Assessing Halal Tourism Literacy: A Conceptual Framework

DIDY IKA SUPRYADI, ACHMAD SUDIRO, FATCHUR ROHMAN, SUMIATI SUMIATI
Management Department, Faculty of Economics and Business,
Brawijaya University, Veteran Street, Malang City,
INDONESIA

Abstract: - As consumers in the halal tourism market, Muslim tourists are expected to follow clear guidelines in consuming a product, but not everyone does so. A possible reason for this is that they have a low understanding of halal tourism literacy. This study explores the concept of halal tourism and proposes an instrument and indicators to measure halal tourism literacy among Muslim tourists. This study proposes two methods: a) an instrument with 19 test-based questions and 2) an instrument with eight perception-based questions. The questionnaires consist of Likert scales and true-false questions, developed based on past research and validated using focus group discussions (FGDs). The ratio of correct and incorrect answers is used to determine the level of difficulty of each question item. After the construct validity was tested using confirmatory factor analysis (CFA), the scores were used to categorize respondents into high, medium, and low literacy groups. Meanwhile, the concurrent validity test looks at the correlation between the actual halal tourism literacy and the perceived halal tourism literacy. The CFA results declared valid the 17 out of 19 test-based questions and all the eight perception-based questions. Meanwhile, the correlation test results showed that perceived halal tourism literacy positively correlates with actual halal tourism literacy. This research seeks to contribute to the body of knowledge, especially in proposing measurement items for halal tourism literacy.

Key-Words: - Halal tourism literacy, perceived halal tourism literacy, halal tourism, Muslim tourists, measurement and validation; tourism

1 Introduction

Islam is the second-largest religion in the world. The Muslim population is expected to reach more than 2 billion by 2022, spread across the Middle East, Pakistan, Southeast Asia, Africa—where they are majorities—and India, Russia, the United States, and the European Union—where they are minorities, [1]. Islam is also the fastest-growing globally, so the number of Muslim consumers with high purchasing power is also growing rapidly, [2]. Reports have shown that Muslim consumers spent around US$2 trillion in 2021, which was expected to reach US$2,8 trillion by 2025, [3]. This makes Muslims a potential market segment for specific goods and services.

The Muslims are people of faith and abide by the Islamic teaching. This is because Islam provides specific guidelines in almost every aspect of life, such as what to eat, what to wear, or how to spend holidays. Marketers must recognize the unique characteristics if they seek to venture into the Muslim world. Therefore, this study aims to explain the Muslim market niche, especially in the tourism sector, which is primarily driven by halalness.

Halal is everything allowed in Islam haram is everything forbidden. Halalness has a significant impact on a Muslim's travel and tourism-related decisions, especially those who are conservative, [4], [36]. Halal literacy is the ability of a Muslim to distinguish between halal and haram goods and services based on a good understanding of Islamic law, often referred to as Sharia, [5]. Similar to other belief systems' impacts on the believers, halal literacy also has a significant impact on a Muslim's way of life. It directs the way of thinking and actions of a Muslim in all aspects of life, including the way to spend free time; for example, choosing a tourist destination that complies with Islamic rules.

This study explores the concept of halal tourism literacy and its constituent components. Literacy is likely to affect Muslims' attitudes and behaviors in choosing tourist destinations. The findings are expected to help stakeholders better understand the uniqueness of the Muslim market, especially in the tourism sector.

The remaining paper is organized as follows. Section 2 outlines the past literature. Section 3 explains the methodology. Section 4 interprets the results and discussion. Section 5 concludes the article.

2 Literature Review

This section describes past research on halal literacy and the impacts on consumer behavior.

2.1 Halal Literacy

In general, halal is everything allowed in Islam, [6], while haram is everything forbidden. However, it is also believed that halal includes everything not prohibited as long as it complies with Islamic law, [7], [8]. The scope of halalness is not only limited to food and drink but includes other aspects of life, [9]. The terms halal and haram are clear in Islamic teaching based on the holy book, Al Quran, and the prophet's sayings, the hadiths. There are multiple hadiths and surahs (chapters) and ayahs (verses) alluded to the definitions of halal and haram; for example, surah Al-Baqarah ayat 168 Al-Maidah ayah 88, Al-Anfal ayat 69 and Surah An-Nahl 114. In Al-Baqarah verse 168.

Islam highlights the importance of continuously seeking knowledge as taught in Islam. Al Zarnuji stated that seeking knowledge is obligatory on two levels, [10]. The first is *fardhu ain*, which is more obligatory than the second, *fardhu kifayah*. Seeking religious knowledge is *fardhu ain,* so the importance is higher than, for example, seeking knowledge about worldly business (which is *fardhu kifayah*). A Muslim has to deepen his religious knowledge to avoid mistakes and sins. In the context of tourism, halal tourism literacy has a vital meaning so that a Muslim can distinguish permissible products and services (halal) from those that are prohibited (haram). This order to seek knowledge is stated in Al-Quran Surah Thaaha (20: 114), "And say, O my Lord, add to me knowledge," which means a Muslim is obliged to take action and ask for help from God to ease the process

Past research has discussed literacy and consumer behavior, [11]. Generally speaking, the term literacy is often synonymous with education or a person's ability to navigate challenges in life. When consumers use a product or service, previously they will go through stages of gaining knowledge, inducement, decision, and validation, [12]. Cunningham defines literacy in three layers: a) the ability to engage in reading and writing; b) the ability to contextualize the demands of the wider community; and c) the practical ability to do the implementation, [13].

Research has shown that financial literacy could influence investors' behaviors in the financial services sector [11], [14]. For example, knowledge of financial products positively and significantly affects investment intentions, [14]. Similarly, food literacy could be linked to consumers' perceptions and purchase behaviors, [15], [16]. Vidgen and Gallegos identified food literacy from the perspectives of experts and consumers. They concluded that there were three literacy domains: planning and management, selection, and preparation and consumption, [15].

In tourism, literacy can influence consumers' attitudes and behavior, [17], [18]. For example, tourist geographic literacy (TGL) helps tourists understand, process, and utilize geospatial data. As the use of TGL is different for each individual, the attitudes and behavior of tourists are also affected differently [17]. Similarly, studies have shown that halal literacy could be linked to consumer behaviors. For example, Wibowo claimed that halal literacy could simplify decision-making, [19]. Halal literacy decidedly distinguishes halal goods and services from the haram ones based on the understanding of Islamic law, [5], so this could be a factor that supports decision making. Salehudin further argues that two ways to measure halal literacy are self-evaluation and test-based evaluation [5].

2.2 Halal Tourism

Tourism that considers cultural perspective has been around for centuries, [20]. In the case of halal tourism, the primary consumers are Muslims, [6], [21], [37]. The attributes include compliance with Islamic law, values, dress code, and the provision of places of worship, halal food, and halal entertainment, [22]. The halal law and regulations refer only to Al-Quran and Sunnah, as summarized by Al-Qaradawi, [23]. However, halal can also be based on the consensus among scholars (ijma'), analogical inference (qiyas), and personal reasoning (ijtihad). There has not been a consensus on halal tourism standards, but the fundamental elements are prayer facilities, and alcohol and haram food prohibition—which aims to make Muslims feel safe, secure, and comfortable.

The clear distinction between halal and haram is stated in the Al Quran as follows: "O mankind, eat what is lawful and good from what is on the earth, and do not follow the steps of the devil; because verily the devil is a real enemy for you " (2: 168). This ayah number 168 of Surah Al-Baqarah describes the commands and prohibitions that all Muslims must follow. Another part of Al Quran reads: " O you who believe, eat the lawful and delicious food which We have given you, and thank Allah for all His blessings in words and deeds if you truly obey Him and worship Him alone. " (16: 114). This ayah 114 of Surah An Nahl emphasizes that all

Muslims must follow the commands and prohibitions prescribed. Because the guidance for halal and haram applies to all aspects of life, [5], [24], when a Muslim decides to travel, they must also pay attention to everything that is permittable and prohibited.

Surah Al-An'am explains that seeking knowledge or literacy is obligatory for a Muslim in order to be able to distinguish between what is lawful and what is forbidden in Islam: "And why do you not eat of what (when slaughtered) is called the name of Allah, even though Allah has made it clear to you what He has forbidden you unless you are forced to. And verily most (of mankind) really want to mislead (others) with their lusts without knowledge. Verily, your Lord, He knows best those who transgress" (6:119). Without knowing how to distinguish between halal and haram, the above verse explains that a person can go astray and disobey Allah's commandments..

Boğan and Sarıışık confirmed that standard guidelines are needed to define halal tourism [9] based on the past research mentioned above, among others, but this should be integrated with the more established sector: the halal industry. For example, hotel business standards could be set using a halal concept [24]. The levels of halalness could be grouped into three categories: the 'dry' hotels, which only prohibit alcohol; the 'partial' hotels, which provide halal food and prayer facilities and separate services for men and women; and the 'halal' hotel, which follow all sharia rules, [25].

Below is the proposed framework to measure halal tourism literacy.

Table1. The test-based halal tourism literacy measurement

CODE	ITEM	KEY
1	Muslims are not allowed to visit the non-Muslim majority areas	X
2	Muslims are allowed to ask for help from the non-Muslims	V
3	Muslims are allowed to join drinking parties	X
4	Consuming animal blood is allowed	X
5	Pork is not allowed to be consumed	V
6	Foods offered in pagan rituals are allowed to be consumed	X
7	Beef slaughtered by the Christians/Jews are allowed to be consumed	V
8	Consuming alcohol is not allowed	V
9	Drinking alcohol for medication is allowed	X
10	A Muslim is not allowed to accept alcohol as a gift from a non-Muslim	V
11	Dining at places that serve alcohol is allowed	X
12	Dining at places that serve haram foods such as pork is allowed	X
13	Staying at hotels that allow an unmarried couple to stay in one room is allowed	X
14	It is halal to consume a cigarette	X
15	When traveling, Muslims are allowed to pray the Maghrib prayer with the Isha prayer	V
16	While traveling, it is permissible to replace (qasar) a prayer	V
17	While traveling, Muslims are still obliged to pray on time	X
18	Muslim women are allowed to travel for more than three days without being accompanied by a mahram or female friend	X
19	Entertaining by singing and playing drums are not allowed	X

Note : V = True, X = False

Table 2. The self-evaluation halal tourism literacy measurement

CODE	ITEM	KEY
1	I feel that I understand the law of halal and haram in Islam	Likert Scale
2	I feel that I can distinguish which tourism products/services are permitted and forbidden	Likert Scale
3	I feel that I have enough knowledge about halal and haram law	Likert Scale
4	I do not feel that I need help from other people to understand better or find out which tourism products or services are halal or haram	Likert Scale
5	I feel that I have enough knowledge about haram tourism products or services	Likert Scale
6	I feel able to distinguish between haram and halal tourism products or services because I have enough knowledge	Likert Scale
7	I feel that I can distinguish attributes of a destination that are 'Muslim friendly.'	Likert Scale
8	I feel that I can distinguish 'Muslim friendly' accommodation/restaurants	Likert Scale

References: [9],[23],[26], Focus Group Discussion

2.3 Halal Tourism Literacy in the Motivation-Ability-Opportunity Concept

In the current research, the halal literacy concept developed by Salehudin is integrated with other concepts by Boğan and Sarıışık and Vargas-Sánchez and Moral-Moral, which can be summed up as a person's ability to distinguish between halal and haram by referring to Al Quran and hadiths. This literacy can influence consumer behavior directly, [27] or indirectly, [28]. Meanwhile, consumer behaviors, according to Li, can be influenced by three variables: motivation, ability, and opportunity (MAO), [28]. In this scenario, integrating halal literacy as an ability with the concept of halal tourism in the MAO concept produces halal tourism literacy as a novelty, with the following framework. Below is state of the art halal tourism literacy
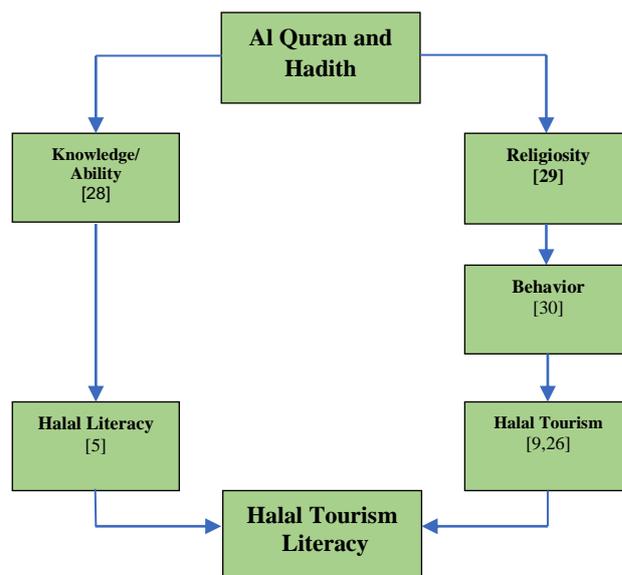

Fig. 1: State of the art halal tourism literacy

2.4 Measuring Halal Tourism Literacy

In the MAO concept developed by Li, knowledge can be separated into actual knowledge and perceived knowledge [28], applied in halal literacy by Salehudin. Perceived literacy is measured by a perception-based instrument, while actual literacy is measured by a test-based instrument, [5],[28]. However, the measurement based on self-evaluation is considered subjective and biased, whether intentional or not. Therefore, perceived literacy often shows higher confidence than the actual condition (actual literacy), [5], [31].

This study recommends that a test-based assessment of the actual literacy is used to measure consumer literacy. Previous research has shown that actual literacy tends to be lower than perceived literacy, especially those related to finance, [32], which is called overconfidence bias, [33]. Therefore, test and perception-based instruments were used in this study to measure halal tourism literacy most robustly. The two instruments adopt the concept of halal literacy from Salehudin, which is integrated with the concept of halal tourism, [9],[26]. So that halal tourism literacy can be proposed as a novelty. The items were evaluated by the respondents in surveys and focus group discussions (FGDs).

3 Methodology

The data from 170 respondents were collected using a purposive sampling technique. They were the Muslims who had visited Lombok Island, Indonesia, and were aged between 17 and 65 years. The age

group range was wide to cover different generations. The data were used to validate the framework to measure halal tourism literacy. Surveys with a test-based instrument and a self-evaluation-based instrument were combined with FGDs.

For the test-based question items, the answer scores +1 if correct, -1 if it is wrong, and 0 if there is no answer. With this scoring method, individuals could be grouped based on their understanding of Islamic law in the context of tourism. The 'no answer' option was given to prevent respondents from guessing the answer randomly. To test the validity, the results were then analyzed using confirmatory factor analysis (CFA) and the least square weight method. Then, the final score was weighted using a standardized loading factor. The norm score was calculated to classify the respondents into high, medium, and low literacy groups. The difficulty levels of the questions were also determined in proportions.

The second method was the perception-based questions using Likert scales. There were eight items to be tested. All of these items met the Cronbach alpha pre-test. The results of the final data collection were then analyzed using CFA using the maximum likelihood method. Items declared valid were then correlated with a test-based halal literacy score to see the convergent validity of the two instruments.

The validity can be determined by looking at the content validity—which assesses the representation and relevance of the instrument's content—the construct validity, and the convergent validity. To validate the instrument items in this study using LISREL 8.8, while descriptive analysis using SPSS 20.0.

4 Result and Discussion

4.1 Descriptive Statistics

Descriptive statistics determine the tendency of answers to the questionnaire or the extent to which the responses match the category of answer choices. This section describes the statistical data obtained from the respondents to show the profiles and the relationships that exist between variables in the study according to the perceptions of the respondents. Data describing respondents' conditions need to be considered additional information to understand the study results.

2.1.1 Halal Tourism Literacy
The halal tourism literacy was measured using the 19 true and false questions. The proportion of

correct and incorrect answers was calculated for each item to measure the difficulty. Questions with a low level of difficulty will have a high proportion of correct answers and a low proportion of incorrect answers, and vice versa. The proportion of incorrect answers can be calculated simply by subtracting the proportion of correct answers from 100%. Items with less than 33% POC are considered to have high difficulty, while items with more than 66% are considered to have low difficulty. Items with a POC between 33% and 66% are considered having medium difficulty items. The complete description of the difficulty level is shown in Table 3.

Table 3. Descriptive statistics of halal tourism literacy variables

Items	Proportion Of Correct	Proportion Of Incorrect	Proportion Of Abstain	Difficulty
HL01	84,12 %	8,82 %	7,06 %	Low
HL02	69,41 %	5,29 %	25,29 %	Low
HL03	70,59 %	2,94 %	26,47 %	Low
HL04	68,24 %	10,59 %	21,18 %	Low
HL05	97,65 %	0,59 %	1,76 %	Extremely Low
HL06	41,76 %	26,47 %	31,76 %	Moderate
HL07	9,41 %	48,24 %	42,35 %	Extremely High
HL08	97,65 %	1,18 %	1,18 %	Extremely Low
HL09	10,59 %	61,76 %	27,65 %	High
HL10	35,88 %	15,29 %	48,82 %	Moderate
HL11	24,12 %	45,29 %	30,59 %	High
HL12	38,24 %	16,47 %	45,29 %	Moderate
HL13	24,71 %	43,53 %	31,76 %	High
HL14	24,12 %	42,35 %	33,53 %	High
HL15	66,47 %	10,59 %	22,94 %	Moderate
HL16	73,53 %	2,94 %	23,53 %	Low
HL17	14,71 %	65,29 %	20,00 %	High
HL18	43,53 %	22,94 %	33,53 %	Moderate
HL19	27,06 %	51,76 %	21,18 %	High

Table 4. The levels of halal tourism literacy

Halal Tourism Literacy	Frequency	Percent
Lower	22	12,94%
Middle	137	80,59%
Upper	11	6,47%
Total	**170**	**100%**

Source: Processed data (2022)

The results show that 137 respondents (80.59%) belong to the medium-level category, 22 respondents (12.94%) belong to the low-level category, and 11 respondents (6.47%) belong to the high-level category.
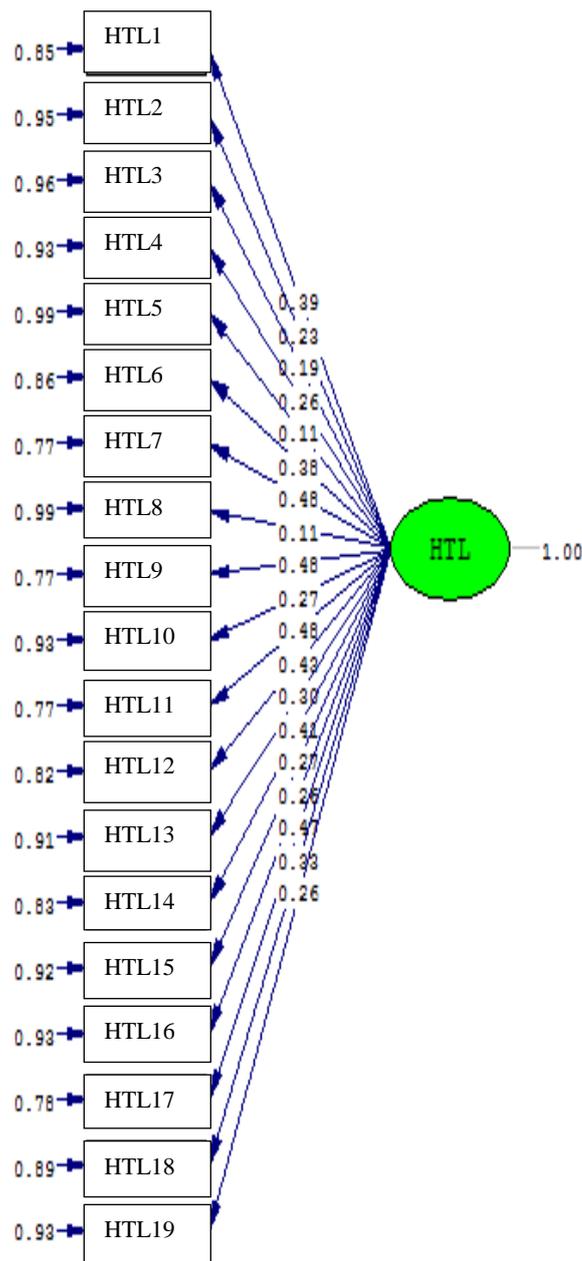
2.1.2 Perceived Halal Tourism Literacy

The perceived halal tourism literacy is measured using eight questions. The descriptive statistics show the tendency of the answers to the questionnaire or the extent to which the responses are in line with the answer choices. This tendency is gauged by a Likert scale from 1 (strongly disagree) to 5 (strongly agree). The following are the statistics results of the perceived halal tourism literacy.

Table 5. The levels of the perceived halal tourism literacy

Perceived Halal Tourism Literacy	Frequency	Percent
Lower	18	11%
Middle	109	64%
Upper	43	25%
Total	**170**	**100%**

Source: Processed data (2022)

The results show that 109 respondents (64%) belong to the middle-level category, 43 respondents (25%) belong to the high-level category, and 18 respondents (11%) belong to the low-level category.

4.2 Construct Validity

The subsequent analysis measures the construct validity using the CFA procedure, where indicators or variables are selected to form a construct. In this selection, two criteria were used: the variable must have a standardized loading factor (SLF) of 0.5, and the value of |t| must be ≥1.96 (at = 0.05), [34].
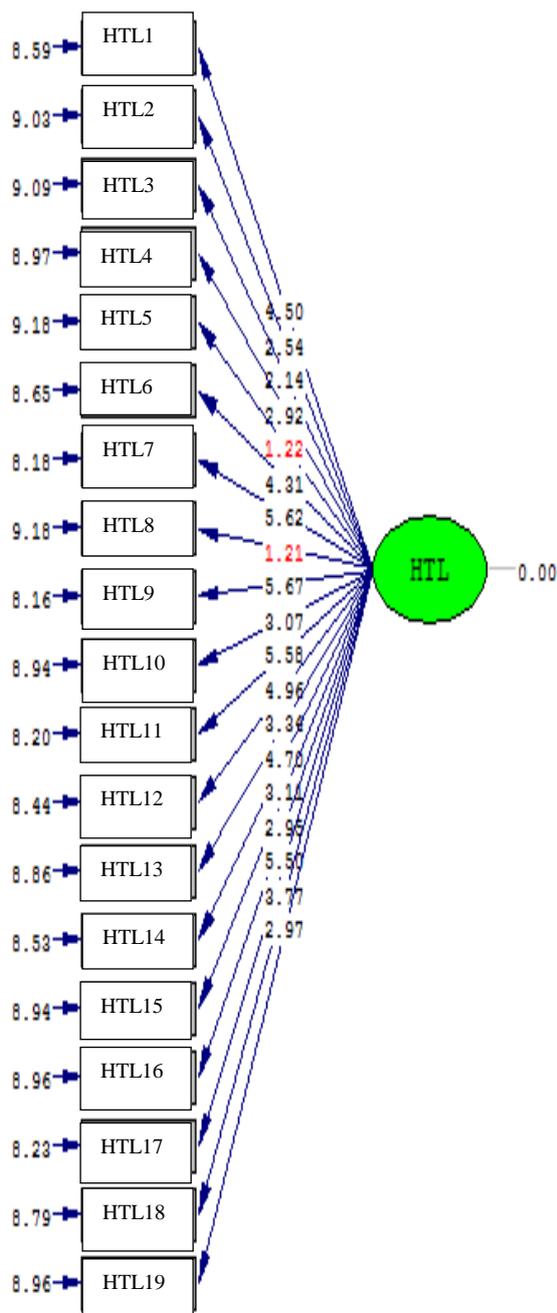
4.2.1 Halal Tourism Literacy

Validity Test
The following are the results of construct analysis of the model with confirmatory factor analysis (CFA).

Fig. 2: The model of the halal tourism literacy

Fig. 3: The construct model (t-values) of halal tourism literacy

Convergent Validity Tests
According to the recommendations from Hair, the observational variables suitable for operations on constructs or the loading factor of the latent variable must be > 0.5 to be deemed a good fit and the t-value. T-value must be > 1.96 [34]. In table 6 below, it can be seen the analysis of the construct validity of this study

Table 6. Construct validity evaluation of the halal tourism literacy

Code	Loading Factor	t-Value	Result
HTL1	0.39	4.50	Valid
HTL2	0.23	2.54	Valid
HTL3	0.19	2.14	Valid
HTL4	0.26	2.92	Valid
HTL5	0.11	1.22	Not Valid
HTL6	0.38	4.31	Valid
HTL7	0.48	5.62	Valid
HTL8	0.11	1.21	Not Valid
HTL9	0.48	5.67	Valid
HTL10	0.27	3.07	Valid
HTL11	0.48	5.58	Valid
HTL12	0.43	4.96	Valid
HTL13	0.30	3.34	Valid
HTL14	0.41	4.70	Valid
HTL15	0.27	3.11	Valid
HTL16	0.25	2.95	Valid
HTL17	0.47	5.50	Valid
HTL18	0.33	3.77	Valid
HTL19	0.26	2.97	Valid

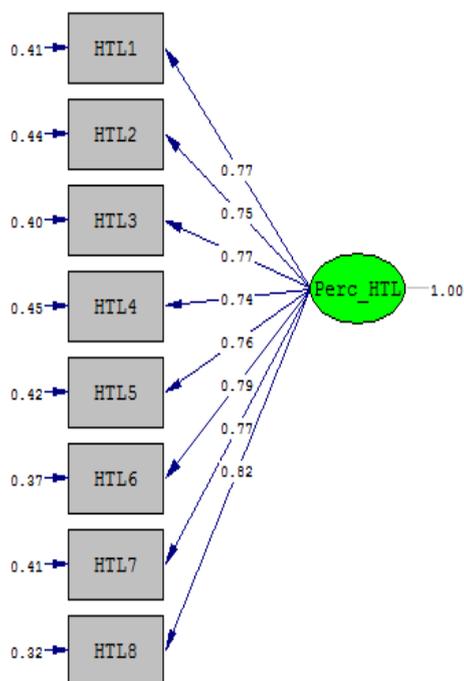*Source: Processed Data (2022)*

Table 6 shows that most of the measurement items of halal tourism literacy are accepted/valid with a t-value showing a good match (> 1.96) at the 5% significance level. However, HTL5 and HTL8 have a lower t-value than 1.96, which means they are not valid. So, those two items were removed from the measurement model and in subsequent analysis.

The goodness of Fit Tests
The results of the goodness of fit of the halal tourism literacy tests are as follows: Chi-Square = 230.48, df = 152, a p-value = 0.270, and RMSEA = 0.055. These results indicated a good fit to the data. If a model produces a p-value > 0.05 and an RMSEA < 0.08, then the model can be said to be valid [34].
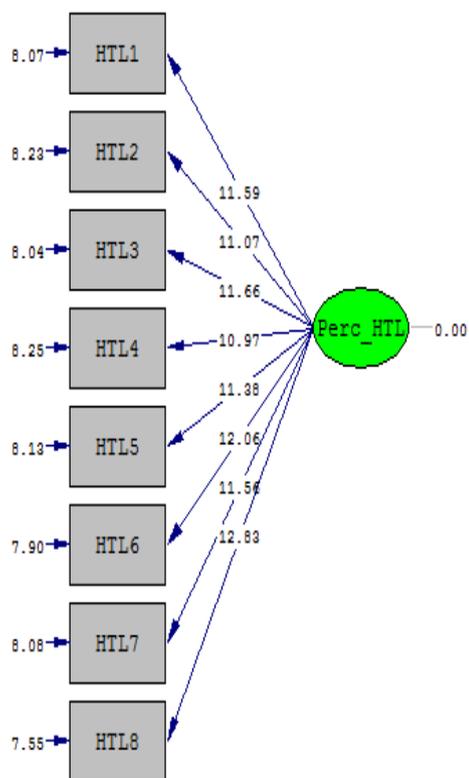
4.2.2 Perceived Halal Tourism Literacy
Validity Test
The following are the analysis results of the perceived halal tourism literacy with confirmatory factor analysis (CFA):

Fig. 4: The model of perceived halal tourism literacy

Fig. 5: The construct model (t-values) of perceived halal tourism literacy

Convergent Validity Test

Hair maintained that, in addition to the t-value, a good fit model must have observational variables on constructs or latent variables with a loading factor > 0.5. T-value must be > 1.96 [34]. The validity of the research construct can be seen in Table 7 below.

Table 7. The construct validity test of the perceived halal tourism literacy

Code	Loading Factor	t-Value	Result
HTL1	0.77	11.59	Valid
HTL2	0.75	11.07	Valid
HTL3	0.77	11.66	Valid
HTL4	0.74	10.97	Valid
HTL5	0.76	11.38	Valid
HTL6	0.79	12.06	Valid
HTL7	0.77	11.56	Valid
HTL8	0.82	12.83	Valid

Source: Processed data (2022)

Table 7 shows that all questionnaire items on the perceived halal tourism literacy are acceptable or valid because the t-value shows a good match (> 1.96) at the 5% significance level.

The goodness of Fit Tests

The results of the goodness of fit of the perceived halal tourism literacy tests are as follows: Chi-Square = 14.10, df = 20, a p-value = 0.825, and RMSEA = 0.000. These results indicated a good fit to the data. If a model produces a p-value > 0.05 and an RMSEA < 0.08, then the model can be said to be valid [34].

Correlation Analysis

The correlation value is intended to determine the strength and direction of the relationship between two constructs when processed in pairs. The correlation between the two measurement scores, that is halal tourism literacy and perceived halal tourism literacy, can be seen in table 8 below. While to see the significance of the relationship based on the t-value between the pair of constructs [34].

Table 8. Correlation tests

Variable	Halal Tourism Literacy	Perceived Halal Tourism Literacy
Halal Tourism Literacy	1	
Perceived Halal Tourism Literacy	0.482(7.126) *	1

Note: *) Significant at = 5%; t (0,05) = 1,96

Table 8 shows the correlation test results between the perceived halal tourism literacy and halal tourism literacy. It can be concluded that the two variables have a significant positive correlation, with a positive coefficient (r = 0.482, t = 7.126). This indicates that the instrument has good convergent validity and the perceived halal tourism literacy is eligible to measure halal tourism literacy. This finding challenges the results of previous studies, which state that consumers tend to overestimate their ability when their literacy is tested using a self-assessed instrument, [5],[31].

5 Conclusion

Result of this research, contributes to the body of knowledge by proposing indicators and measurements for halal tourism literacy from the perspective of tourism. This study closes previous gaps which are relevant for foods, medicine and finance, [5],[35]. The finding shows that the research instruments to measure halal tourism literacy and perceived halal tourism literacy have good construct validity, unlike the previous research, [5],[31], which claimed that consumers tend to overestimate their literacy level. This study found that Muslim tourists of all categories—low, medium, and high literacy groups—show fairly good accuracy in assessing themselves. A tentative explanation of this is that almost all respondents were well-educated.

This limitation is a direction for further research—testing the instrument with more diverse samples. Future research can also quantitatively test halal tourism literacy as a predictor of Muslim tourists' behaviors, determine the criteria for Muslim-friendly destinations, and explore tourists' perceptions of risks regarding non-halal destinations.

References:
[1] World Population Review .(2022) "Muslim Population By Country". Accessed on May 22th 2022.https://worldpopulationreview.com/country-rankings/muslim-population-by-country

[2] StagemanHP. (2019, September 1). "Muslim Consumer Market is Expanding: Be Aware of the New Muslim Consumer Landscape." Muslim Ad Network. https://www.muslimadnetwork.com/tag/muslim-market/page/4/

[3] DinarStandard (2022). "State Of The Global Islamic Economy Report 2022, available at https://www.salaamgateway.com/specialcoverage/SGIE22 (accessed May 22th 2022)

[4] Dinarstandard (2012), "*Global Muslim lifestyle travel market 2012: landscape and consumer need study for airlines, destinations, hotels and resorts executive summary*", available at www.dinarstandard.com/travel-study/ (accessed Maret 1, 2022)

[5] Salehudin, I. (2013) 'Halal Literacy: A Concept Exploration and Measurement Validation', *ASEAN Marketing Journal*, 2(1).

[6] Battour, M. and Ismail, M. N. (2016) 'Halal tourism: Concepts, practises, challenges and future', *Tourism Management Perspectives*. Elsevier Ltd, 19, pp. 150–154.

[7] Wilson, J. A. J. and Liu, J. (2011) 'The challenges of Islamic branding: Navigating emotions and halal', *Journal of Islamic Marketing*, 2(1), pp. 28–42.

[8] Wilson, J. A. J. (2014) 'The <I>halal</I> phenomenon: An extension or a new paradigm?', *Social Business*, 4(3), pp. 255–271.

[9] Boğan, E. and Sarıışık, M. (2019) 'Halal tourism: conceptual and practical challenges', *Journal of Islamic Marketing*, 10(1), pp. 87–96.

[10] Huda, M. *et al.* (2016) '*Al-Zarnūjī's Concept of Knowledge ('Ilm)*', *SAGE Open*, 6(3).

[11] Disney, R. and Gathergood, J. (2013) 'Financial literacy and consumer credit portfolios', *Journal of Banking and Finance*. Elsevier B.V., 37(7), pp. 2246–2254.

[12] Rogers, E. M. (2003) *Diffusion of innovations 5th edition*, *Free Press*.

[13] Cunningham, J. W. *et al.* (2010) '*How Will Literacy Be Defined in the New Millenium?*', *Reading*, 35(1), pp. 64–71. Available at: http://www.jstor.org/stable/748287 .

[14] Sivaramakrishnan, S., Srivastava, M. and

Rastogi, A. (2017) 'Attitudinal factors, financial literacy, and stock market participation', *International Journal of Bank Marketing*, 35(5), pp. 818–841.

[15] Vidgen, H. A. and Gallegos, D. (2014) 'Defining food literacy and its components', *Appetite*. Elsevier Ltd, 76, pp. 50–59.

[16] Truman, E., Lane, D. and Elliott, C. (2017) 'Defining food literacy: A scoping review', *Appetite*. Elsevier Ltd, 116, pp. 365–371.

[17] Chang, K. T., Huang, C. C. and Tsaur, S. H. (2019) 'Tourist geographic literacy and its consequences', *Tourism Management Perspectives*. Elsevier, 29(580), pp. 131–140.

[18] Ramdas, M. and Mohamed, B. (2014) 'Impacts of Tourism on Environmental Attributes, Environmental Literacy and Willingness to Pay: A Conceptual and Theoretical Review', *Procedia - Social and Behavioral Sciences*. Elsevier B.V., 144, pp. 378–391.

[19] Wibowo, M. W. *et al.* (2020) 'Halal food credence: do the Malaysian non-Muslim consumers hesitate?', *Journal of Islamic Marketing*.

[20] Vorzsák, M. and Guţ, C. M. (2009) 'The place of religious tourism in Romania's tourist industry', *WSEAS Transactions on Business and Economics*, 6(8), pp. 425–434.

[21] Mohsin, A., Ramli, N. and Alkhulayfi, B. A. (2016) 'Halal tourism: Emerging opportunities', *Tourism Management Perspectives*, 19(2016), pp. 137–143.

[22] El-Gohary, H. (2016) 'Halal tourism, is it really Halal?', *Tourism Management Perspectives*. Elsevier Ltd, 19, pp. 124–130.

[23] Al-Qaradawi, Y. (2001) *The Lawful and the Prohibited in Islam*. Second Edi. Cairo, Egypt: Al-Falah Foundation For Translation, Publication and Distribution.

[24] Khan, F. and Callanan, M. (2017) 'The "Halalification" of tourism', *Journal of Islamic Marketing*, 8(4), pp. 558–577.

[25] Saad, H. E. (2014) 'Sharia-compliant hotels in Egypt: Concept and chanllenges', *Advances in Hospitality and Tourism Research (AHTR)*, 2(1), pp. 1–15.

[26] Vargas-Sánchez, A. and Moral-Moral, M. (2019) 'Halal tourism: state of the art', *Tourism Review*, 74(3), pp. 385–399.

[27] Hughes, J. (2007) 'The Ability-Motivation-Opportunity Framework for Behavior Research in IS', in *2007 40th Annual Hawaii International Conference on System Sciences (HICSS'07)*. IEEE, pp. 250a-250a.

[28] Li, D. *et al.* (2019) 'Understanding energy-saving behaviors in the American workplace: A unified theory of motivation, opportunity, and ability', *Energy Research & Social Science*, 51(June 2018), pp. 198–209.

[29] Alam, S. S., Mohd, R. and Hisham, B. (2011) 'Is religiosity an important determinant on Muslim consumer behaviour in Malaysia?', *Journal of Islamic Marketing*, 2(1), pp. 83–96.

[30] Gayatri, G. *et al.* (2005) '*Understanding Service Quality From The Islamic Customer Perspective*', pp. 75–81. Available at: http://hdl.handle.net/10072/2822.

[31] Bannier, C. E. and Schwarz, M. (2018) 'Gender- and education-related effects of financial literacy and confidence on financial wealth', *Journal of Economic Psychology*, 67, pp. 66–86.

[32] Hu, S., Malevergne, Y. and Sornette, D. (2011) 'Investors' Misperception: A Hidden Source of High Markups in the Mutual Fund Industry', *SSRN Electronic Journal*.

[33] Kansal, P. and Singh, S. (2018) 'Determinants of overconfidence bias in Indian stock market', *Qualitative Research in Financial Markets*, 10(4), pp. 381–394.

[34] Hair, J. F. *et al.* (2018) '*Multivariate Data Analysis*', in. Hampshire: Cengage Learning, pp. 95–120.

[35] Antara, P. M., Musa, R. and Hassan, F. (2016) 'Bridging Islamic Financial Literacy and Halal Literacy: The Way Forward in Halal Ecosystem', *Procedia Economics and Finance*. Elsevier B.V., 37(16), pp. 196–202.

[36] Izwan Harith Md. Ithnan, Ahmad Azmi M.Ariffin, "Behavioral Intention Towards "Halal Hotels": Religiosity or Ethnicity?," WSEAS Transactions on Business and Economics, vol. 17, pp. 58-74, 2020

[37] Christina Esti Susanti, "The Effect of Push Motivational Factors and Pull Motivational Factors on Tourist Loyalty Through Satisfaction on Halal Tourists in East Java," WSEAS Transactions on Environment and Development, vol. 17, pp. 510-519, 2021