Title: The Role of Islamic Religiosity on the Relationship between Perceived Value and Tourist Satisfaction

Corresponding Author: Prof. Riyad Eid,

Corresponding Author's Institution:

First Author: Riyad Eid

Order of Authors: Riyad Eid; Hatem El-Gohary

Abstract: Although Muslims make up one of the largest tourist markets in the world, knowledge related to the Islamic perspective on tourism is still less represented in the related literature. This study aims to assemble the theoretical foundations of Islamic tourism thoughts in relation to modern tourism paradigms. It aims to investigate the moderating effect of Islamic religiosity on the relationship between Muslim Customer Perceived Value (MCPV) and Muslim customer satisfaction. It studies a sample of 537 Muslim tourists (from Egypt, North Africa, and other countries) and employs a positivist research approach with a quantitative basis of enquiry, a survey strategy through questionnaires, and structural equation modeling (SEM). Six dimensions of Muslim customer perceived value (quality, price, emotional value, social value, Islamic physical attributes value and Islamic non-physical attributes value) were found to have positive effects on Muslim consumer satisfaction. The findings of the study suggest that Islamic religiosity moderates the effects of Islamic physical attributes value and Islamic non-physical attributes value on Muslim customer satisfaction. The findings reinforce the importance of religiosity in understanding Muslim customer satisfaction and behavior.

The Role of Islamic Religiosity on the Relationship between Perceived Value and
Tourist Satisfaction

Riyad Eid

United Arab Emirates University – UAE
Tanta University, Faculty of Commerce, Tanta, Egypt
riyad.aly@uaeu.ac.ae

Hatem El-Gohary

Birmingham City University Business School, UK
Cairo University Business School, Egypt
hatem.elgohary@bcu.ac.uk

Authors:

Corresponding author:-

Dr Riyad Eid

Associate Professor of Marketing
United Arab Emirates University
*Editor in Chief: International Journal of Customer Relationship Marketing and
Management*

Address:
United Arab Emirates University
P.O. Box 15551, Al-Ain, United Arab Emirates
Phone: +971 37133380
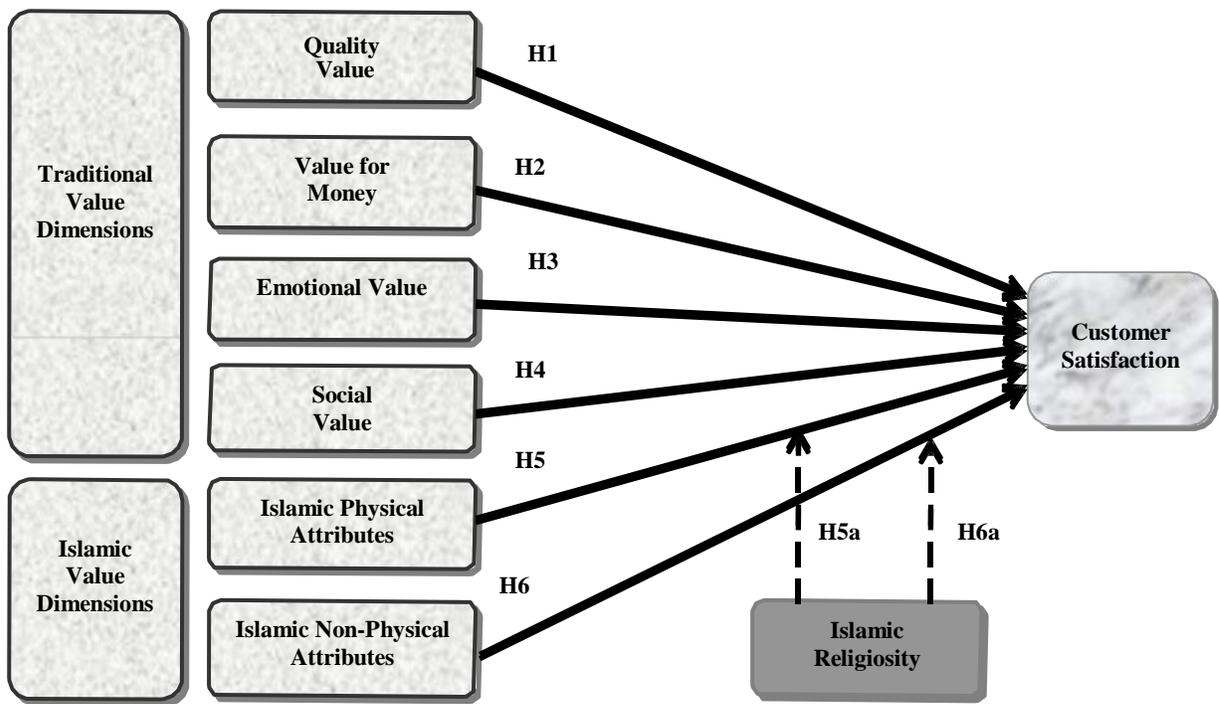*E-mail: riyad.aly@uaeu.ac.ae*

Graphical Abstract

Figure 1: Research Model

Research Highlights

- This study explores the interrelationships among Muslim Customer Perceived Value (MCPV), Islamic religiosity and customer satisfaction.
- The cognitive, the affective and the Islamic attributes components play a fundamental role in explaining purchase and consumption behaviors of the Muslim Tourist.
- The findings of the study suggest that Islamic religiosity moderates the effects of Islamic physical attributes value on Islamic non-physical attributes value on Muslim customer satisfaction.
- The findings also reinforce the importance of religiosity in understanding Muslim customer satisfaction and behavior.

The Role of Islamic Religiosity on the Relationship between Perceived Value and Tourist Satisfaction

Although Muslims make up one of the largest tourist markets in the world, knowledge related to the Islamic perspective on tourism is still less represented in the related literature. This study aims to assemble the theoretical foundations of Islamic tourism thoughts in relation to modern tourism paradigms. It aims to investigate the moderating effect of Islamic religiosity on the relationship between Muslim Customer Perceived Value (MCPV) and Muslim customer satisfaction. It studies a sample of 537 Muslim tourists (from Egypt, North Africa, and other countries) and employs a positivist research approach with a quantitative basis of enquiry, a survey strategy through questionnaires, and structural equation modeling (SEM). Six dimensions of Muslim customer perceived value (quality, price, emotional value, social value, Islamic physical attributes value and Islamic non-physical attributes value) were found to have positive effects on Muslim consumer satisfaction. The findings of the study suggest that Islamic religiosity moderates the effects of Islamic physical attributes value and Islamic non-physical attributes value on Muslim customer satisfaction. The findings reinforce the importance of religiosity in understanding Muslim customer satisfaction and behavior.

Keywords: *Customer Value, Islamic Religiosity, Customer Satisfaction, Structural equation modeling (SEM), North Africa, Egypt, and Tourism Industry.*

1. INTRODUCTION

Religion is an important cultural factor to study because it is one of the most widespread and influential social institutions and has a significant influence on people‟s attitudes, values and behaviors at the level of both the individual and society (Mokhlis, 2009). Furthermore, religiosity is known as one of the most important cultural forces and key influences on behavior (Eid, 2013; Zamani-Farahani & Henderson 2010; Zamani-Farahani & Musa 2012). According to Ateeq-Ur- Rehman (2010), religiosity affects the adoption of new products by Muslim consumers through influencing their beliefs about what products they should adopt. Further, Alam, Mohd & Hisham (2011) find that religious Muslims consider Islam to be their source of reference. They argue that religiosity plays a full moderating role in the relationship between contextual variables and the purchasing behavior of Muslim consumers.

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The close relationship between tourism and religion has been extensively addressed in the tourism literature (Battour, Ismail & Battor, 2011; Eid, 2013; Henderson, 2011; Jafari & Scott, 2014). Religion has long been a strong motivating factor in people"s travel (Wall & Mathieson, 2006). Moreover, given that the tourism and hospitality industry is a social and cultural institution, hospitality and tourism should then closely represent the dimensions of ethnicity and religion (Stephenson, Russell & Edgar, 2010). In responding to these developments, the tourism industry is progressively moving away from mass marketing and is instead pursuing more sophisticated approaches to segmenting tourist markets in order to address the distinct consumer psychology of a particular target market.

Consequently, a religious perspective on travel and other purchase decisions is preferable to other segmentation variables, such as the demographic characteristics of age and life stage, which have traditionally been used to identify market segments (Gardiner, King & Grace 2013). Currently, the development of a hospitality market which represents Shari"ah-compliant hotels is very noticeable in such countries as the UAE, Turkey and Malaysia. Although Shari"ah-compliant hotels have traditionally existed in certain countries, including Saudi Arabia and Kuwait, the potential growth of such hotels could also relate to the increase in Muslim tourists around the world (Stephenson et al., 2010).

However, although previous research has examined the relationship between perceived customer value and consumer satisfaction, there has been only limited investigation into the impact of religiosity on the relationship between customer value

and customer satisfaction. Eid (2013) developed and tested a conceptual model of the antecedents and consequences of MCPV. He showed that consumer satisfaction and customer loyalty mediate the relationship between MCPV and customer retention. Eid"s study (2013) is notable because it shows that, on top of the traditional dimensions which help to create value for tourists, other factors also have a direct impact on the successful creation of MCPV, which he suggests is a key determinant of the intention to return. However, by focusing on MCPV only, his research examines only a narrow aspect of symbolic consumption within the tourism industry.

The present study introduces a parsimonious measure of Islamic religiosity which expands the evaluation of the symbolic consumption of the tourism package by incorporating Islamic beliefs and Islamic practice into Eid"s model of consumer satisfaction (2013). It further contributes to the existing body of knowledge by examining the moderating role of Islamic religiosity on the relationship between MCPV and customer satisfaction. Although past studies proposed that Islamic attributes have a direct influence on customer satisfaction (Battour, Battor & Bhatti 2013, Eid, 2013), to the best of the researchers" knowledge, no study has examined the influence of Islamic religiosity on the relationship between perceived value and customer satisfaction in the tourism industry.

In the following sections, first, the development of the conceptual model and the hypotheses of the study are presented. Next, the methodology of the study is discussed followed by the analysis and results. More specifically, the conceptual model is tested using path analysis, with the AMOS 19 structural equation modeling package, and data

collected from a mail survey of 537 Muslim tourists. Finally, the conclusions and their implications are discussed.

2. RESEARCH MODEL

Figure 1 (below) illustrates the research model which guides this research on investigating the moderating role of Islamic religiosity on the relationship between MCPV and customer satisfaction. As Figure 1 depicts, the important variables of this research include MCPV as the independent variable, Islamic religiosity as the moderating variable, and customer satisfaction as the dependent variable. Customer perceived value is the ultimate result of marketing activities and is a first-order element in relationship marketing (Oh 2003; Prebensen, Woo, Chen & Uysal 2013; Sanchez, Callarisa, Rodriguez & Moliner 2006). It is defined as a trade-off between total perceived benefits and total perceived sacrifices and is considered an abstract concept (Weinstein & Johnson, 1999); hence, its interpretation varies according to its context (Sweeney & Soutar 2001). The word „perceived" is included because it reflects the experiential view, which holds that value judgments depend upon the consumers" experience.

More recently, Eid (2013) has stated that it is important to study value from an Islamic perspective in particular, because in the Islamic faith the boundaries of the spiritual and secular are transcended. The Islamic holy book (the Qur"an) provides guidance on all aspects of human activity; thus, religion influences the direction of tourism choices that individuals make between various tourism options (Jafari & Scott, 2014). Therefore, due to the requirements of Islamic Shari"ah, an assessment of the value of tourism products by Islamic tourists entails a completely different process from a

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secular assessment. The participation of Muslims in tourism activities requires religiously acceptable goods, services and surroundings. Therefore, any attempt to design a scale of measurement of the overall MCPV of a purchase, or to identify its dimensions, must reflect not only a structure which identifies not only functional and affective dimensions but also Shari‛ah-compliant attributes.
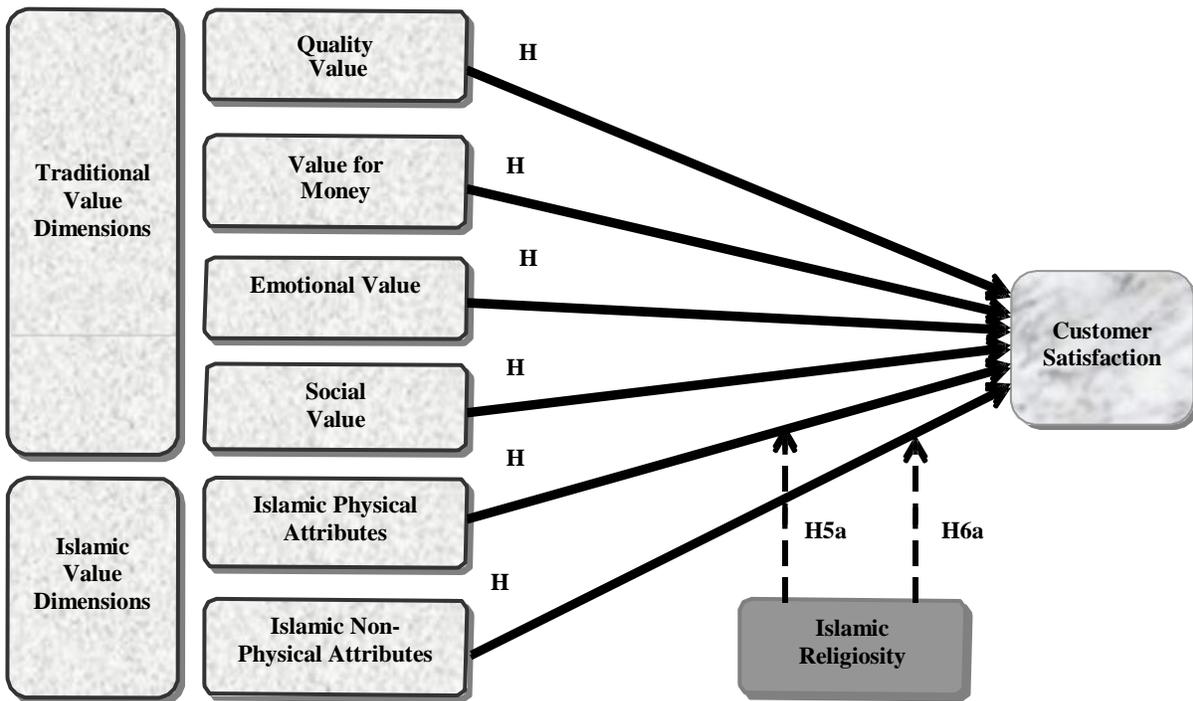
Figure 1: Research Model

The research model proposes that the six components of MCPV – quality, value for money, emotional attributes, social attributes, Islamic physical attributes and Islamic non-physical attributes – have positive effects on customer satisfaction when moderated through Islamic religiosity. As shown in Figure 1, the effects of the MCPV dimensions on customer satisfaction are moderated by Islamic religiosity. In order to examine the

direct effects of MCPV dimensions on customer satisfaction and the moderating effect on these of Islamic religiosity, the study develops and tests a moderation model – as shown by the dotted lines in Figure 1.

Independent Variable: MCPV

In the hospitality and tourism industry, customer perceived value has recently been an object of interest to many researchers. Some studies have treated perceived value as two crucial dimensions of consumer behavior (the functional value): one of benefits received (economic, social and relationship) and another of sacrifices made (value for money, time, effort, risk and convenience) by the customer (see for example Cronin, Brady, Brand, Hightower & Shemwell 1997; Oh 2003).

Undoubtedly, to understand the full meaning of the tourist''s purchasing decision, hospitality and tourism activities need to play on fantasies, feelings and emotions. Beyond their tangible attributes, many products have symbolic meanings, which lie beyond tangible attributes, perceived quality, or value for money (Havlena & Holbrook 1986). Furthermore, because perceived value is a subjective and dynamic construct which varies in different tourists and cultures at different times, it is necessary to include the subjective or emotional reactions that are generated in the consumer mind (Prebensen et al., 2013; Sweeney & Soutar 2001).

Meanwhile, Havlena & Holbrook have demonstrated the importance of the affective component in the experiences of buying and consuming in leisure, aesthetic,

creative and religious activities (Havlena & Holbrook 1986). Dumand & Mattila (2005) also find that affective factors, in particular those to do with hedonism and pleasure, are related to a cruise vacationer's perception of value. Recently, Lee, Lee & Choi (2011) have highlighted the importance of emotional value, in addition to functional value, for festival-goers. They suggest that future research should examine other possible factors which might influence perceived value.

Therefore, many studies adopt a wider view that treats the concept of customer perceived value as a multidimensional construct (see for example: Prebensen et al., 2013; Sweeney, Soutar & Johnson 1999; Sweeney & Soutar 2001). For example, Sweeney, Soutar & Johnson (1999) identify five dimensions: social value (acceptability), emotional value, functional value (value for money), functional value (performance/quality), and functional value (versatility); and Petrick (2002) posits a scale consisting of five components: behavioral price, monetary price, emotional response, quality, and reputation. Finally, to measure the onsite perceived value, Prebensen et al., (2013) suggest four distinct dimensions: emotional, social, quality/performance, and price/value for money.

However, although these studies provide empirical evidence of the existence of the cognitive and affective dimensions of perceived value, none of them has investigated the overall perceived value of a purchase from an Islamic perspective. Undoubtedly, religious identity appears to play an important role in shaping consumption experiences including hospitality and tourism choices among Muslim customers. This is because

religion teaches its followers codes of behavior which may encourage them to or discourage them from consuming some tourism products. For example, some people, due to their religious beliefs, find the public consumption of alcohol to be very offensive (Battour et al., 2011; Jafari & Scott 2014).

To give another example, it is a religious compulsion for all Muslims to consume only products that are permitted by Allah (God) and fall under the jurisdiction of Shari"ah. In Islam, Shari"ah-compliant tourism products generally refer to all the products that are in accordance with the instructions of Almighty Allah (God) and the Prophet Mohammad (May peace be upon him). Shari"ah specifically designates by the term "Halal" those products which are permissible, lawful and unexceptionable for consumers. Shari"ah-compliant tourism products may therefore add value to Muslim consumers" purchasing experiences through the Islamic benefits that contribute to the value of the whole.

Observing Shari"ah principles is a requirement for every Muslim and sensitivity to the application of these principles is important because religious deeds are not acceptable if they are not conducted appropriately. A typical Muslim is expected to recite regular prayers in clean surroundings and to fast in Ramadan. In Islamic teaching, Muslims are also expected to abstain from profligate consumption and indulgence (Hashim, Murphy & Hashim, 2007). In addition, Shari"ah principles prohibit adultery, gambling, the consumption of pork and other Haram (forbidden) types of food, the

selling or drinking of liquor and inappropriate dress (Zamani-Farahani & Henderson 2010).

Two conclusions from the above discussions can be introduced here to help in building an effective scale to measure MCPV. First, the view of perceived value as simply a cognitive variable is too narrow, since the affective component must also be included. Second, the Muslim tourist evaluates not only the traditional aspects of value (cognitive and affective components) but also the aspects related to his religious identity which contribute to value creation. This overall vision underlies the multidimensional approach to MCPV.

Moderator: Islamic Religiosity

Religion is an under-researched topic in tourism marketing (Cleveland, Laroche & Hallab, 2013). Religiosity, it should be noted, is distinct from religion. The latter is conceptualized as a continuum of commitment that represents a particular faith or creed (such as Islam and Christianity), whereas the former portrays the focus of religion in directing a person's life in accordance with religious role expectations (Weaver & Agle, 2002). Religiosity defines the ideas about the way to live which are reflected in the values and attitudes of societies and individuals (Fam, Waller & Erdogan, 2004). Such values and attitudes shape the behavior and practices of institutions and people.

Religiosity has long been acknowledged as an important social force that influences human behavior, but in a secular society its influence on consumer behavior

appears to be underestimated. Previous studies have indicated that religiosity can be a significant factor in regard to consumption patterns (Cleveland et al., 2013; Weaver & Agle, 2002), innovativeness (Mansori, 2012), advertising (Fam et al., 2004; Michell & Al-Mossawi, 1995), family decision-making (Sim & Bujang, 2012), purchase risk aversion (Delener, 1990) and selected store patronage behavior (Alam et al., 2011; Battour et al., 2011; Mokhlis, 2009).

By tradition, religiosity has been conceptualized as a uni-dimensional construct, it most commonly measured element being attendance at religious ceremonies. However, as has been argued by Bergan & McConatha (2001), the reliance on such religious attendance as a sole measure of religiosity may be misleading, insufficient and liable to incorrect conclusions. Therefore, the authors introduce recognition of the multidimensional nature of religiosity to allow for a more thorough understanding of the possible importance of different dimensions or forms of religiosity. However, there is no consensus among experts as to the number of dimensions that make up the construct of religiosity. For example, Batson, Schoenrade & Ventis (1993) measure religiosity using two main dimensions, namely, belief and practice.

According to Marks & Dollahite (2001), religious belief includes personal, internal beliefs, and the framings, meanings, and perspectives of religion. Meanwhile, religious practice covers the outward, observable expressions of faith such as scripture study, prayer, traditions and rituals. Other researchers (see for example; Cornwall, Albrecht, Cunningham & Pitcher, 1986; Marks & Dollahite, 2001) measure religiosity

along three main dimensions. However, the three-dimension measurement acknowledges the existence of two dimensions which have been discussed above: i.e. religious belief and religious practice. In the current literature the third dimension has different names because different writers depend on different things to supply the third dimension. For example Marks & Dollahite (2001) see it as "communities", Tan (2006) believes it to be "experience" and Duriez, Fontaine & Hutsebaut (2000) refer to it as "spirituality".

Undoubtedly, all the previously mentioned scales have been found to be reliable in measuring religiosity and have been applied in a number of consumer research studies. However, it should be noted that, although most of the scales have been used widely in marketing, and specifically in consumer research, the scale has been designed from a Christian perspective and was developed using data from Christian respondents (Abdul Shukor & Jamal, 2013). More recently, Tiliouine & Belgoumidi (2009) have developed a scale for measuring Muslim religiosity based on Islam"s main religious texts; the Qur"an and the Sunnah (the teachings, guidance and practices of the Prophet Mohammad). From a total of 60 Islamic religiosity items, four main Islamic religiosity dimensions were derived. These were Religious Belief, Religious Practice, Religious Altruism (doing well and being good to others) and Religious Enrichment (lifelong learning). However, it can be argued that Religious Altruism and Religious Enrichment are components of Religious Practice itself.

In summary, the use of two and three dimensions in measuring religiosity is the most common practice. Since the religiosity measure is required to be religion-specific

(King & Crowther, 2004), this study adopted the measurement of Marddent (2009), who developed it from Islam‟s main religious texts, the Qur‟an and the Sunnah. According to Marddent (2009), the measurement of Islamic religiosity adopts the perspective of Islamic Belief and Islamic Practice.

Dependent Variable: Customer Satisfaction

According to Rodriguez & Martin (2008), consumer satisfaction is not only cognitive but also emotional. While the literature shows a range of significant differences in its definitions of satisfaction, there are at least two common formulations of satisfaction (Ekinci, Dawes & Massey, 2008; Nam, Ekinci & Whyatt, 2011): one is transient (transaction-specific) satisfaction, whereas the other is overall (or cumulative). Transient satisfaction results from the evaluation of activities and behaviors that take place during the single, discrete interaction of a service encounter (Oliver, 1997). A key implication of this definition is that transient satisfaction should be captured immediately after each service interaction with the service provider (e.g., satisfaction with a specific employee) (Nam et al., 2011).

Meanwhile, overall satisfaction is viewed as an evaluative judgment of the last purchase occasion and is based on all encounters with the service provider (Ekinci et al., 2008; Nam et al., 2011). Transaction-specific satisfaction is likely to vary from experience to experience, while overall satisfaction is a moving average that is relatively stable and most resembles an overall attitude to purchasing a brand.

Similarly, Anderson & Fornell (1994) agree that nearly all satisfaction research has adopted the overall satisfaction formulation, because it lies deeper and is more useful than transient satisfaction for predicting a consumer‟s behavioral intentions as well as a firm‟s past, present, and future business performance. Therefore, this study adopts overall satisfaction, which emphasizes different standards of comparison and feedback from initial service performance, the emotional nature of satisfaction which captures the defining tone of consumer satisfaction. This may be specific to cultures, values and metaphors.

DEVELOPMENT OF HYPOTHESES

Effects of MCPV on Muslim Customer Satisfaction

According to previous research on the multidimensional nature of consumer value, it can be assumed that positive and negative value dimensions may have positive or negative effects, or both on MCPV construct. Thus, the six dimensions of Sanchez et al. (2006) could be considered; among these, functional value (quality and value for money), emotional value, and social value have been chosen. But, considering the special nature of Muslim tourists, another positive components of perceived value (Islamic physical attributes and Islamic non-physical attributes) have been added.

Previous works argue that perceived quality and value for money form part of the positive component of functional value (Havlena & Holbrook, 1986; Sanchez, Callarisa, Rodriguez, & Moliner, 2006; Eid and El-Gohary, 2014). In value models, quality and value for money have been treated as separate influences on perceived value: quality has a positive influence and value for money or price has a negative influence (Dodds et al., 1991; Sweeney & Soutar, 2001). Therefore it can be argued that quality and value for

money are functional sub-factors which contribute separately to customer satisfaction and should be measured separately. The research hypotheses supporting this proposal are then as follows:

H1: The perceptions of *quality* will have a positive impact on *Muslim customer satisfaction*

H2: The perceptions of *value for money* will have a positive impact on *Muslim customer satisfaction*

However, a tourist‟s decision should not be seen from a purely rational point of view. The experiential view provides new keys to the valuation made by tourists and therefore to the most important attributes that will later affect their satisfaction (Eid and El-Gohary, 2014). Therefore, affective elements (emotions and social recognition) play a fundamental role and contribute separately to customer satisfaction. Havlena & Holbrook, as noted above, have demonstrated the importance of the affective component in the experiences of buying and consuming in leisure, aesthetic, creative and religious activities (Havlena & Holbrook 1986). Dumand & Mattila (2005) also find that affective factors, in particular those to do with hedonism and pleasure are related to customer satisfaction. Recently, Lee, Lee, & Choi (2011) have highlighted the importance of emotional value for festival goers, in addition to functional value. They suggest that future research should examine other possible factors that might influence customer satisfaction. The following hypotheses are therefore proposed:

H3: The perceptions of *emotional value* will have a positive impact on *Muslim customer satisfaction*

H4: The perceptions of *social value* will have a positive impact on *Muslim customer satisfaction*

Finally, although cognitive elements (quality and value for money) and affective elements (emotions and social recognition) play a fundamental role, it would not be possible to understand the behavior of Muslim tourists without incorporating Islamic attributes into the study. The availability of such Islamic attributes (Physical and Non-Physical) is considered very important when a Muslim decides to buy a tourism product. For example, the study of Battour et al. (2011) and Eid and El-Gohary (2014) identify the Islamic physical and non-physical attributes of destinations which may attract Muslim tourists such as the inclusion of prayer facilities, Halal food, Islamic entertainment, Islamic dress codes, general Islamic morality and the Islamic call to prayer. They recommend that the Islamic physical and non-physical attributes of a destination should be developed for the purposes of empirical research. Ozdemir & Met (2012) also argue that, because Muslims typically observe a dress code and avoid free mixing, some hotels in Turkey offer separate swimming pools and recreational facilities. Thus, a key question here is whether Muslim customers' perception of such Islamic attributes leads to outright satisfaction. Therefore, the research hypotheses supporting this proposal are as follows:

H5: The perceptions of *Islamic physical attributes value* will have a positive impact on *Muslim customer satisfaction*

H6: The perceptions of *Islamic non-physical attributes value* will have a positive impact on *Muslim customer satisfaction*

The Moderation Effect: Islamic Religiosity

Religiosity takes into account the quality or extent to which a person is religious. This study postulates the moderating impact of Islamic religiosity on the relationship between MCPV and customer satisfaction. According to Egresi, Bayram & Kara (2012), the attitudes and behavior of tourists at the site may differ according to their religious

affiliation and religiosity. Similarly, Sim & Bujang (2012) and Michell & Al-Mossawi (1995) confirm the role of religiosity in the relationship between customer value and consumer behavior. Therefore, it is proposed as the last two hypotheses that:

H5a and H6a: *The Islamic religiosity of Muslim customers moderates the effects of Islamic physical attributes and Islamic non-physical attributes on customer satisfaction.*

4. Research methodology

4.1 Data collection

The generalizability of a study relies on the representativeness of the respondents. Therefore, for the present study a representative selection of Muslim tourists was made from a database of Muslim tourists. Several International tourism organizations located in the UK, Egypt and the UAE were requested to give us access to their tourist database, and of these three prominent examples agreed to do so. The three organizations have been reassured that only members of the research team would have access to the data they gave and the completed questionnaire would not be made available to anyone other than the research team. A database of Muslim tourists was then made for data collection purposes. The criteria for selecting tourists to participate were simple. First, tourists should be Muslim. Secondly, tourists should have bought a tourism package during the last two years. Finally, tourists should come from a number of different countries. This technique resulted in a database of 6454 Muslim tourists.

The sample size was to be determined according to the Aaker & Day (1986) sample size equation, which is widely accepted by social science researchers, since it

takes into account the degree of required confidence, the sample error, ratio of population characteristics available in the sample (50% in social sciences) and population size. According to Aaker & Day (1986), the sample size can be determined according to the following equation (El-Gohary, 2012):

$$S = Z \sqrt{\frac{p(1-p)}{n}} \sqrt{\frac{N-n}{N-1}}$$

Where:

Z = Degree of required confidence (95 %)
S = Sample error (5%)
P = Ratio of population characteristics available in the sample (50%)
N = Population size
n = Sample size

As the sample size generated by the Aaker & Day (1986) equation was relatively small, the sample was chosen to represent 15% of the population, not only because this is accepted by most researchers in the field but also in order to "increase the sample confidence and decrease the sample error". Therefore, a systematic random sampling method was used to produce a sample of 1000 tourists. A research packet, which contained a covering letter and an anonymous [self-administered] questionnaire, was e-mailed to the tourists and a web link to the on-line survey was also given in the e-mail. It was inferred that some of those invited refused to participate to this study, since no reply was received from them.

Unfortunately, no information is available about the non-respondents and so this source of non-sampling error cannot be controlled. A total of 571 respondents returned questionnaires, but 34 who sent incomplete questionnaires were omitted from the

analyses, leaving a total of 537 useful responses or a 55.59 % overall response rate. This high response rate may be explained by two factors: First, the questionnaire was designed in such a way that only 15 minutes was needed to complete it. Second, attempts were made to contact all respondents up to five times by e-mail and telephone before they were dropped from the sample. This actually meets the suggestion by Bartlett et al., (2001) that when determining the sample size for an SEM research, 10 observations per indicator (independent variable) is traditionally recommended. Since 537 cases were collected, the current research sample size is a very good and practically acceptable size for the use of SEM.

The sample was dominated by male respondents (65.2%), which were foreseen since there are some restrictions in Islam which prevent women from traveling on their own. Furthermore, not only may Muslim males travel alone, but they also make all the travel decisions; in addition, in Islamic culture it is not acceptable that a female should give her e-mail address to a stranger. This may explain the preponderance of male respondents. In terms of age, most were younger than 45 years old (75.4%), but a few (approximately 9.5%) were more than 55 years old. Approximately 73.2% of the respondents had at least some college education, with 35.6% having a post graduate degree.

With respect to the income level, 21.0% of the respondents reported a household income between $1,000 and $1,999 per month, 24.6% reported one between $2,000 and $3,999 per month, 17.3% reported one between $4,000 and $5,999 per month and 17.5%

reported one of more than $6,000 per month. Finally, respondents from 30 different countries participated in the research, including: Algeria (1.8%), Bangladesh (3%), Egypt (12.1%), France (3%), India (2.4%), Indonesia (3.1%), Iran (1.4%), Iraq (3.2%), Ireland (2.3%), Jordan (4.0%), KSA (2.6%), Kuwait (3.1%), Lebanon, Libya (2.2%), Malaysia (3.2%), Morocco (3.1%), Oman (2.5%), Pakistan (2.3%), Palestine (2.4%), Qatar (3.1%), Singapore (2.6%), Spain (2.5%), Sudan (2.1%), Syria (2.5%), Tunisia (3%), Turkey (3.1%), UAE (9.2%), UK (6.7%), USA (2.6%) and Yemen (2.4%).

To ensure that the valid responses were representative of the larger population, a non-response bias test was used to compare the early and late respondents. χ^2 tests show no significant difference between the two groups of respondents at the 5% significance level, implying that a non-response bias is not a concern.

4.2 Research Instrument Development—Measures

The six constructs (functional value (quality), functional value (value for money), emotional value, social value, Islamic physical attributes value and Islamic non-physical attributes value) were measured by multiple-item scales adapted from previous studies. All the items were operationalized using a five-point Likert-type scale.

First, in conceptualizing the cognitive value (functional value), the original Sweeney & Soutar (2001) scale of cognitive value was used in this study. According to Sweeney & Soutar (2001), cognitive value is a dimension that consists of two constructs – quality and value for money. Four five-point Likert-type questions were used to

measure each of these. Second, in conceptualizing the affective value (Emotional), this research followed Sanchez et al. (2006) in defining affective value as a dimension which consists of two constructs – emotional value and social value – measured by four five-point Likert-type questions. These items were borrowed and/or adapted from Gallarza & Saura (2006), Sanchez et al., (2006) and Sweeney & Soutar (2001).

Second, in conceptualizing the Islamic value, the development of the research instrument was based mainly on new scales, because the authors could identify no past studies directly addressing this construct. However, three main sources were used for this purpose; the Qur''an (Islam''s holy book) and the Sunnah, and a thorough review of the literature in which the variable is used theoretically or empirically (Battour et al., 2011; Eid, 2013; Hashim, Murphy & Hashim 2007; Stephenson et al., 2010; Zamani-Farahani & Henderson 2010; Zamani-Farahani & Musa 2012).

For example, the study conducted by Battour et al. (2011) identifies the Islamic attributes of destinations which may attract Muslim tourists, such as the inclusion of prayer facilities, Halal food, Islamic entertainment, Islamic dress codes, general Islamic morality and the Islamic call to prayer. This study recommended that the Islamic attributes of a destination should be developed for the purpose of empirical research. Ozdemir & Met (2012) also argue that, since Muslims typically observe a dress code and avoid free mixing, some hotels in Turkey offer separate swimming pools and recreational facilities.

However, the three sources led the authors to divide this dimension into two basic constructs – the Islamic physical attribute value, which includes *the availability of prayer facilities, availability of Halal food, availability of a copy of the Holy Qur'an in hotel rooms and availability of Shari'ah compatible toilets,* and the Islamic non-physical attributes value, which includes *the availability of segregated services, availability of Shari'ah-compatible television channels, availability of Shari'ah-compatible entertainment tools and availability of art that does not depict the human form.* All items were measured by four five-point Likert-type questions.

In conceptualizing customer satisfaction, four items were used. This research borrowed and/or adapted these items from Cronin, Brady & Hult (2000), Murphy et al., (2000), Petrick (2002) and Eid (2007). Finally, to conceptualize Islamic religiosity, this study adopted scales from both Marddent (2009) and Batson et al., (1993) and used the Qur'an and Sunnah as references. On this basis, religiousness was measured as a second-order construct that consists of two first-order components: Islamic Belief and Islamic Practice, each one measured using four five-point Likert-type questions.

Two consecutive rounds of pre-testing were conducted in order to ensure that respondents would understand the measurement scales used in the study: First, the questionnaire was reviewed by five academic researchers experienced in questionnaire design and, next, the questionnaire was piloted with four tourism experts known to the researchers. The pilot took the form of an interview where the participants were first handed a copy of the questionnaire and then asked to complete it and discuss any

comments or questions they had. The outcome of the pre-testing process was a slight modification and alteration of the existing scales, in view of their context.

5. Analysis and Results

Before testing the model which considers all the dimensions together, it is important to highlight, from a methodological point of view, that individualized analyses of each of the dimensions were made (the measurement model), in order to carry out a prior refinement of the items used in their measurement. Having established the different measures, a confirmatory factor analysis (CFA) was conducted. This research used both a structural model (which includes all the constructs in one model) and a measurement model (in which each construct has a separate model) (Hair, Black, Babin, Ralph & Ronald, 2006).

5.1 Measurement Models

To apply the MLE method for estimating the model, the constructs must satisfy the criterion of multivariate normality (Bagozzi & Yi, 1988). Therefore, for all the constructs, Table 4 (see Appendix) tests of normality, namely skewness, kurtosis, and Mahalanobis distance statistics (Bagozzi & Yi, 1988), were conducted. These indicated no departure from normality. Thus, as normality was confirmed for all the constructs, it was decided to proceed with using the MLE method to estimate the model. The psychometric properties of the constructs were assessed by calculating the Cronbach"s alpha reliability coefficient (Nunnally & Bernstein, 1994).

To meet the requirements for satisfactory convergent and discriminant validity, the six customers perceived value dimensions, Islamic religiosity, and consumer satisfaction scales were tested by confirmatory factor analysis. Convergent validity describes the extent to which indicators of a specific construct converge or share a high proportion of variance (Hair, Black, Babin, Ralph & Ronald, 2006). Convergent validity can be achieved if the average variance extracted (AVE) for a construct is greater than 0.50. Table 1 summarizes the results of the convergent validity analysis. Note that all of the scales had an acceptable convergent validity.

Meanwhile, discriminant validity is the distinctiveness of two conceptually similar constructs (Hair, Black, Babin, Ralph & Ronald, 2006). This indicates that each construct should share more variance with its items than it shares with other constructs. Discriminant validity is present when the AVE from each construct is greater than the square of the correlations. Table 1 shows that the variances extracted by constructs (AVE) were greater than any squared correlation among the constructs (the factor scores as single item indicators were used to calculate the between-constructs correlations); this implied that the constructs were empirically distinct (Fornell & Larcker, 1981).

Table 1: Cronbach's alpha, Bivariate Correlations, and Average Variances Extracted

|	Quality	Price	Emotional	Social	Physical Attributes	Non-Physical Attributes	Islamic Religiosity	Customer Satisfaction
Correlations								
Quality	.833							
Price	.585**	..787						
Emotional	.671**	.626**	.884					
Social	.625**	.535**	.546**	.847				
Physical Attributes	.451**	.359**	.376**	.447**	.860			
Non-Physical	.158*	.20**	.208**	.333**	.438**	.917		
Islamic Religiosity	.307**	.437**	.395**	.384**	.325**	.500**	.917	
Satisfaction	.688**	.551**	.673**	.515**	.407**	.213**	.251**	.859
Coefficient Alpha	.901	.868	.934	.899	.919	.955	.914	.918

*. Correlation is significant at the 0.05 level, **. Correlation is significant at the 0.01 level (2-tailed).
The diagonals represent the average variance extracted **(AVE)** and the lower cells represent the squared correlation among the constructs.

Accordingly, the AVEs were found to be high, while all the standardized item loadings were statistically significant and associated with the nominated constructs. The reliability of the MCPV scales (quality = 0.901, price = 0.868, emotional = 0.934, social = 0.899, physical attributes = 0.919 and nonphysical attributes = 0.955), Islamic religiosity (0.914) and customer satisfaction (0.918) were all high. In summary, the measurement model test, including convergent and discriminant validity measures, was satisfactory.

5.2 Structural-model testing

Finally, given that the purpose of the study was to test the hypothesized causal relationships among the constructs of the model, the authors used the structural equation-modeling package, AMOS 19 (see Figure 2). The factor scores were employed as single item indicators to perform path analysis, applying the maximum likelihood estimates

(MLE) method, following the guidelines suggested by Joreskog & Sorbom (1982). A more detailed analysis of the results and measures for model fit is reported in Table 2.
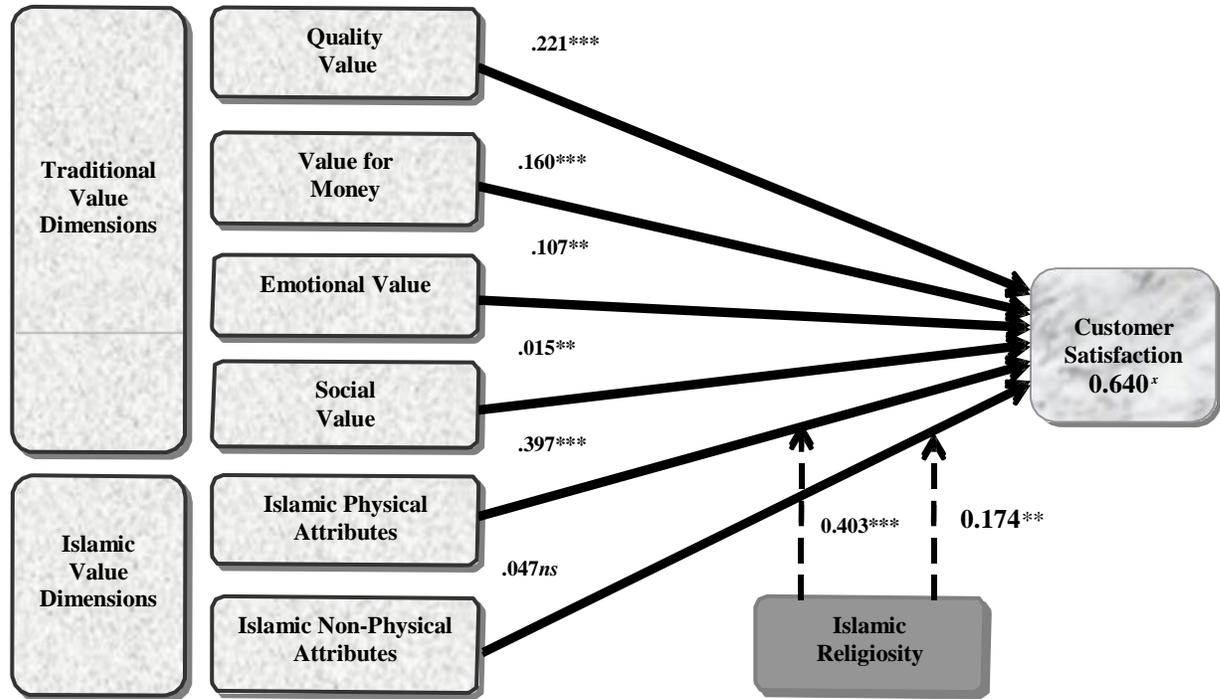
*Significant at 0.10, **Significant at 0.05, ***Significant at 0.01, ns not significant and ^{x} Squared Multiple Correlation*

Figure 2: Tested Model

Since there is no definitive standard of fit, a variety of indices is provided along with suggested guidelines. The X^2 test was not statistically significant, which indicated an adequate fit. The other fit indices, together with the squared multiple correlations, indicate a good overall fit with the data (GFI = .991, AGFI = .921, CFI = .995, NFI = .994, RMSEA = .085). Since these indices confirm that the overall fit of the model to the data was good, it was concluded that the structural model was an appropriate basis for hypothesis testing.

Table 2: Standardized Regression Weights

Predictor variables	Criterion Variables	Hypothesized relationship	Standardized coefficient	R^{2a}
Quality Value	**Customer Satisfaction**	H1	**0.221***	**0.640**
Value for money	**Customer Satisfaction**	H2	**0.160***	
Emotional Value	**Customer Satisfaction**	H3	**0.107****	
Social Value	**Customer Satisfaction**	H4	**0.015 ***	
Islamic Physical Attributes	**Customer Satisfaction**	H5	**0.397****	
Islamic Non-Physical Attributes	**Customer Satisfaction**	H6	**0.047 [ns]**	
Statistic			Suggested	Obtained
Chi-Square Significance			≥0.05	6.228
Goodness-of-fit index (GFI)			≥0.90	0.997
Adjusted goodness-of- fit index (AGFI)			≥0.80	0.970
Comparative fit index (CFI)			≥0.90	0.998
Normed Fit Index (NFI)			≥0.90	0997
Root mean square residual (RMSEA)			≤0.08	0.008

*P<0.10, **P<0.05, ***P<0.01, ns is not significant

However, the findings generally support the research conceptual model. The results support most of the hypotheses. Table 2 shows the estimated standardized parameters for the causal paths. Apart from *Islamic Non-Physical Attributes* (**H6**) (Standardized Estimate=0.047, P is not significant)*,* the suggested factors positively affect *customer satisfaction*, namely, *quality value* (**H1**) (Standardized Estimate=**0.221**, P< 0.05), *value for money value* (**H2**) (Standardized Estimate=*0.160*, P< 0.01), *emotional value* (**H3**) (Standardized Estimate=0.107, P< 0.05), *social value* (**H4**) (Standardized Estimate=0.015, P< 0.10) and *Islamic physical attributes value* (**H5**) (Standardized Estimate=0.397, P< 0.01).

Moderating Effects of Islamic Religiosity

To evaluate the moderating effect of Islamic religiosity, the authors followed the methodology of Zhao & Cavusgil (2006). According to them, a two-group model was used because it could determine whether Islamic religiosity moderates the effect of Islamic attributes on MCPV. The sample was split into 2 groups according to the mean

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score of the Islamic religiosity of the respondents. The data above the mean were defined as high Islamic religiosity, and the data below the mean as low Islamic religiosity. A two group AMOS model was used later in order to determine whether or not there was any significant difference between the structural parameters of the high Islamic religiosity group and the low Islamic religiosity group. In the first analysis, the parameter from the Islamic attributes to the MCPV was constrained to be equal. In the second, the parameter was kept free (not constrained). Differences in the chi-square values between the two models determined whether the degree of Islamic religiosity had a moderating effect on the relationship between Islamic physical attributes and MCPV. Table 3 shows that, for Islamic physical attributes, the chi-square differences were significant. The coefficient of the high Islamic religiosity group was greater than that of the low Islamic religiosity group. Hence it appears that Islamic religiosity significantly moderates the relationship between Islamic physical attributes and MCPV, supporting H5a.

Through the same procedure, the moderating effect of Islamic religiosity on the relationship between Islamic non-physical attributes and MCPV was calculated. The difference in the chi-square values of the two models was significant. The results indicate that marketing on the basis of Islamic religiosity moderates the impact of Islamic non-physical attributes on MCPV. The path coefficient of high Islamic religiosity was greater than that of low Islamic religiosity. Hypothesis 6a is thus supported.

Table 3: Test moderating effect

Relationship	Moderator	Hypothesis	Coefficient	X^2 Difference
Islamic Physical Attributes	**High Islamic Religiosity**	**H5a**	0.403***	**4.24**
	Low Islamic Religiosity		0.291**	
Islamic Non-Physical Attributes	**High Islamic Religiosity**	**H6a**	0.174**	**6.33**
	Low Islamic Religiosity		0.067**	

*P<0.10, **P<0.05, ***P<0.01, ns is not significant

6. Discussion

The purpose of this article is (a) to offer some useful and practical guidelines for tourism organizations and other types of businesses wishing to enhance their success by understanding and incorporating MCPV and (b) to enhance the current understanding of the moderating effect of Islamic religiosity on the relationship between MCPV and Muslim customer satisfaction in the tourism industry.

6.1 Muslim Customer Perceived Value (MCPV)

This study provides new theoretical grounds for studying the MCPV. It also supplies tourism organizations with a number of operative dimensions that may be essential for their remaining competitive in the dynamic marketplace. Not only does this study provide an empirical assessment of the essential elements of customer value, but it also assesses the critical factors for targeting and creating value for Muslim customers. These factors include six basic categories: (1) quality value; (2) value for money; (3) emotional value; (4) social value; (5) Islamic physical attributes value; and (6) Islamic non-physical attributes value.

There has been little empirical research that examines customer value from the perspectives of Muslim customers. In service industries such as tourism, the consumers" experience is intangible, dynamic, and subjective (Havlena & Holbrook, 1986; Sweeney & Soutar, 2001) and therefore it is not acceptable to assume that the same dimensions of value apply to different customers and cultures. The reliability, factor structure, and validity tests indicate that the 24-item MCPV scale and its six dimensions have sound and stable psychometric properties.

The scale demonstrates that Muslim consumers access products, not only in functional terms of the expected quality of the tourism product, value for money of the tourism product, the enjoyment delivered from the tourism product (emotional value) and what the tourism product communicates to others (social value); but also in terms of its providing tangible and intangible attributes that result in the delivery of Shari"ah-compliant tourism products, such as Halal food and the availability of Shari"ah-compatible art, fun and entertainment tools.

The findings of this research support the previous theoretical views of different researchers. For example Salazar (2005) has argued that understanding Islamic values must be seen in local contexts as a type of "Glocalization" and has called for a dramatic change that moves the concept of value-in-use to a more descriptive concept of "value-in-context" (Vargo, 2009). The results also support the view of Lusch and Vargo that "value is always uniquely and phenomenologically determined by the beneficiary" and are also idiosyncratic, experiential, contextual and meaning-laden. Certainly this embraces a

multiple perspective (Lusch & Vargo, 2011). In fact, value creation in the tourism industry in particular is always a collaborative and interactive process that takes place in the context of a unique set of multiple exchange relationships provided through services (Vargo 2009). This calls for a move from thinking of customers as isolated entities to understanding them in the context of their own networks, backgrounds and religions.

6.2 **MCPV, Islamic Religiosity and Customer Satisfaction**

To test the moderating effect of Islamic religiosity, a two-group model was used because it could determine whether Islamic religiosity moderates the effect of Islamic attributes on MCPV. The results show that Islamic religiosity plays a moderating role in the relationship between Islamic attributes and customer satisfaction. The results confirm that religiosity exists and is part of the process of shaping the purchasing behavior of Muslim consumers. It has been argued that religion is highly personal in nature and therefore its effects on consumer behavior depend on each individual"s level of religious commitment or the weight given to religion by each one. The results support this claim: it was found that the effect of Islamic physical attributes and Islamic non-physical attributes on Muslim customer satisfaction are moderated by Islamic religiosity or the religious commitment of the Muslim customers. In other words, consumers with a high degree of religious commitment viewed the value of Islamic physical attributes and Islamic non-physical attributes as being of greater importance than other things in evaluating a tourism package.

The results support the view of Rice and Al-Mossawi that, although one of the main characteristics that distinguish Muslims from followers of some other faiths is the clear influence of religion in every aspect of their lives (Rice & Al-Mossawi, 2002), Muslims differ in their level of religiosity (as do the adherents of any other faith). There are undoubtedly various levels of religiosity to be found among Muslim customers, which can range along a continuum from less conservative (those who focus on the "desired" – (the pragmatic) to more conservative or Islam-dominant (those emphasizing the "desirable" or the ideal) (Rice & Al-Mossawi, 2002).

But, even though Delener (1994) argues that religion has been a significant force in the lives of many individuals, its role in consumer choice can be characterized as unclear or fuzzy (Delener; 1994, p. 36). Other researchers (e.g. Rice & Al-Mossawi, 2002) suggest that religious beliefs can nonetheless impact on consumer behavior. The results of the present research confirm that consumer behavior will not only be affected by the consumer"s religion, but will also be affected by the customer"s level of religiosity and culture. As illustrated by Rice & Al-Mossawi (2002), Muslims often have a strong Islamic identity and would be attracted by Islamically-oriented appeals. It is worth reminding ourselves that "one person"s religiosity is quite different from another"s" (Babbie, 1992, p. 278).

7. Conclusion and Research Implications

Generally, the research findings support the research model and give support to most of the hypotheses. The key contribution of this study is that it provides a more

comprehensive model of the effect of Islamic religiosity on the relationship between MCPV and Muslim customer satisfaction. This claim is posited on the grounds that this research found strong support for 7 of the 8 hypotheses presented in the research model. Overall, the study findings indicate that: (a) MCPV has six dimensions – quality, value for money, emotional, social, Islamic physical attributes value and Islamic non-physical attributes value; (b) MCPV is an antecedent of Muslim customer satisfaction; and (c) Islamic religiosity moderates the effects of MCPV on Muslim consumer satisfaction. A consideration regarding the theoretical and contextual contribution is that this study is one of the first to explore the influence of Islamic religiosity on the perception of the MCPV. There has been no report so far of an empirical study which explores the influence of religion on consumer behavior in the Islamic context.

This research has theoretical (academic) and managerial (practical) implications. In terms of academic implications, the research can be considered as a unique study in the field of religious tourism in general and Islamic tourism in particular. The study has not only made a considerable contribution to the cumulative knowledge in its direct field, but it has also some implications for the wider body of knowledge. The first significant implication of this research is based not only on validating the dimensions of Muslim Customer Perceived Value (MCPV) but also on investigating the relationship between these dimensions and the satisfaction of Muslim customers. The findings of this research demonstrate that Islamic religiosity moderates the effects of Islamic physical attributes value and Islamic non-physical attributes value on Muslim customer satisfaction, which is a considerable contribution to the cumulative knowledge in the field.

This research also contributes to the theory of religious tourism by examining the chosen phenomenon in the Islamic tourism context in more than one country (Egypt, North Africa, and other countries). Although the number of studies conducted to investigate Muslim Customer Perceived Value is limited, the findings of this research confirm and reinforce the importance of religiosity in understanding Muslim customer satisfaction and behavior. Third, not only does this study provide an empirical evaluation of the most important Muslim Customer Perceived Value (MCPV) dimensions, but it also measures the importance of such dimensions.

With regard to business implications, as the study findings confirm, the importance of the different dimensions of MCPV on Muslim customers" satisfaction and behavior, based on the importance of these dimensions revealed in the findings, is that tourism and hospitality companies as well as other tourism institutions will have a better understanding of the different factors affecting Muslim customers" satisfaction which then can be used in planning and directing their own future marketing strategies, policies, and plans. Recognition of such dimensions and their importance should enable tourism and hospitality companies to develop more sophisticated positioning strategies.

Meanwhile, the results of this research show the importance of Islamic attributes value on Muslim consumers" willingness to buy a tourism product which is normally considered to be functionally and affectively oriented. This has substantial implications for the development of marketing strategies for tourism and hospitality companies. For

example, tourism and hospitality companies should develop a hospitality and tourism market which admits Shari"ah-compliant tourism products. Such initiatives illustrate the potential for tourism companies for establishing and developing forms of hospitality and tourism grounded in the principles and behavioral codes that represent national societies and cultures. If they do, tourism and hospitality institutions, by identifying and marketing their ability to meet the needs of Muslims, can improve the chance of being their preference when it comes to tourism.

As with any study, there are certain limitations that should be recognized. First, one limitation of this research is that it is specific to one culture (Islamic) and one service sector (the tourism industry). Second, MCPV was assessed using only six constructs – quality, value for money, emotional, social, Islamic physical attributes value and Islamic non-physical attributes value; while there is evidence that MCPV is a much broader construct which might include reputation (Nasution & Mavondo, 2008) and aesthetics (Gallarza & Saura, 2006). Finally, Islamic religiosity was assessed using only two constructs; Islamic belief and Islamic practice, although previous work has shown that religiosity includes other dimensions, for example, those of „communities" (Marks & Dollahite, 2001), „organizations" (Krause, 1993), „experience" (Tan, 2006), „spirituality" (Duriez et al., 2000), „affect" (Cornwall et al., 1986) and „experiential" (Caird, 1987).

The direction for future research which emerges from the research findings is to improve the current understanding of the effect of Islamic religiosity in other types of business. For example, the Islamic religiosity dimensions discussed in this study warrant a more in-depth study of other service industries, such as banking and insurance. Given

the importance associated with the MCPV, a potentially fruitful area would be to develop the quantification of MCPV into an "index of practice" so that tourism companies could determine the level of performance with a time-based approach. The results of an audit, with regard to the index, could pinpoint areas which need attention and improvement.

Future research may choose to focus on one or more of the Islamic attributes so as to generate an in-depth knowledge which would inform both theoretical and practical applications. Researchers could use these factors to gauge the success of tourism companies in attracting Muslim tourism. Meanwhile, the MCPV and Islamic religiosity measurement must be subjected to review, critique, and discussion for an extended period before it merits general acceptance. Additional items might be tried in each category. Finally, different constructs could be tried out to measure the Islamic religiosity effect. To this end, a very promising research approach would be to study the consequences of Islamic religiosity for tourists" post-purchase behaviors. More specifically it is suggested that the causal relationship between Islamic religiosity and Muslim consumer loyalty should be analyzed.

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Appendix

Table 4: Descriptive statistics and normality tests of the constructs in the model

Statistics	Mean	SD	Corrected Item-Total Correlation	Skewness	Kurtosis
Quality					
The tourism package purchased was well organized	3.9	0.853	0.773	-0.571	0.085
The quality of the tourism package was maintained throughout.	3.9	0.744	0.797	-0.525	0.749
The tourism package purchased had an acceptable level of quality.	4.0	0.791	0.801	-0.541	0.849
The tourism package purchased was well made	4.0	0.806	0.740	-0.569	0.031
Price					
The tourism package purchased was a good purchase for the price.	4.0	0.800	0.743	-0.540	-0.013
The tourism package purchased was reasonably priced.	3.9	0.793	0.755	-0.389	-0.199
The price was the main criterion for my decision.	3.8	0.808	0.666	-0.390	-0.223
The tourism package purchased was economical.	3.8	0.801	0.713	-0.478	0.266
Emotional					
I am comfortable with the tourism package purchased.	3.9	0.849	0.830	-0.873	0.981
I felt relaxed about the tourism package purchased.	3.9	0.818	0.859	-0.697	0.346
The tourism package purchased gave me a positive feeling.	3.9	0.900	0.865	-0.995	0.129
The tourism package purchased gave me pleasure.	4.0	0.916	0.829	-0.162	0.714
Social					
The tourism package purchased has helped me to feel acceptable.	3.8	0.862	0.786	-0.492	0.196
The tourism package improved the way people perceive me.	3.7	0.827	0.813	-0.296	-0.114
The tourism package purchased gave me social approval.	3.7	0.877	0.813	-0.418	0.162
Many people that I know purchased the tourism package.	3.8	0.838	0.690	-0.249	-0.459
Physical Attributes					
Availability of prayer facilities.	4.1	0.862	0.791	-0.835	0.499
Availability of Halal food.	4.3	0.836	0.842	-0.360	0.054

Statistics	Mean	SD	Corrected Item-Total Correlation	Skewness	Kurtosis
Quality					
The tourism package purchased was well organized	3.9	0.853	0.773	-0.571	0.085
The quality of the tourism package was maintained throughout.	3.9	0.744	0.797	-0.525	0.749
The tourism package purchased had an acceptable level of quality.	4.0	0.791	0.801	-0.541	0.849
Availability of a copy of the Holy Qur'an in hotel room.	4.0	0.818	0.809	-0.927	0.177
Availability of Shari'ah compatible toilets.	4.1	0.891	0.813	-0.940	0.520
Non-Physical Attributes					
Availability of segregated services.	3.9	0.988	0.866	-0.022	0.738
Availability of Shari'ah compatible television channels.	3.8	0.265	0.900	-0.915	0.235
Availability of Shari'ah compatible entertainment tools.	3.8	0.315	0.918	-0.887	0.319
Availability of art that does not depict human forms.	3.8	0.988	0.878	-0.777	0.409
Islamic Belief					
In my personal life, religion is very important.	4.4	.712	0.753	-0.916	0.625
Islam helps me to have a better life.	4.2	.804	0.775	-0.976	0.944
The Dua'aa (supplication) supports me.	4.3	.740	0.761	-0.969	0.946
The Prophet Muhammad (peace-be-upon-him) is the role model for me.	4.3	.680	0.738	-0.429	-0.808
Performing Hajj is one of my main priorities.	4.4	.887	0.237	-0.467	0.940
I believe that Allah (God) helps me.	4.3	.778	0.762	0.991	0.487
Islamic Practice					
I perform all my prayers.	3.8	.93641	0.918	-0.356	-0.408
I perform my prayers always on time.	3.8	.87658	0.917	-0.163	-0.815
I perform my daily prayers in the mosque regularly.	3.7	.83411	0.861	-0.048	-0.703
I perform the obligation of Zakat.	3.9	.92724	0.938	-0.276	-0.953
I read the Qur'an regularly.	3.8	.91248	0.920	-0.378	-0.233
I fast the whole month of Ramadan.	3.9	.91810	0.911	-0.290	-0.860
Customer Satisfaction					
My choice to purchase this tourism package was a wise one.	4.0	.80104	0.784	-0.654	0.190
I did the right thing when I purchased this tourism package.	4.0	.79143	0.822	-0.629	0.166

Statistics	Mean	SD	Corrected Item-Total Correlation	Skewness	Kurtosis
Quality					
The tourism package purchased was well organized	3.9	0.853	0.773	-0.571	0.085
The quality of the tourism package was maintained throughout.	3.9	0.744	0.797	-0.525	0.749
The tourism package purchased had an acceptable level of quality.	4.0	0.791	0.801	-0.541	0.849
This experience is exactly what I needed.	4.0	0.87248	0.825	-0.844	0.460
I feel good about my decision of buying the selected package.	4.0	0.921	0.824	-0.979	0.727

**Author Biography

Riyad Eid is an Associate Professor of Marketing at the United Arab Emirates University, UAE and Tanta University, Faculty of Commerce, Tanta, Egypt. His research Interests include Internet marketing, Customer Relationship Marketing (CRM), service quality, customer value within the services industry and Islamic Tourism Marketing.

Hatem El-Gohary is a reader in marketing, Birmingham City University Business School, UK and Cairo University, Faculty of Commerce, Cairo, Egypt. His research interest include: Electronic Marketing, Electronic Business, Electronic Commerce, Internet Marketing and Small Business Enterprises and Islamic tourism Marketing.