positive perceived value will improve the overall destination image (Fenitra et al., 2024).

**H8: perceived value affects destination image**.

High perceived risk can reduce tourists' intention to visit a destination. Perceived risk related to health and safety can significantly affect tourists' visit intentions during a pandemic. When tourists perceive the risk associated with COVID-19 as high, their intention to travel tends to decrease (Abror et al., 2020; Han et al., 2019; Sodawan & Hsu, 2022; Yoo et al., 2022). A positive destination image can help mitigate the negative impact of perceived risk on visit intention. A good destination image can enhance visit intentions even in the presence of high perceived risk (Fenitra et al., 2024). Measures to improve the destination image and alleviate concerns can help increase tourists' intention to visit tourist destinations.

**H9: Perceived risk affects visit intention**.

Perceived value has a positive impact on visit intention  (Han et al., 2019; Wang & Wong, 2021). Tourists tend to decide to visit places they perceive as offering greater value, whether in terms of experience, service, or cost. Tourists who feel that a destination offers high-quality experiences and meets their expectations are likely to have a stronger intention to visit (Sodawan & Hsu, 2022; Soonsan & Jumani, 2024). Perceived value is closely related to tourist satisfaction and visit intention. Tourists who are satisfied with their experiences tend to have a higher intention to return to the destination (Abror et al., 2020). Tourists who feel they have received more value from their experiences are likely to share positive experiences with others, which can increase others' intention to visit the destination (Fenitra et al., 2024). High perceived value can strengthen visit intention, while the positive experiences tourists gain can enhance the value they perceive.

**H10: Perceived value affects visit intention**.

Destination image encompasses the perceptions and impressions formed in tourists' minds about a place, which can be influenced by various factors, including previous experiences, information received, and attributes offered by the destination. A positive destination image can

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enhance tourists' visit intentions. A good image can increase the attractiveness of a destination, thereby encouraging tourists to visit. When tourists have a positive image of a destination, they are more likely to plan a visit because they believe the experience will meet their expectations (Han et al., 2019). A good image can provide tourists with a sense of safety and comfort, making them more willing to visit the destination, even if there are concerns about risks (Sodawan & Hsu, 2022; Susanti et al., 2023). Tourists who are satisfied with their experiences at a destination tend to build a positive image, which subsequently increases their intention to revisit in the future (Abror et al., 2020; Luvsandavaajav et al., 2022). An image built through effective marketing campaigns can boost visit intentions, especially during crisis situations like the COVID-19 pandemic (Fenitra et al., 2024; Yang et al., 2022).

**H11: Destination image affects visit intention**.

Based on the above literature review, the following conceptual model was developed based on the religiosity, halal friendly attribute, perceived risk, perceived value, destination image, and visit intention of halal tourism in Indonesia.
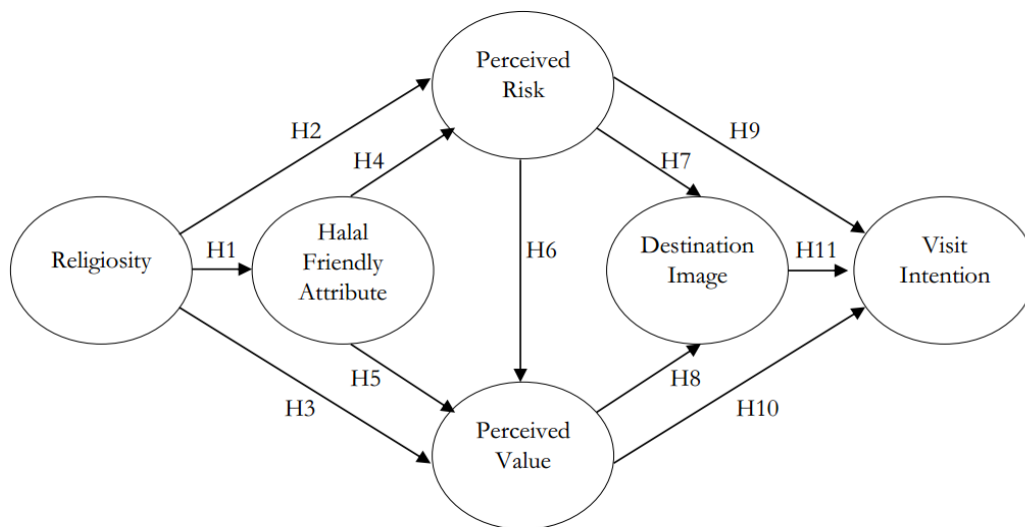


**Figure 1.** Conceptual Model

## 3. METHODOLOGY

This study employs a quantitative research design to investigate the influence of religiosity on visit intention, mediated by halal-friendly attributes, perceived risk, perceived value, and destination image. The sample for this study comprises 203 individuals who have previously been tourists in West Java region of Indonesia. This region is chosen due to its significance as a

prominent halal tourism destination in Indonesia, offering a rich context for examining the factors influencing visit intentions. The sample was selected using a non-probability sampling method, specifically convenience sampling, which allows for the inclusion of participants who are readily accessible and willing to participate in the study. This method is appropriate given the exploratory nature of the research and the specific focus on tourists with prior experience in the region.

Data collection was conducted through a structured questionnaire, designed to capture the key variables of interest. For data analysis, the study employs Structural Equation Modeling (SEM) using Smart PLS software. SEM is chosen due to its ability to simultaneously examine multiple relationships between observed and latent variables, making it ideal for testing the complex model proposed in this study. Smart PLS is particularly suitable for this research as it is robust in handling small to medium sample sizes. The results of the SEM analysis will provide insights into the complex interplay between the variables and their influence on visit intention in the context of halal tourism.

## 4. RESULT AND DISCUSSIONS

The majority of the respondents were male, under the age of 30, and are either students or private sector employees. Most participants have attained an educational level of either high school or undergraduate degree and typically engage in tourism activities 1-4 times annually.

**Table 1.** Respondents' Profile

| Profile | Descriptions | Frequency | Percentage |
|---|---|---|---|
| Gender | Male | 134 | 66 % |
| | Female | 69 | 34 % |
| Age | < = 20 years old | 71 | 35,0 % |
| | 21-30 years old | 76 | 37,4 % |
| | 31-40 years old | 26 | 12,8 % |
| | 41-50 years old | 22 | 10,8 % |
| | > = 51 years old | 8 | 3,9 % |
| Occupation | Private employee | 74 | 36,5 % |
| | Entrepreneur | 10 | 4,9 % |
| | Government employee | 8 | 3,9 % |
| | Student | 98 | 48,3 % |
| | Others | 13 | 6,4 % |
| Education | High School | 110 | 54,2 % |
| | Diploma | 1 | 0,5 % |
| | Undergraduate (S1) | 85 | 41,9 % |

| Profile | Descriptions | Frequency | Percentage |
|---|---|---|---|
| | Postgraduate (S2,S3) | 4 | 2,0 % |
| | Others | 3 | 1,5 % |
| Travel frequancy | 1-4 times a year | 138 | 68,0 % |
| | 5-8 times a year | 44 | 21,7 % |
| | 9-12 times a year | 7 | 3,4 % |
| | More than 12 times a year | 14 | 6,9 % |

Source: processed research results, 2025

Based on Table 2, the factor loading from each instrument is greater than 0,7. Convergent validity is evaluated through the Average Variance Extracted (AVE), which AVE of all variables had a value greater than 0,5 (Ketchen, 2013). It indicated that the indicators are valid to measure the variables. The values of Composite reliability and Cronbach's alpha were greater than 0,7 for each construct, which shows that all variables are reliable for analyzing the measurement model.

**Table 2.** Measurement Model

| Indicator | Loadings Factor |
|---|---|
| Religiosity (CA:0,962 CR: 0,969 AVE: 0,840) | |
| R1: I understand the concept of halal. | 0,914 |
| R2: I allocate time for religious activities. | 0,888 |
| R3: Religion influences all decisions in my life. | 0,914 |
| R4: I take time to improve my understanding of my religion. | 0,934 |
| R5: Religion is very important to me because it helps me answer questions about life. | 0,931 |
| | 0,919 |
| R6: I make financial contributions to my religious organization. | |
| Halal Friendly Attributes (CA: 0,909 CR:0,932 AVE: 0,734) | |
| HFA1: I like to visit tourist attractions that have Islamic designs, decorations, paintings, pictures, and architecture. | 0,811 |
| HFA2: I like to visit tourist attractions that have easy access to mosques/prayer rooms. | 0,845 |
| HFA3: I like to visit tourist attractions that have restaurants/food outlets that clearly display the halal logo. | 0,871 |
| HFA4: Halal information at tourist attractions is widely offered through pamphlets/brochures. | 0,894 |
| HFA5: The staff and residents around the tourist attractions understand Islam and halal rules. | 0,860 |
| Percaived Risk (CA: 0,949 CR: 0,959 AVE: 0,796) | |
| RSK1: I am concerned about practicing my religious beliefs at halal tourist destinations. | 0,855 |
| RSK2: I am concerned about facing restrictions in practicing my beliefs at halal tourist destinations. | 0,902 |
| RSK3: I am concerned about the integrity of the goods, the integrity of the seller, | 0,885 |

| Indicator | Loadings Factor |
|---|---|
| and the quality of the goods at halal tourist destinations. | |
| RSK4: I am concerned that the quality of the goods does not match my expectations at halal tourist destinations. | 0,898 |
| RSK5: I am concerned that the quality of the goods does not match the description given on the package and advertisements at halal tourist destinations. | 0,904 |
| RSK6: I am concerned that the requirements for good/suitable goods are not met at halal tourist destinations. | 0,907 |
| **Perceived Value (CA: 0,956 CR: 0,964 AVE: 0,818)** | |
| VAL1: It is important for me to take the time to travel to halal/Muslim-friendly destinations. | 0,928 |
| VAL2: Traveling to Muslim destinations is a valuable activity. | 0,916 |
| VAL3: Local culture is just as valuable as preserving the sustainability of halal destinations. | 0,869 |
| VAL4: I gained a lot of new knowledge and experience about Islam when traveling to halal tourist destinations. | 0,919 |
| VAL5: I got a new experience that was different from what I got when traveling before. | 0,892 |
| VAL6: I got a deep impression when interacting with the Islamic community and local culture in halal destinations. | 0,903 |
| **Destination Image (CA: 0,957 CR: 0,967 AVE: 0,854)** | |
| DI1: The halal destination/tourist spot are of high quality. | 0,921 |
| DI2: The halal destination/tourist spot show prestige. | 0,941 |
| DI3: The halal destination/tourist spot are suitable for muslim. | 0,941 |
| DI4: The halal destination/tourist spot are very popular. | 0,919 |
| DI5: Visiting halal/Muslim-friendly destinations is valuable to me. | 0,897 |
| **Visit Intention (CA: 0,919 CR: 0,937 AVE: 0,712)** | |
| VI1: I plan to visit a halal tourism destination in the near future. | 0,867 |
| VI2: When planning my budget, I consider halal tourism trips. | 0,841 |
| VI3: I follow the development of halal tourism products and services. | 0,844 |
| VI4: I will continue to choose halal tourism destinations in my travels. | 0,886 |
| VI5: Halal tourism in Indonesia is my main choice to visit if I have the opportunity. | 0,857 |
| VI6: I am still considering visiting halal tourism attractions in Indonesia even though the cost of travel is increasing. | 0,763 |

Source: processed research results, 2025

Religiosity has a significant positive influence on halal friendly attributes (P-value: 0,000), perceived risk (P-value: 0,036), and perceived value (P-value: 0,000). Thus, H1, H2, H3 are supported. Halal friendly attributes has a significant positive influence on perceived risk (P-value: 0,003), and perceived value (P-value: 0,000). Therefore, H4 and H5 are supported. Perceived risk (P-value: 0,006) and perceived value (P-value: 0,000) significantly and positively influence destination image. Therefore, H7 and H8 are supported. Perceived value (P-value: 0,000) and

destination image (P-value: 0,022) significantly and positively influence visit intention. Therefore, H10 and H11 are supported. In contrast, perceived risk do not have influence on perceived value (P-value: 0,111) and visit intention (P-value: 0,121). Therefore, H6 and H9 were not supported.

**Table 3.** Hypotheses Testing

| Path | Estimate | P-value | Result |
|---|---|---|---|
| H1 : Religiosity → Halal Friendly Attributes | 0,826 | 0,000 | Significant |
| H2 : Religiosity → Perceived Risk | 0,186 | 0,036 | Significant |
| H3 : Religiosity → Perceived Value | 0,515 | 0,000 | Significant |
| H4 : Halal Friendly Attributes → Perceived Risk | 0,320 | 0,003 | Significant |
| H5 : Halal Friendly Attributes → Perceived Value | 0,457 | 0,000 | Significant |
| H6 : Perceived Risk → Perceived Value | 0,033 | 0,111 | Not Significant |
| H7 : Perceived Risk → Destination Image | 0,081 | 0,006 | Significant |
| H8 : Perceived Value → Destination Image | 0,878 | 0,000 | Significant |
| H9 : Perceived Risk → Visit Intention | 0,077 | 0,121 | Not Significant |
| H10 : Perceived Value → Visit Intention | 0,450 | 0,000 | Significant |
| H11 : Destination Image → Visit Intention | 0,285 | 0,022 | Significant |

Source: processed research results, 2025

The results of the PLS-SEM analysis indicate that religiosity plays an important role in shaping tourists' perceptions of halal-friendly attributes, which in turn become the strongest factor in building destination image and enhancing perceived value, ultimately influencing visit intention. Religiosity has a positive effect on both halal-friendly attributes and perceived risk, suggesting that more religious tourists are more attentive to the availability of halal services while also being more aware of potential risks. However, perceived risk does not have a direct effect on perceived value or visit intention, indicating that risk is not a decisive factor in tourists' decision-making. Instead, perceived value and destination image emerge as the key determinants of visit intention, with perceived value showing the strongest influence. These findings emphasize that in the context of halal tourism, well-developed halal-friendly attributes are essential for creating a positive destination image and valuable travel experiences, which in turn encourage tourists' intention to visit despite the presence of perceived risks.
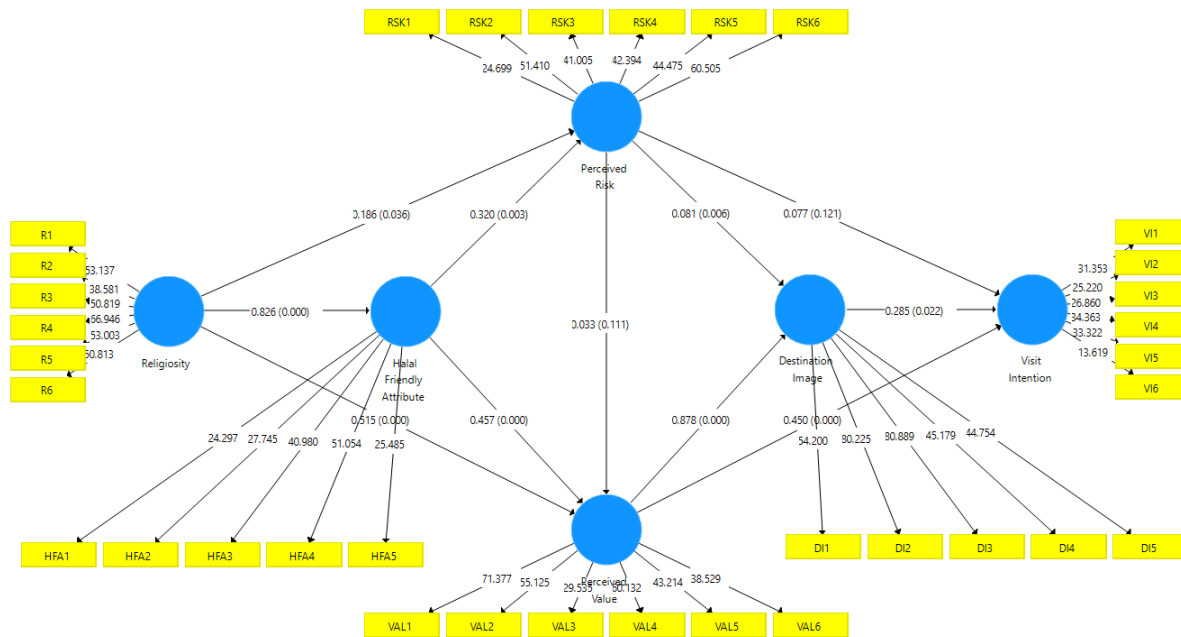
**Figure 2.** Research Results

Source: processed research results, 2025

In table 4, the results of the specific indirect effect show that the influence of religiosity on visit intention is only mediated by halal friendly attribute, perceived value, and destination image, while perceived risk does not mediate the influence of religiosity on visit intention. Religiosity influences visit intention through halal friendly attribute, perceived value, and destination with an estimate value of 0.095 and P-value: 0.031. Religiosity influences visit intention through halal friendly attribute and perceived value with an estimate value of 0.170 and P-value: 0.001. Religiosity influences visit intention through perceived value, and destination with an estimate value of 0.129 and P-value: 0.024. Religiosity influences visit intention through perceived value with an estimate value of 0.232 and P-value: 0.000.

**Table 4.** Specific Indirect Effects

| Path | Estimate | P-value |
|---|---|---|
| Halal Friendly Attribute → Perceived Risk → Destination Image | 0,026 | 0,129 |
| Religiosity → Halal Friendly Attribute → Perceived Risk → Destination Image | 0,022 | 0,126 |
| Religiosity → Perceived Risk → Destination Image | 0,015 | 0,052 |
| Halal Friendly Attribute → Perceived Risk → Perceived Value → Destination Image | 0,009 | 0,231 |
| Religiosity → Halal Friendly Attribute → Perceived Risk → Perceived Value → Destination Image | 0,008 | 0,228 |

| Path | Estimate | P-value |
|---|---|---|
| Perceived Risk → Perceived Value → Destination Image | 0,029 | 0,107 |
| Religiosity → Perceived Risk → Perceived Value → Destination Image | 0,005 | 0,207 |
| Halal Friendly Attribute → Perceived Risk → Perceived Value | 0,011 | 0,239 |
| Religiosity → Halal Friendly Attribute → Perceived Risk → Perceived Value | 0,009 | 0,235 |
| Religiosity → Perceived Risk → Perceived Value | 0,006 | 0,207 |
| Halal Friendly Attribute → Perceived Risk → Destination Image → Visit Intention | 0,007 | 0,164 |
| Religiosity → Halal Friendly Attribute → Perceived Risk → Destination Image → Visit Intention | 0,006 | 0,166 |
| Perceived Risk → Destination Image → Visit Intention | 0,023 | 0,068 |
| Religiosity → Perceived Risk → Destination Image → Visit Intention | 0,004 | 0,178 |
| Halal Friendly Attribute → Perceived Risk → Perceived Value → Destination Image → Visit Intention | 0,003 | 0,280 |
| Religiosity → Halal Friendly Attribute → Perceived Risk → Perceived Value → Destination Image → Visit Intention | 0,002 | 0,278 |
| Perceived Risk → Perceived Value → Destination Image → Visit Intention | 0,008 | 0,202 |
| Religiosity → Perceived Risk → Perceived Value → Destination Image → Visit Intention | 0,002 | 0,323 |
| Halal Friendly Attribute → Perceived Risk → Visit Intention | 0,024 | 0,259 |
| Religiosity → Halal Friendly Attribute → Perceived Risk → Visit Intention | 0,020 | 0,262 |
| Religiosity → Perceived Risk → Visit Intention | 0,014 | 0,197 |
| Halal Friendly Attribute → Perceived Risk → Perceived Value → Visit Intention | 0,005 | 0,296 |
| Religiosity → Halal Friendly Attribute → Perceived Risk → Perceived Value → Visit Intention | 0,004 | 0,293 |
| Perceived Risk → Perceived Value → Visit Intention | 0,015 | 0,152 |
| Religiosity → Perceived Risk → Perceived Value → Visit Intention | 0,003 | 0,201 |
| Perceived Value → Destination Image → Visit Intention | 0,250 | 0,022 |
| Halal Friendly Attribute → Perceived Value → Destination Image | 0,402 | 0,000 |
| Halal Friendly Attribute → Perceived Value → Destination Image → Visit Intention | 0,114 | 0,028 |
| Halal Friendly Attribute → Perceived Value → Visit Intention | 0,206 | 0,001 |
| Religiosity → Halal Friendly Attribute → Perceived Risk | 0,264 | 0,004 |
| Religiosity → Halal Friendly Attribute → Perceived Value | 0,378 | 0,000 |
| Religiosity → Halal Friendly Attribute → Perceived Value → Destination Image | 0,332 | 0,000 |
| Religiosity → Perceived Value → Destination Image | 0,452 | 0,000 |
| Religiosity → Halal Friendly Attribute → Perceived Value → Destination Image → Visit Intention | 0,095 | 0,031 |
| Religiosity → Halal Friendly Attribute → Perceived Value → Visit Intention | 0,170 | 0,001 |
| Religiosity → Perceived Value → Destination Image → Visit Intention | 0,129 | 0,024 |

| Path | Estimate | P-value |
|---|---|---|
| Religiosity → Perceived Value → Visit Intention | 0,232 | 0,000 |

Source: processed research results, 2025

The research findings indicate that religiosity positively influences the perception of halal-friendly attributes. This suggests that an individual's level of religiosity can affect their perception of the importance of halal-friendly attributes when choosing a travel destination. This study aligns with previous findings, which show that individuals with high religiosity tend to pay more attention to attributes that support their spiritual and practical needs while traveling (Han et al., 2019; Sodawan & Hsu, 2022). The research strengthens the argument that religiosity can enhance the appeal of destinations with halal attributes, thereby increasing visitation intentions (Abror et al., 2020; Fenitra et al., 2024). These findings provide valuable insights for destination managers in designing marketing strategies targeting Muslim tourists. The role of religiosity in influencing perceptions of halal-friendly attributes highlights the importance of considering religious values in the development of tourist destinations. By understanding the preferences of religious tourists, destinations can enhance their appeal by offering experiences aligned with religious values, which can increase tourist satisfaction and loyalty (Rostiani et al., 2023; Soonsan & Jumani, 2024).

The study also found that religiosity positively affects perceived risk. This indicates that religious individuals tend to have a higher perceived risk regarding travel decisions. This is consistent with previous research showing that religiosity can serve as a determinant in assessing health and safety risks (Agag et al., 2022; Minton & Cabano, 2021). Religiosity contributes to an increased sense of ethical and moral responsibility, which can heighten perceived risks associated with certain behaviors or products. Consumers with strong religious beliefs are more likely to perceive risks when purchasing products that do not comply with halal standards (Kasri et al., 2021). Religiosity influences consumer attitudes towards products, increasing their perceived risk when products contradict their religious values (Abror et al., 2020). Religiosity positively affects perceived risk by fostering risk aversion, enhancing ethical considerations, and shaping trust in products and services. This dynamic illustrates the complex interaction between personal beliefs and consumer behavior, highlighting the need for marketers and financial institutions to consider religiosity in their strategies.

The research findings indicate that religiosity positively influences the perceived value by tourists. This suggests that religious individuals tend to rate destinations higher when they offer experiences aligned with their religious values. This aligns with previous research showing that

religiosity can strengthen the relationship between perceived value and purchase decisions (Abror et al., 2020; Han et al., 2019). Religiosity affects how consumers evaluate the costs and benefits of a destination, which can enhance the perceived value of the experience. This study provides important insights for destination managers in designing tourist experiences that meet the spiritual needs of Muslim travelers. By offering quality experiences aligned with religious values, destinations can enhance perceived value and encourage tourist visitation intentions (Fenitra et al., 2024; Rostiani et al., 2023).

The study found that halal-friendly attributes positively influence perceived risk. This finding indicates that even though Muslim tourists perceive a destination as halal-friendly, it does not necessarily assure them of the safety and compliance of the destination with Islamic law, leading to a continued perception of risk. Tourists still harbor concerns about the integrity of goods, the integrity of sellers, and the quality of products at halal tourist destinations. They also worry about facing restrictions in practicing their religious beliefs at these destinations (Ajiputra et al., 2021). The psychological aspects of perceived risk among tourists require attention from halal tourism managers (Sodawan & Hsu, 2022). Therefore, halal destination managers need to provide clear information about halal options, such as food, prayer facilities, and cultural sensitivity, to effectively address potential concerns tourists may have. This proactive approach not only enhances the perceived value of the destination but also minimizes uncertainties that contribute to perceived risk. Clear communication about health and safety measures, alongside halal compliance, can reduce the perceived risk among tourists.

The research results indicate that halal-friendly attributes affect perceived value. This finding suggests that halal-friendly attributes can enhance the perceived value among Muslim tourists when visiting a destination. This is consistent with previous research showing that halal-friendly attributes can increase satisfaction and perceived value among tourists (Han et al., 2019; Sodawan & Hsu, 2022). Halal-friendly attributes serve as a driving factor that enhances perceived value by meeting the expectations and spiritual needs of Muslim tourists. Tourists who feel that a destination understands and appreciates their needs tend to have a higher perception of value (Abror et al., 2020; Soonsan & Jumani, 2024). These findings provide important insights for destination managers in enhancing tourism experiences that align with religious values. By offering quality services and halal-friendly attributes, destinations can enhance perceived value, which in turn can encourage visitation intentions and tourist loyalty (Fenitra et al., 2024).

The study shows that perceived risk does not affect perceived value. The complexity of how consumers evaluate their experiences can amplify the influence of perceived risk. Consumers often consider other factors, such as service quality, emotional satisfaction, individual risk tolerance, effective marketing strategies, and the context of the experience, which can alter the impact of perceived risk and value (Shin et al., 2022). One reason perceived risk does not affect perceived value is the complexity of how consumers evaluate their experiences. Consumers often consider multiple factors when assessing value, including service quality, emotional satisfaction, and personal experiences, which can overshadow the influence of perceived risk (Liu-Lastres et al., 2021; Młynkowiak-Stawarz et al., 2024). Additionally, perceived risk and value can be moderated by individual differences, such as risk tolerance and personal motivation. Individuals with higher risk tolerance may perceive experiences as more valuable than risky (Cambra-Fierro et al., 2022). Perceived risk does not uniformly affect all consumers; instead, it interacts with personal characteristics and situational contexts to shape perceived value. Furthermore, perceived risk often depends on the context. In some cases, consumers may accept certain risks as part of the overall experience, particularly in tourism, where adventure and exploration are valued (Ho et al., 2022). This acceptance can lead to scenarios where perceived risk enhances perceived value due to the added element of excitement or exploration of new things.

The study found that perceived risk affects destination image. High perceived risk can damage the image of a destination in the eyes of tourists. This finding aligns with previous research indicating that perceived risk can divert tourists' attention from the positive attributes of a destination (Fenitra et al., 2024; Han et al., 2019). High perceived risk, especially related to safety and health, can impact the attractiveness of a destination. When tourists perceive high risk, they tend to avoid the destination, which can diminish its positive image (Abror et al., 2020; Sodawan & Hsu, 2022). These findings have important implications for tourism destinations in designing risk mitigation strategies. By implementing effective protection measures and communicating safety protocols, destinations can improve their image in the eyes of tourists and enhance their attractiveness (Soonsan & Jumani, 2024).

The research results indicate that perceived value affects destination image. This finding suggests that when tourists feel the value they receive from a destination is high, the destination's image tends to be positive. This is consistent with previous research showing that experiences meeting or exceeding tourist expectations can enhance the positive image of a destination

(Cambra-Fierro et al., 2022; Han et al., 2019). Perceived value can act as a mediator in the relationship between specific attributes of a destination and the image formed in tourists' minds. This study shows that destinations offering unique and high-quality experiences can increase perceived value, thereby enhancing the destination's image (Sodawan & Hsu, 2022). These findings provide important insights for destination managers in enhancing the perceived value of tourists. By offering quality experiences that meet tourist expectations, destinations can enhance their positive image and encourage visit intentions (Fenitra et al., 2024).

The study shows that perceived risk does not affect visit intention. The concept of perceived risk is multifaceted and can vary greatly depending on the context and specific type of risk considered. Although perceived risk exists, it can be offset by other factors, such as perceived safety and the quality of the experience offered. Positive emotional experiences and social influence can mitigate the impact of perceived risk on visit intentions (Dutta et al., 2023; Fuentes et al., 2021). By emphasizing unique experiences and strategic communication highlighting safety, destinations can shift the focus from potential risks to benefits and positive experiences, which can enhance tourists' visit intentions (Leung et al., 2022; Tercia et al., 2022). Positive emotional experiences and peer behavior, along with the anticipation of enjoyable activities, can reduce the impact of perceived risk and overshadow individuals' perceived risk (Fuentes et al., 2021). This social validation can encourage consumers to continue their visit intentions despite concerns about risk. Tourists may prioritize the excitement and enjoyment associated with a destination over their concerns about potential risks (Dutta et al., 2023). This emotional engagement can result in stronger visit intentions, even when perceived risks are present. Destinations that successfully communicate their safety protocols and highlight unique experiences can redirect consumer focus from potential risks to experiential value (Tercia et al., 2022). This strategic communication can create a sense of trust and certainty, thereby reducing the impact of perceived risk on visit intentions. Individual differences, such as risk tolerance and personal motivation, also play a significant role. Some consumers may have a higher tolerance for risk and may be more inclined to visit destinations that others might avoid due to perceived risk (Leung et al., 2022). This variability indicates that perceived risk does not uniformly affect all consumers; instead, it interacts with personal characteristics and situational contexts to shape visit intentions.

The study findings indicate that perceived value influences visit intention. The higher the perceived value tourists have of a destination, the more likely they are to visit it. This aligns with

previous research showing that tourists tend to decide to visit places they consider to offer greater value (Han et al., 2019; Wang et al., 2024). Perceived value is closely related to tourist satisfaction and visit intention. Tourists who are satisfied with their experiences tend to have a higher intention to revisit the destination (Sodawan & Hsu, 2022; Soonsan, 2024). These findings provide important insights for destination managers in enhancing the perceived value for tourists. By offering high-quality experiences that meet tourists' expectations, destinations can increase visit intentions and encourage tourist loyalty (Abror et al., 2020; Čaušević et al., 2021).

The research found that destination image affects visit intention. A positive destination image can enhance tourists' visit intentions. This is consistent with previous research indicating that a good image can increase a destination's attractiveness and encourage tourists to visit (Han et al., 2019). A positive destination image can provide a sense of safety and comfort for tourists. When tourists have a positive image of a destination, they are more likely to plan a visit because they trust that their experience will meet their expectations (Sodawan & Hsu, 2022; Susanti et al., 2023). These findings have important implications for destination marketing strategies. By building a good image through effective marketing campaigns, destinations can increase visit intentions and attract more tourists, especially during crises like the COVID-19 pandemic (Fenitra et al., 2024)(Yang et al., 2022).

The specific indirect effects of this study show that religiosity influences visit intention, mediated by halal-friendly attributes, perceived value, and destination image. These findings suggest that religiosity can enhance visit intention by strengthening tourists' perceptions of halal-friendly attributes, the value offered by the destination, and the positive image built (Jumani, 2024; Sodawan & Hsu, 2022). Motivation driven by religiosity can lead to positive outcomes in destination image and visit intention, regardless of perceived risk. Religiosity can influence how tourists assess the benefits and quality of experiences they gain from a destination. When tourists feel that a destination aligns with their religious values, perceived value and destination image increase, which in turn enhances visit intention (Rostiani et al., 2023; Yoo et al., 2022). These findings provide important insights for destination managers in designing marketing strategies that emphasize halal-friendly attributes and enhance perceived value for Muslim tourists. By emphasizing halal-friendly attributes and offering experiences aligned with religious values, destinations can increase visit intentions and attract more Muslim tourists (Jumani, 2024; Sodawan & Hsu, 2022).

Perceived risk does not mediate the influence of religiosity and halal-friendly attributes on destination image and visit intention. The constructs of religiosity and halal-friendly attributes emphasize cultural values and individual commitment to beliefs and practices, which can influence preferences and choices without necessarily evoking perceived risk. Muslims may prioritize halal-friendly attributes in their travel decisions due to religious obligations, which can lead to a positive destination image and increased visit intention, regardless of perceived risks associated with the destination (Jumani, 2024; Sodawan & Hsu, 2022). Motivation driven by religiosity and halal attributes can overshadow the influence of perceived risk. Additionally, destination image and visit intention are often more influenced by emotional factors, perceived quality, safety, destination appeal, and experience rather than perceived risk. When tourists have a good image of a destination, they tend to overlook potential risks and instead focus on anticipated positive experiences (Rostiani et al., 2023). This indicates that perceived risk may not play a mediating role.

Perceived risk is often influenced by external factors such as marketing and communication strategies. Effective marketing can enhance the perceived value of a destination and reduce perceived risk by emphasizing safety measures and positive experiences (Sodawan & Hsu, 2022). Although perceived risks exist, they do not impact destination image and visit intention because positive marketing can create a buffer against these risks. Furthermore, there are individual differences in risk tolerance. Some individuals have a higher tolerance for risk, where the appeal of new experiences can outweigh concerns about safety (Yoo et al., 2022). This variability indicates that perceived risk does not uniformly affect all consumers, and thus perceived risk does not function as a mediator in the relationship between religiosity, halal-friendly attributes, destination image, and visit intention.

## 5. CONCLUSION

This study provides significant insights into the interaction of religiosity, halal-friendly attributes, perceived risk, perceived value, and destination image in shaping visit intention within the halal tourism sector. The findings of this research affirm that religiosity positively influences halal-friendly attributes, perceived risk, and perceived value, highlighting the crucial role of religiosity in shaping tourists' perceptions and decisions. Halal-friendly attributes positively affect perceived risk and perceived value, indicating their importance in aligning tourism offerings with the spiritual needs of Muslim tourists. Perceived risk and perceived value positively influence

destination image, suggesting that tourist destinations need to provide good information and communication regarding safety and comfort. Perceived value and destination image positively impact visit intention, emphasizing the need for tourist destinations to focus on delivering high-value experiences and fostering a positive image. Perceived risk does not affect perceived value and visit intention, suggesting that other factors may overshadow risk considerations in decision-making, such as cultural values, emotional factors, effective marketing strategies, and individual differences in risk tolerance.

This study contributes to a deeper understanding of the factors influencing halal tourism and offers practical guidance for destination managers aiming to attract Muslim tourists by emphasizing the alignment of tourism experiences with Islamic values and enhancing their destination's value and image. Future research could explore social factors, cultural factors, emotional experiences, and marketing strategies as additional mediators, as well as further investigate the role of perceived risk in different cultural contexts.

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