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# Islamic Attributes on Consumer Behavioral Responses Through Religiosity as a Mediating Variable

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#### **Abstract**

In Kendari city, there are five Shariah hotels, namely Hotel Zahra Syariah, Hotel Azizah Syariah, Hotel Kubah 9, Hotel Liras Syariah, and Tropical Point Hotel Syariah. The purpose of this research is to examine the influence of religiosity variables on consumer loyalty with Islamic attributes and customer satisfaction as mediating variables. The sampling technique used in this research is accidental sampling. The sample size in this study is 215 respondents, obtained using the Slovin formula. The results of this research indicate that Islamic physical attributes have a significant positive effect on customer satisfaction, while Islamic non-physical attributes have a non-significant negative effect on customer satisfaction. Islamic religiosity mediates the influence of Islamic physical attributes on customer satisfaction with a non-significant negative effect. Religiosity mediates the influence of customer satisfaction, which has a significant positive effect. Religiosity mediates the influence of customer satisfaction on behavioral loyalty with a non-significant positive effect. Islamic religiosity mediates the influence of customer satisfaction on attitudinal loyalty with a significant positive effect. Customer satisfaction has a significant positive effect on behavioral loyalty, and customer satisfaction also has a significant positive effect on attitudinal loyalty.

#### Abstrak

Di kota Kendari terdapat lima hotel syariah yaitu Hotel Zahra Syariah, Hotel Azizah Syariah, Hotel Kubah 9, Hotel Liras Syariah, dan Tropical Point Hotel Syariah. Tujuan dari penelitian ini adalah untuk menguji pengaruh antara variable religiusitas terhadap loyalitas konsumen dengan atribut islami dan kepuasan konsumen sebagai variable mediasi. Teknik pengambilan sampel dalam penelitian ini menggunakan Teknik accidental sampling dengan. Jumlah sampel dalam penelitian ini berjumlah 215 responden yang didapatkan dengan menggunakan rumus slovin. Hasil penelitian ini menununjukkan bahwa Islamic physical attributes berpengaruh positif signifikan terhadap customer satisfaction, Islamic nonphysical attributes berpengaruh negative tidak signifikan terhadap customer satisfaction. Islamic religiosity memediasi Islamic physical attributes terhadap customer satisfaction berpengaruh negative tidak signifikan. religiusitas memediasi pengaruh Islamic nonphysical attribute terhadap kepuasan pelanggan memiliki pengaruh positif signifikan. Religiusitas memediasi pengaruh kepuasan terhadap behavioural loyalty berpengaruh positif tidak segnifikan. Islamic Religiusitas memediasi pengaruh kepuasan terhadap attitudinal loyalty berpengaruh positif signifikan. Customer Satisfaction berpengaruh Positif signifikan terhadap Behavioral Loyaty. Customer Satisfaction berpengaruh Positif signifikan terhadap attitudinal Loyaty.

**Keywords:** Religiosity, Islamic Attributes, Consumer Satisfaction, Consumer Loyalty

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## 1. INTRODUCTION

The halal industry has evolved into a new manufacturing sector that is growing together as a global business with the fastest growth rate worldwide. This is due to an increasing number of countries/regions/businesses accepting the concept of halal as one of the determining factors for the quality of a product/service. This condition is further supported by the awareness of the Indonesian society towards halal-certified products and the growing

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concept of halal living, which is being widely adopted by the community, particularly the Muslim population (Battour & Ismail, 2016).

According to the Halal Industry Ecosystem Report (2020), there are six clusters of the halal industry that have developed today, namely food and beverage, logistics, fashion, hospitality services, cosmetics and personal care, Islamic finance, and halal tourism (Sukoso, Wiryawan Adam, Kusnadi Joni, 2020). Among these industries, Islamic finance, halal food, and modest fashion are considered to have the largest market share within the halal industry. On the other hand, some industries such as media recreation, halal pharmaceuticals, halal cosmetics, and Muslim-friendly travel have a lower market share compared to other halal industries.

The low market share of Muslim-friendly travel, particularly in the hospitality sector, can be attributed to the relatively slow development of halal tourism. This results in a lack of value-added offerings that sharia-compliant hotels can provide, making it challenging for them to compete with conventional hotels. Additionally, not all Muslim consumers have a high level of religiosity, which leads to a lower level of compliance in selecting hotel services. For Muslim individuals with a high level of religiosity, the availability of Islamic attributes becomes a crucial factor in their decision-making process. These attributes may include gender segregation, prohibition of sharing rooms with non-mahram individuals, the absence of alcohol, and the lack of common swimming pool facilities.

It can be argued that the level of religiosity determines an individual's compliance with Islamic Sharia, and therefore, the importance placed on Islamic attributes is highly dependent on the level of religiosity. Generally, research exploring relationship between Islamic attributes, religiosity, satisfaction, and loyalty tends to focus on the influence between these factors. However, there are not many studies that specifically identify the dimensions of Islamic attributes and loyalty that may have different perceptions. It is possible that the availability of attributes across dimensions may be perceived differently in terms of satisfaction, particularly with religiosity as a moderating variable. Similarly, for customer satisfaction, there is a tendency to exhibit different loyalty behaviors, such as whether satisfaction influences behavioral loyalty or attitudinal loyalty.

On the other hand, numerous findings indicate that the level of religiosity among Muslim consumers has different effects on their behavior and satisfaction. Therefore, based on this research gap, an investigation into the relationship between Islamic attributes, satisfaction, and loyalty moderated by the level of religiosity is warranted. This study is a developmental research that builds upon the works of several previous researchers (Eid & El-Gohary, 2015a); (Fajriyati et al., 2020); (Fajriyati et al., 2022); (Sobari et al., 2022). In this study, the level of religiosity among Muslim consumers is the main focus in relation to the influence of Islamic attributes on customer satisfaction and the impact of satisfaction on loyalty moderated by religiosity.

Several previous studies have examined religiosity as a mediating variable, particularly in the relationship between Islamic attributes and customer satisfaction and loyalty. For example, studies conducted by (Battour & Ismail, 2014) and (Battour & Ismail, 2016) suggest that Islamic attributes have a significant relationship, and religiosity moderating variable significantly influences customer satisfaction and loyalty. However, the findings of a different study conducted by (Fairivati et al., 2022)indicate that religiosity as a moderating variable does not have a significant impact on the relationship between Islamic attributes and overall satisfaction. The findings suggest that religiosity does not moderate the influence of Islamic attributes on customer satisfaction. This could be due to the fact that Muslim tourists are already familiar with the presence of Islamic attributes in their home cities/countries, and the destinations they visit are often cities with a majority Muslim population. Therefore, they expect to easily find these Islamic attributes. As a result, religiosity is not found to significantly affect the relationship between Islamic attributes, satisfaction, and loyalty. From the researchers' perspective, religiosity does not serve as a mediating variable but rather as an exogenous variable that influences Islamic attributes, satisfaction, and loyalty.

Religiosity refers to an individual's level of belief and commitment to their religion (Meliani et al., 2021). The higher an individual's religiosity, the more likely they are to strive to align their consumption behaviors with their religious obligations (Mukhtar & Butt, 2012). Research by Jayanti & Iriani (2020) explains that consumers with high levels of religiosity

tend to be less impulsive, more mature in their behavior, and responsible in their purchasing decisions. In addition to religiosity, product attributes also play a significant role in attracting consumers (Sudigdo et al., 2019).

Islamic attributes play a crucial role in influencing customer satisfaction and creating loyalty. These attributes can contribute to a positive image and increase the frequency of consumer visits (Battour et al., 2020). The primary product of Sharia-compliant hotels is the assurance of halal services and the creation of positive emotional and religious experiences to enhance customer satisfaction (Samsudin & Putra, 2020). Customer satisfaction is a vital aspect of delivering exceptional service (Shaleha et al., 2021). To achieve customer satisfaction, Sharia-compliant hotels compete in fulfilling Islamic attributes to enhance religiosity levels and foster customer loyalty.

Akhtar et al., (2020) proposed that there is a conflicting relationship between Islamic attributes and attitudes, leading religiosity to serve as a mediating variable in their study. Research conducted by (Putra et al., 2016) hypothesized that the presence or absence of Sharia-compliant facilities would have a significant influence on consumer evaluations. However, the results showed no significant impact. Islamic facilities are quite common in various regions in Muslimmajority countries, and they are not considered a primary consideration for Indonesian consumers since they assume these facilities are available everywhere. Another study by (Fajriyati et al., 2022) found that religiosity, as a moderating variable, did not have a significant effect on the relationship between Islamic attributes and overall tourist satisfaction.

#### 2. METODE PENELITIAN

This study is a quantitative research with an exploratory research design. The object of this study is the entire Sharia hotels in Kendari City, including Hotel Zahra Syariah, Hotel Azizah Syariah, Hotel

Kubah 9 Syariah, Hotel Liras Syariah, and Tropical Point Hotel Syariah. The population of this study consists of all visitors of Sharia hotels in Kendari City and is considered to be infinite. Therefore, purposive sampling technique is used in this study. The sample size for this study is 215 respondents, collected over a period of 2 months from February to March 2023. The measurement of variables in this study includes the Islamic attribute variable (consisting of 6 items for physical attribute and 6 items for non-physical attribute), measured using 14 statement items (Sobari et al., 2022) (Fajriyati et al., 2020) (Eid & El-Gohary, 2015b); the religiosity variable, measured using 6 items (Fajriyati et al., 2022); customer satisfaction, measured using 7 items (Fajriyati et al., 2020) (Adirestuty, 2019); and customer loyalty, measured using 12 items (6 items for behavioral loyalty and 6 items for attitudinal loyalty) (Fajriyati et al., 2022) (Chi & Ou, 2008). Data collection in this study is done using a questionnaire, which is a structured instrument consisting of questions/statements to facilitate data analysis needed to measure the research variables. The analysis tool used in this study is SEM PLS, which is a statistical method that can test a series of relationships that are usually difficult to measure simultaneously

### 3. RESULT AND DISCUSSION

## 3.1. Result

Based on the results of the outer model testing, which includes convergent validity, discriminant validity, and composite reliability, it was found that the measurement constructs for all variable items have met the criteria for validity and reliability, except for the Islamic physical attribute and Islamic non-physical attribute variables. For the Islamic physical attribute, out of the 13 measurement items, only 6 items meet the testing criteria. As for the Islamic non-physical attribute, out of the 7 measurement items, 5 items meet the testing criteria according to the findings. The detailed results are as follows:

Table 1. Summary of Outer Model Testing Results for Variables

No	Variabel	Indikator	Outer Loading	Composite Reliability	Cronbach Alpha	AVE
		IPA4	0.739			
1	Islamic Physical Attribute	IPA5	0.701		0.848	0.562
		IPA6	0.753	0.864		
		IPA8	0.751			
		IPA9	0.728			
		IPA10	0.819			
2		INPA1	0.796	0.827	0.804	0.626

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No	Variabel	Indikator	Outer Loading	Composite Reliability	Cronbach Alpha	AVE	
	Islamic Non Physical	INPA2	0.851	•	-		
	Attribute	INPA3	0.770				
		INPA5	0.745				
		CS1	0.872				
		CS2	0.899				
	Customer Satisfaction	CS3	0.874		0.964	0.755	
3		CS4	0.872	0.946			
		CS5	0.856				
		CS6	0.867				
		CS7	0.841				
	Islamic Religousity	IR1	0.836				
		IR2	0.868		0.938	0.763	
4		IR3	0.864	0.047			
		IR4	0.914	0.947			
		IR5	0.898				
		IR6	0.859				
	Behavioral Loyalty	BH1	0.784				
		BH2	0.839				
5		ВН3	0.884	0.002	0.890	0.645	
		BH4	0.829	0.903			
		BH5	0.738				
		BH6	0.734				
6	Attutidinal Loyalty	AL1	0.866				
		AL2	0.890				
		AL3	0.827		0.925	0.691	
		AL4	0.704	0.931			
		AL5	0.825				
		AL6	0.855				
		AL7	0.839				

Based on the analysis output after conducting bootstrapping, the hypothesis testing results are as follows:

**Table 2. Recapitulation of Results** 

н	Effect between Variables	Coefecient	T-	P-	Desciptions	
11	Effect between variables	Path	Statistic	Value		
H1	Islamic Physical Attribute-Consumer Satisfaction	0.270	2.869	0.004	Significant	
H2	Islamic Non Physical Attribute-Consumer Satisfaction	0,309	3.231	0.001	Significant	
Н3	Consumer Satisfaction-Behavioral Loyalty	0.649	10.627	0.000	Significant	
H4	Consumer Satisfaction-Attitudinal Loyalty	0.604	7.898	0.000	Significant	
Н5	Islamic Religiousity-Consumer Satisfaction- Behavioral Loyalty	0.043	0.846	0.398	Insignificant	
Н6	Islamic Religiousity-Consumer Satisfaction- Attitudinal Loyalty	0.040	0.803	0.422	Insignificant	

## 3.2. Discussion

Based on the data analysis results, it shows that Islamic Physical Attributes have a significant positive effect on customer satisfaction. This is in line with the research conducted by (Battour et al., 2013) where the availability of Islamic attributes in destinations can please Muslim travelers when vacationing or visiting specific destinations. With the Halal Assurance

provided by Shariah hotels in facilitating consumers, especially in Islamic Physical Attributes such as the availability of places of worship, separate services for men and women, prohibition of sinful activities, and Shariah-compliant clothing, it will provide comfort for Muslim consumers in carrying out their activities when visiting Shariah hotels in Kendari. In addition, Muslim consumers have obligations related to Islamic

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teachings when they visit certain places. This will certainly be a consideration for them, not only with the presence of generic attributes but also the availability of Islamic attributes in every available facility. This statement is also supported by research conducted by (Fajriyati et al., 2022) that Muslim consumers consider Islamic attributes that provide comfort for them when visiting certain places. In contrast, the nonphysical Islamic attributes have a non-significant negative effect. The findings of this study do not align with previous research conducted by (Eid & El-Gohary, 2015b), where Islamic non-physical attributes have a significant positive effect. This is due to the unfulfilled facilities that support customer satisfaction, such as lack of cleanliness around the hotel, not broadcasting the call to prayer (Adhan) during prayer times. Additionally, this is also influenced by the age of consumers who are still young and do not pay much attention to some available Islamic attributes in Shariah hotels

Furthermore, Islamic religiosity in mediating the relationship between Islamic Physical Attributes and customer satisfaction has a non-significant negative effect. This is not in line with the research conducted by Eid & El-Gohary (2015a) and Afendi & Ghofur (2021) which suggest that religiosity is an individual's commitment where the higher the level commitment the consumer has, the higher the satisfaction they perceive. In creating customer satisfaction, consumers do not only consider Islamic Physical Attributes such as the availability of places of worship, assurance of halal food, separate services, prohibition of sinful activities, and promotions carried out or available in Shariah hotels. Additionally, religiosity does not mediate the influence of Islamic physical attributes on customer satisfaction, which means that in creating customer satisfaction in using Shariah hotels, some consumers do not consider Islamic religiosity as a basis for using the hotel. This is partly due to the age of the respondents, who are still young, so they pay less attention to Islamic religiosity in fulfilling their satisfaction. In this study, the moderating role of religiosity, particularly in consumer behavior implementation, is essentially influenced or determined by the characteristics of the service because it is related to the level of sensitivity of Muslim consumers to halal products, which, in fact, does not apply to every product/service. Religiosity mediates the relationship between Islamic nonphysical attributes and customer satisfaction with a

significant positive effect. This is in line with the research conducted by Eid & El-Gohary (2015b) and Jayanti & Iriani (2020). Facilities in Shariah hotels that adhere to Shariah principles should be operated based on Shariah principles (Sulaiman et al., 2022). Consumers need to consider Islamic non-physical attributes when staying at Shariah hotels, such as attitudes, reflections, and the avoidance of sinful acts. Additionally, Islamic non-physical attributes in customer satisfaction are mediated by Islamic religiosity, meaning that individuals with high levels of religiosity will prioritize matters related to the afterlife over worldly matters and strive to obey the commandments according to their beliefs while avoiding all prohibitions of Allah SWT. In other words, consumers who enter Shariah hotels have religious convictions, and they are more likely to accept products/services that are in line with Islamic Shariah law (Khalid & Akhtar, 2018).

Islamic religiosity mediates the satisfactionbehavioral loyalty relationship with a non-significant positive effect. Revisit intention is one of the key indicators of behavioral loyalty, which is an important factor that helps ensure a destination successfully attracts tourists. This factor should be considered due to the benefits it offers. This study is not in line with the research conducted by Fajriyati et al., (2022). The lack of satisfaction experienced by customers when visiting or staying at Shariah hotels does not influence behavioral loyalty, which is the level of customer loyalty reflected in their behavior in using a product/service. Additionally, the role of Islamic religiosity does not mediate satisfaction-behavioral loyalty, meaning that when consumers have high Islamic religiosity, their understanding of Islamic values and commitment to their religion, the satisfaction they derive from the available Islamic attributes in Shariah hotels will also be high, leading to repeat visits by consumers. Islamic religiosity mediates the influence of satisfaction on attitudinal loyalty with a significant positive effect.

This study aligns with the findings of research conducted by Rahman (2014), which states that satisfaction influences attitudinal loyalty, indicated by the intention to revisit a destination and the willingness to recommend it to friends and family. Similarly, the study by (Fajriyati et al., 2022) explains that satisfied tourists will choose to revisit the same destination. Islamic religiosity mediates satisfactionattitudinal loyalty, where consumers' religious

attitudes towards Islamic attributes found in Shariah hotels provide added value in achieving customer satisfaction (shaleha et al., 2021). If this added value meets consumers' expectations, they will provide positive recommendations to people around them. Customer satisfaction has a significant positive effect on behavioral loyalty. This is consistent with the research conducted by (Bowen & Chen, 2001), where behavioral loyalty can be measured based on consumer behavior, such as the frequency of consuming a product/service. According to (Fajriyati et al., 2022), behavioral loyalty represents the longterm choice of customers towards a company, the intention to revisit, and the commitment to not switch to other places. The satisfaction derived from Shariah hotels will have a long-term impact on customers, as they will provide positive recommendations for the hotel. Customer satisfaction also has a significant positive effect on attitudinal loyalty. This finding aligns with the research conducted by (Chi & Qu, 2008), where attitudinal loyalty is demonstrated through recommendations to others, refusal of offers, and willingness to pay a premium price. Fajriyati et al., (2022) found a significant positive effect of customer satisfaction on attitudinal Attitudinal loyalty represents an attitude seen in the willingness of customers to recommend a destination to others. In other words, in this study, if customer satisfaction is met, attitudinal loyalty, which focuses on cognitive aspects, will be created, thereby encouraging repeat visits with the support of the positive experiences obtained from previous visits.

### 4. CONCLUSION

Islamic physical attributes have a significant positive influence on customer satisfaction, while Islamic non-physical attributes have a non-significant negative influence on customer satisfaction. Islamic religiosity mediates the influence of Islamic physical attributes on customer satisfaction, with a non-significant negative effect. Religiosity mediates the influence of Islamic non-physical attributes on customer satisfaction, showing a significant positive impact. Religiosity mediates the influence of satisfaction on behavioral loyalty, with a non-significant positive effect. Islamic religiosity mediates the influence of satisfaction on attitudinal loyalty, showing a significant positive effect. Customer satisfaction has a significant positive impact on

behavioral loyalty. Customer satisfaction has a significant positive impact on attitudinal loyalty.

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