

General Risk on Trust, Satisfaction, And Recommendation Intention for Halal Food: Evidence in Indonesia

Amelia Tri Puspita¹, Anwar Adem Shikur²

¹IPB University. Email:

²Dire Dawa University, Ethiopia

The purpose of this empirical research is to determine the effect of multidimensional general risk factors on halal consumer confidence, satisfaction, and intention to recommend halal food. This study also calculates the average comparison of trust, satisfaction, and recommendation intentions across demographic variables of halal customers. Our results from structural analysis reveal that general risks have a significant and positive effect on trust, satisfaction, and intention to recommend halal food. Also, the results of the mean difference test show that satisfaction and intention to recommend halal food differ significantly between male and female customers and trust varies significantly among halal customers with different educational backgrounds and marital status. This study adds a valuable contribution to the current literature on halal food consumption by undertaking a series of symmetrical analytical approaches to assess the desired responses from halal food customers.

Keywords: Halal Food; Demographic Variables; Trust; Satisfaction; Intention to Recommend

OPEN ACCESS

*Correspondence:

Amelia Tri Puspita

amelia.tri22@gmail.com

Received: 26 November 2022

Accepted: 29 November 2022

Published: 6 December 2022

Citation:

(2022) General Risk on Trust, Satisfaction, And Recommendation Intention for Halal Food: Evidence in Indonesia
Islamic Marketing Review
1.1.

INTRODUCTION

The term halal comes from Arabic which means allowed, acceptable, permitted, and/or permitted (Olya and Al-Ansi, 2018). The value of the halal industry is estimated at \$ 2.1 trillion a year which makes it one of the fastest-growing industries in recent years (Oktadiana et al., 2016). The fast growth of halal tourism and hospitality has been driven by many international destinations to start setting new marketing strategies that attract potential value segments. Consumption of halal food and products can be expanded to cover various market segments such as Muslim and non-Muslim customers because of their high concern for health, environment, and quality issues (Olya and Al-Ansi, 2018).

Regardless of the value of the halal market, both businesses and customers have little knowledge of the operation and implementation of this complex phenomenon emanating from Islamic Sharia law. For example, Ambali and Bakar (2014) found that consumer awareness of halal food and products was sufficient. Because customers perceive halal products to be healthier, they have a greater intention to increase their awareness and knowledge of each. However, business actors and service providers need deeper insight into the attitudes and behavior of halal consumers (Rammal and Zurbruegg, 2007). Businesses and services need to know how to define halal customer trust, satisfaction, and loyalty. Marketers need to acquire basic knowledge about the variation of halal customer behavior responses across their demographic characteristics to develop a target marketing plan. The importance and differences in the provisions of halal products are discussed in meeting the halal needs of customers in both Muslim and non-Muslim destinations (El-Gohary, 2016). Several studies on halal food especially in Indonesia, can be seen at Sari (2022), Puspita (2021) and Rusydiana & Purwoko (2021).

Several internal and external factors can affect customers. One indicator of these behaviors and attitudes is the demographics and cultural background of customers which are formed by complex elements defined by society (Moutinho, 1987). Most importantly, the progress of the halal market depends primarily on meeting customer needs which can be achieved by offering a high level of service and product quality, which can vary based on customer demographics. Many Muslim customers and travelers naturally prefer to continue to practice their beliefs during their travels and holidays, such as praying

and consuming halal food and using products and services that comply with Sharia law. Muslims maintain halal to ensure a high-quality lifestyle and peace of mind by adhering to their religious beliefs (Battour et al., 2012). Since the concept of halal must be applied to every aspect of the life of a Muslim with different demographic profiles, there is a demand to investigate the variation in satisfaction, trustworthiness, and recommendation intentions of halal customers across their demographic properties.

THEORETICAL FRAMEWORK

Risk

General risk is constructed as a combination of multi-dimensional factors that influence customer attitudes and behavior (DeFranco and Morosan, 2017). The risk dimension may have different effects on customer trust and satisfaction depending on individual experiences and cultural backgrounds. Other research considers the risk to be a concept of uncertainty, which is negatively associated with the expected responses from customers. As recommended by Olya and Altinay (2016), risk can play opposite roles positively and negatively in predicting customer loyalty while the risk role depends on other predictor features in casual models.

Trust

Trust is defined as a psychological condition of an individual who can accept other parties by doing what the individual expects. Trust is recognized as a key driver of customer satisfaction and desired behavioral outcomes in the social sciences (Poortinga and Pidgeon, 2003). Customer trust is also influenced by several factors such as treatment, reputation, attitude, and honesty expressed by business and service providers. In the context of shopping behavior, Rahman et al. (2016) describe trust as consumer knowledge relating to objects, attributes, benefits, and advantages of a food product that can encourage consumers to buy. In line with that, experts realize that trust can play an important role in influencing shopping behavior. In the context of halal shopping behavior, trust is one of the key factors that can change consumer intentions to buy halal food.

Satisfaction

Satisfaction is defined as a condition that shows the fulfillment of consumers' needs, wants, and expectations

for the food they buy. In other words, satisfaction reflects consumer pleasure because their expectations are fulfilled. Satisfaction is considered an important variable because of its high effect on customers' behavior and attitudes about a particular product or service (Jani and Han, 2014). Many studies in different disciplines investigate and examine the relationship between overall risk constructs and customer satisfaction (Huy Tuu and Ottar Olsen, 2009). Aziz et al. (2019) categorized three satisfaction parameters, namely the suitability of expectations, interest in repurchasing, and the availability of recommendations to other parties. All these parameters will have a positive effect on the development of food spending in the future. Kang (2018) prove that satisfaction can influence food shopping behavior. With increased satisfaction, consumers are willing to buy the same food in the future.

Intention to Recommend

The main reason for assuming a positive association between risk and intention to recommend is that in terms of halal food, customers can feel satisfied if they take the risk of consuming halal food because it is halal and recommended in sharia. For example, Islamic teachings motivate Muslims to make sacrifices in observing Sharia law, which leads to the desired behavioral outcome (i.e., patience, morals). Halal customers prefer to stay halal because it provides peace of mind that they are loyal and avoids guilt by consuming haram food. In other words, halal customers because of religious beliefs intend to take risks (for example, risk of losing time and financial risks) that make them satisfied and then trust and recommend halal food to others.

Research Models and Hypotheses

The structural model consists of multi-dimensional factors, namely general risk as a predictor of customer satisfaction, trust, and intention to recommend. Since risk factors may have both positive and negative effects on the model results, we used a second-order construct of common risks including seven types of risk, namely health risk, psychological risk, environmental risk, social risk, quality risk, financial risk, and time loss risk. Whereas in

the current literature, heterogeneous results of risk associations and desired behavioral responses from customers are reported (Olya and Altinay, 2016; Olya and Al-Ansi, 2018), we suspect a general risk of increasing satisfaction, trust, and intention to recommend halal food.

The proposed conceptual model assesses the adequacy of the second-order structure of general risk and its effect on trust, satisfaction, and intention to recommend. The following hypotheses are proposed and examined in this study:

H1: General risk has a significant and positive effect on satisfaction.

H2: General risk has a significant and positive effect on trust.

H3: General risk has a significant and positive effect on the intention to recommend.

H4: Trust has a significant and positive effect on satisfaction.

H5: Trust has a significant and positive effect on the intention to recommend.

H6: Satisfaction has a significant and positive effect on the intention to recommend

METHODS

Data Collection

In an easy-to-use sampling technique, 100 customers were approached to participate in the survey, which took place for four weeks between 19 January 2022 and 19 February 2022. Initially, awareness and familiarity of consumption and purchase of halal food were checked by asking two filter questions to ensure that respondents were qualified to be a target. A total of 100 final respondents met the above criteria and were accepted to participate in the survey questionnaire.

Although not the main objective of this study, this data set is intended to identify a sample of demographic variables to evaluate their possible influence on research findings. This demographic data includes gender, age, occupation, and income.

Table 1: Respondent's Characteristics

Description	Frequency(f)	Percentage(%)
<u>Gender</u>		
Male	74	74
Female	26	26
<u>Age</u>		
19-23	98	98
31-39	2	2
<u>Occupation</u>		
Student	85	85
Entrepreneur	3	3
Employee	5	5
Others	7	7
<u>Income</u>		
<1.5 million	84	84
1.5-2.5 million	11	11
3-5 million	2	2
>5 million	3	3
<u>Domicile</u>		
Jakarta	5	5
Bogor	77	77
Depok	8	8
Tangerang	3	3
Bekasi	7	7

Table 1 illustrates the demographic analysis of the respondents. Based on gender, there were 74 male respondents and 26 female respondents, totaling 100 respondents. With this, male respondents reached 74% while female respondents reached 26% of all respondents. The targeted respondents have a wide range of ages, with a plurality of respondents who are in the age range 19 to 23 years and who are at least 31 years to 39 years old, only 2 out of 100 respondents.

Based on the segment of respondents based on occupation, there are 85% or 85 respondents who are students, followed by employees at 5% or 5 respondents, entrepreneurship 3% or 3 respondents, and others consisting of only 7% or 7 respondents. Among those having income below 1.5 million consisted of 84% or 84 respondents, in the range of 1.5-25 there were 11% or 11 respondents, the 3-5 million range consisted of 2% or 2 respondents and above 5 million there were 3% or 3 respondents. The majority of respondents in this study were domiciled in Bogor by 77% or 77 respondents. For other areas such as Jakarta, Depok, Tangerang, and Bekasi, they were not so dominant, namely 5% or 5 respondents,

8% or 8 respondents, 3% or 3 respondents, and 7% or 7 respondents respectively.

Analysis

Data were filtered and scanned for valid use cases for data analysis. Structural equation modeling (SEM) using partial least squares (PLS) method was used to test measurement and structural models. The reliability and validity of the study constructs were evaluated. PLS-SEM is a well-established technique used in various studies to estimate path coefficients and investigate the complexity of the relationships built into structural models (Ali et al., 2017). The ability to relate the relationship between variables and efficiency in the examination of measurement model items are two advantages over covariance-based SEM (Fakih et al., 2016).

The research model, including general risk as a second-order factor, was tested in two main steps. First, a measurement model in which the external loading significance level, weights, and coefficients need to be assessed. Second, the structural model is tested to examine

the six hypotheses proposed using the bootstrap technique.

RESULTS

Assessment of The Measurement Model

The item's internal consistency was evaluated using composite reliability (CR) and Cronbach's alpha (α). The composite reliability values ranged between 0.876 and 0.932, while the Cronbach alpha values ranged between 0.822 and 0.912, which exceeded the minimum expected level of 0.70 (Hair et al., 2016). These values are strong enough for internal consistency reliability level. The

validity of the constructs was checked using confirmatory factor analysis (CFA). All measurement items for construction are loaded significantly.

Table 1 shows the standard loading factors for all items, which exceed the recommended level of 0.5 (Chin, 1998), ranging from 0.531 to 0.884. Convergent validity is based on the measured construct from which the mean-variance is extracted (AVE) (Hair et al., 2016). As shown in Table 2, all AVE values reflect the total amount of variance in the variable accounted for by the latent constructs exceeding the recommended value of 0.5 (Hair et al., 2016).

Table 2: Psychometric properties of study measures

Variables	Loading Factor	Cronbach's alpha	Composite Reliability	AVE
General Risk		0.889	0.850	0.503
Health Risk				
I am worried about my health condition if I don't consume halal products	0.680			
I am worried about disease outbreaks if I don't consume halal products	0.736			
I am worried about consuming unhealthy non-halal products	0.685			
I am worried about consuming dangerous non-halal products	0.531			
Psychological Risk				
The thought of consuming non-halal products makes me feel anxious	0.646			
The thought of consuming non-halal products makes me feel psychologically uncomfortable	0.645			
The thought of consuming non-halal products caused me to experience unnecessary anxiety	0.649			
Environmental Risk				
I pay attention to the environmental conditions in producing and processing halal products	0.800			
I pay attention to the hygiene standards of halal products	0.768			
I pay attention to the physical conditions of storing and selling halal products	0.805			
Intention to Recommend		0.822	0.894	0.737
I will say positive things about halal products to others	0.872			
I will encourage friends and relatives to consume halal products	0.851			
I am satisfied to choose halal labeled food	0.852			

Satisfaction		0.842	0.876	0.554
Halal labeled food met my expectations	0.773			
For me, choosing halal labeled food is very wise	0.802			
I feel comfortable with halal labeled food	0.582			
I like to eat halal labeled food	0.777			
I think consuming halal food is a good idea	0.796			
I believe in a halal labeled food	0.670			
Trust		0.912	0.932	0.696
I believe that halal labeled food according to Islamic principles	0.768			
I believe halal labeled food meet consumer health and safety standards	0.838			
Halal product providers can be trusted	0.824			
I believe the information the provider provides to consumers is accurate	0.864			
I believe the halal product label is accurate	0.823			
I am worried about my health condition if I don't consume halal products	0.884			

Discriminant validity is tested to ensure that the construct measures do not have similar characteristics with other measures in the measurement model (Hair et al., 2016). Fornell and Larcker criteria (Fornell and Larcker, 1981) is an approach to test discriminatory validity where the AVE of each latent variable must be higher than the quadratic correlation with other latent variables. Table 2 shows that the square root of the AVE of each construct is higher than the corresponding correlation, leading to

high discriminant validity (Fornell and Larcker, 1981). Furthermore, cross-loading is used to cross-check the validity of discrimination because the magnitude of the loading value under the expected dimension must be higher than the value that appears under the respective factor (Henseler et al., 2009). The cross-loading results prove the existence of discriminant validity between all constructs based on the cross-loadings criteria (attachment A).

Attachment A. Cross Loading

Variables	General Risk	Intention to Recommend	Satisfaction	Trust
HR1	0.680	0.416	0.149	0.003
HR2	0.736	0.374	0.267	0.158
HR3	0.685	0.377	0.229	0.133
HR4	0.531	0.262	0.141	0.110
PR1	0.646	0.341	0.146	0.033
PR2	0.645	0.332	0.253	0.060
PR3	0.649	0.232	0.299	0.170
ER1	0.800	0.373	0.363	0.297
ER2	0.768	0.492	0.314	0.207
ER3	0.805	0.463	0.400	0.187
IR11	0.378	0.872	0.188	0.001
IR12	0.444	0.851	0.240	0.133
IR13	0.435	0.852	0.190	-0.004

ST11	0.411	0.291	0.773	0.428
ST12	0.492	0.202	0.802	0.578
ST13	0.078	-0.013	0.582	0.250
ST14	0.152	0.038	0.777	0.441
ST15	0.150	0.247	0.796	0.328
ST16	0.156	0.166	0.670	0.164
TS11	0.162	-0.030	0.410	0.768
TS12	0.122	0.144	0.427	0.838
TS13	0.248	0.099	0.438	0.824
TS14	0.210	0.078	0.486	0.864
TS15	0.287	0.012	0.409	0.823
TS16	0.186	-0.038	0.551	0.884

Table 3: Results Fornell and Larcker criteria for checking discriminant validity

Variables	General Risk	Intention to Recommend	Satisfaction	Trust
General Risk	0.709			
Intention to Recommend	0.526	0.858		
Satisfaction	0.378	0.240	0.738	
Trust	0.207	0.052	0.547	0.834

Structural model assessment

Determining the path coefficient and level of significance is carried out with the PLS algorithm procedure to find the load, weight, path coefficient and then performs a bootstrap technique to find the significance level of the proposed hypothesis (Hair et al., 2016). The suitability index (Goodness-of-fit) (GoF) is used to evaluate the suitability of the overall model. The GoF measurement uses the geometric mean of the mean total commonality of the constructs and the mean of the total R² for the endogenous constructs. R² is a useful tool

for assessing explanatory power and the proportion of predictions of the goodness-of-fit index (GoF) as an alternative and suggested active tool (Tenenhaus et al., 2005). According to Wetzles et al. (2009), a GoF equal to 0.1 indicates a poor match, 0.25 moderate matches, and greater than 0.36 matches. As shown in Table 4, a GoF value of 0.356 was obtained for the proposed structural model which demonstrates and demonstrates an acceptable and good fit of the model with empirical data.

Tabel 4: Goodness-of-Fit (GoF) Index

Variable	AVE	R ²
General Risk	0.503	
Intention to Recommend	0.737	0.288
Satisfaction	0.544	0.373
Trust	0.696	0.043
Avarage	0.620	0.234
AVE*R ²	0.145	
GOF=√AVE*R²	0.380	

Hypothesis Test

The results of structural model testing are used to evaluate the effect of general risks on satisfaction, trust, and intention to recommend halal customers. The results of hypothesis testing and the R^2 value for each

endogenous variable are shown in Figure 1. General risk explains 37% of the variation in customer satisfaction ($R^2 = 0.372$), 28% intend to recommend variety ($R^2 = 0.288$), and 4% trust variation ($R^2 = 0.043$).

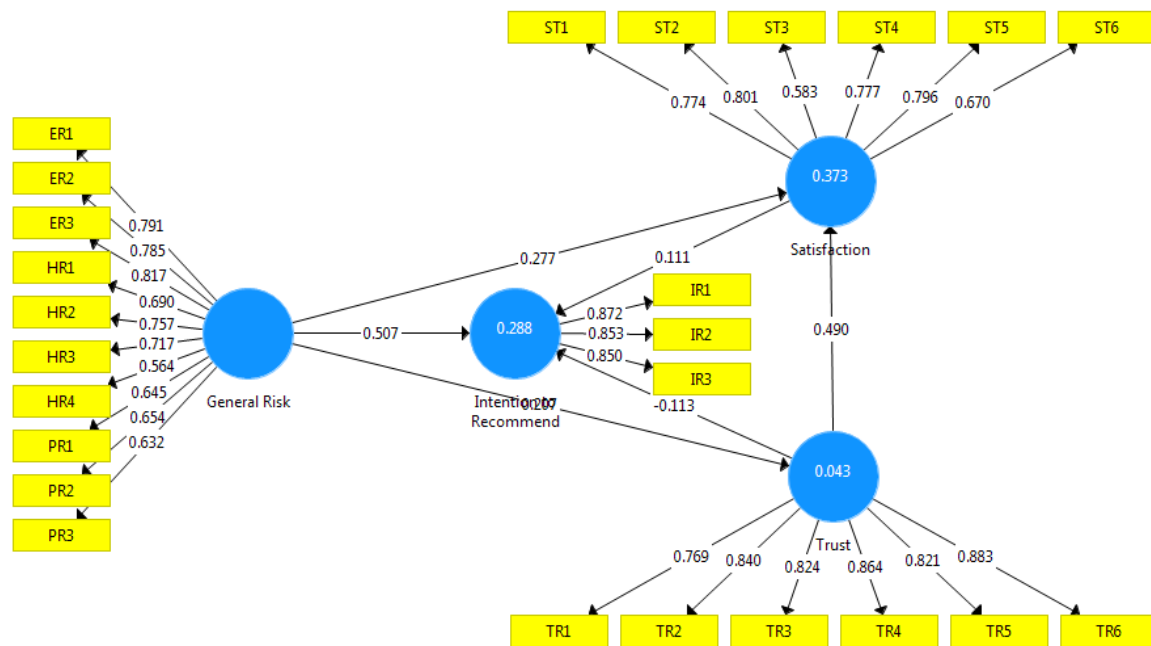


Figure 1: Structural model testing

Table 5: Path Coefficient Results

Hypothesis	β	St.Dev	T-stat	P-value	Hypothesis
H1 : General Risk $\rightarrow$ Satisfaction	0.278	0.133	2.457	0.014	Accepted
H2 : General Risk $\rightarrow$ Trust	0.207	0.218	2.585	0.010	Accepted
H3 : General Risk $\rightarrow$ Intention to Recommend	0.473	0.182	2.596	0.010	Accepted
H4 : Trust $\rightarrow$ Satisfaction	0.479	0.080	5.977	0.000	Accepted
H5 : Trust $\rightarrow$ Intention to Recommend	-0.134	0.109	1.231	0.219	Rejected
H6 : Satisfaction $\rightarrow$ Intention to Recommend	0.127	0.115	1.106	0.269	Rejected

CONCLUSION

Based on the results of the path coefficient in table 5, it can be concluded that the general risk contributes significantly to consumer satisfaction in halal food ($\beta = 0.277$, $p < 0.004$). Therefore, Hypothesis 1 is supported. Furthermore, general risk contributed significantly to consumer confidence in halal food ($\beta = 0.207$, $p < 0.010$). Therefore, Hypothesis 2 is supported. Similarly, general risk had a significant and positive effect on intention to recommend ($\beta = 0.507$, $p < 0.000$). Thus, Hypothesis 3 is supported. trust was significantly and

positively related to satisfaction ($\beta = 0.490$, $p < 0.000$) which is evidence supporting Hypothesis 4.

The effect of general risk significantly and positively contributes to satisfaction and intention to recommend. According to prospect theory, halal customers evaluate the disadvantages (for example, the risk of financial and time loss) and the benefits (for example, the health and quality risks) of consuming halal food so that their satisfaction increases when they perceive the risks of halal food. That is, the general risk of halal food increases customer satisfaction. This finding is

consistent with the results from Tangeland et al. (2013), who reported in his research that social risks increase and increase the intention of second homeowners to buy products from nature-based tourism activities. The findings of this study are in line with Malazizi et al. (2018) who reported a psychological risk of increasing Airbnb host satisfaction and continuing intentions to use and intend to recommend this business to others. In the context of the food industry, Huy et al. (2009) revealed that risk perception has a significant relationship with customer satisfaction.

REFERENCES

- Ambali, A. R., & Bakar, A. N. (2014). People's Awareness on Halal Foods and Products: Potential Issues for Policy-makers. *Procedia-Social and Behavioral Sciences*, 121, 3-25.
- Annamdevula, S. and Bellamkonda, R.S. (2016), "The effects of service quality on student loyalty: the mediating role of student satisfaction", *Journal of Modelling in Management*, Vol. 11 No. 2, pp. 446-462, doi: 10.1108/JM2-04-2014-0031.
- Aziz, S., Md Husin, M., Hussin, N. and Afaq, Z. (2019), "Factors that influence individuals' intentions to purchase family takaful mediating role of perceived trust", *Asia Pacific Journal of Marketing and Logistics*, Vol. 31 No. 1, pp. 81-104, doi: 10.1108/APJML-12-2017-0311.
- Battour, M. M., Battor, M. M., & Ismail, M. (2012). The mediating role of tourist satisfaction: A study of Muslim tourists in Malaysia. *Journal of Travel and Tourism Marketing*, 29(3), 279-297.
- Bianchi, C. and Andrews, L. (2012), "Risk, trust, and consumer online purchasing behaviour: a Chilean perspective", *International Marketing Review*, Vol. 29 No. 3, pp. 253-275, doi: 10.1108/02651331211229750.
- Calvo Porral, C. and Levy-Mangin, J.-P. (2016), "Food private label brands: the role of consumer trust on loyalty and purchase intention", *British Food Journal*, Vol. 118 No. 3, pp. 679-696, doi: 10.1108/BFJ-08-2015-0299.
- Chin, W. W. (1998). Commentary: Issues and opinion on structural equation modelling. *MIS Quarterly*, 22(1), 7-11.
- DeFranco, A., & Morosan, C. (2017). Coping with the risk of internet connectivity in hotels: Perspectives from American consumers traveling internationally. *Tourism Management*, 61, 380-393.
- El-Gohary, H. (2016). Halal tourism, is it really Halal? *Tourism Management Perspectives*, 19, 124-130.
- Fakih, K., Assaker, G., Assaf, A. G., & Hallak, R. (2016). Does restaurant menu information affect customer attitudes and behavioral intentions? A cross-segment empirical analysis using PLS-SEM. *International Journal of Hospitality Management*, 57, 71- 83.
- Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, 18(1), 39-50.
- Hair Jr, J. F., & Hult, G. T. M. (2016). A primer on partial least squares structural equation modeling (PLS-SEM). New York, NY: Sage Publications.
- Henseler, J., Ringle, C. M., & Sinkovics, R. R. (2009). The use of partial least squares path modeling in international marketing. In R. R. Sinkovics and P. N. Ghauri (Eds.), *New challenges to international marketing* (pp. 277-319). Emerald Group Publishing Limited.
- Hussain, R. (2016), "The mediating role of customer satisfaction: evidence from the airline industry", *Asia Pacific Journal of Marketing and Logistics*, Vol. 28 No. 2, doi: 10.1108/APJML-01-2015- 0001.
- Huy Tuu, H., & Ottar Olsen, S. (2009). Food risk and knowledge in the satisfaction repurchase loyalty relationship. *Asia Pacific Journal of Marketing and Logistics*, 21(4), 521-536.
- Jani, D., & Han, H. (2014). Testing the moderation effect of hotel ambience on the relationships among social comparison, affect, satisfaction, and behavioral intentions. *Journal of Travel and Tourism Marketing*, 31(6), 731-746.
- Kang, J. (2018), "Effective marketing outcomes of hotel Facebook pages: the role of active participation and satisfaction", *Journal of Hospitality and Tourism Insights*, Vol. 1 No. 2, pp. 106-120, doi: 10.1108/JHTI-10-2017-0003.
- Konuk, F.A. (2019), "The influence of perceived food quality, price fairness, perceived value and satisfaction on customers' revisit and word-of-mouth intentions towards organic food restaurants", *Journal of Retailing and Consumer Services*, Vol. 50, pp. 103-110, doi:

- 10.1016/j.jretconser.2019.05.005, available at: www.sciencedirect.com/science/article/pii/S0969698919302097
- Malazizi, N., Alipour, H., & Olya, H. (2018). Risk Perceptions of Airbnb Hosts: Evidence from a Mediterranean Island. *Sustainability*, 10(5), 2071-1050.
- Moutinho, L. (1987). Consumer behaviour in tourism. *European Journal of Marketing*, 21(10), 5-44.
- Oghazi, P., Karlsson, S., Hellström, D. and Hjort, K. (2018), "Online purchase return policy leniency and purchase decision: Mediating role of consumer trust", *Journal of Retailing and Consumer Services*, Vol. 41, pp. 190-200, doi: 10.1016/j.jretconser.2017.12.007, available at: www.sciencedirect.com/science/article/pii/S0969698917305593
- Oktadiana, H., Pearce, P. L., & Chon, K. (2016). Muslim travellers' needs: What don't we know? *Tourism Management Perspectives*, 20, 124-130.
- Olya, H. G., & Al-Ansi, A. (2018). Risk assessment of halal products and services: Implication for tourism industry. *Tourism Management*, 65, 279-291.
- Olya, H. G., & Altinay, L. (2016). Asymmetric modeling of intention to purchase tourism weather insurance and loyalty. *Journal of Business Research*, 69(8), 2791-2800.
- Poortinga, W., & Pidgeon, N. F. (2003). Exploring the dimensionality of trust in risk regulation. *Risk Analysis*, 23(5), 961-972.
- Puspita, A.T. (2021). Muslim Traveller Halal Food Consumption Attitude and Behavioral Intentions of Indonesian Muslim. *Halal Tourism and Pilgrimage*, 1(1).
<https://doi.org/10.58968/http.v1i1.67>
- Rahman, M.S., Mat Daud, N., Hassan, H. and Osmangani, A.M. (2016), "Effects of workplace spirituality and trust mediated by perceived risk towards knowledge sharing behaviour", *VINE Journal of Information and Knowledge Management Systems*, Vol. 46 No. 4, pp. 450-468, doi: 10.1108/VJIKMS-06-2015-0033.
- Rammal, H. G., & Zurbrugg, R. (2007). Awareness of Islamic banking products among Muslims: The case of Australia. *Journal of Financial Services Marketing*, 12(1), 65-74.
- Rusydia A.S., & Purwoko, D. (2021). A Review on Halal Food Research. *Journal of Islamic Economics Literatures*, 2(2).
<https://doi.org/10.58968/jiel.v2i2.38>
- Sari, M. (2022). Halal Food Quality and The SDG-3 Goal. *Halal Tourism and Pilgrimage*, 2(1).
- Tangeland, T., Vennesland, B., & Nybakk, E. (2013). Second-home owners' intention to purchase nature-based tourism activity products—A Norwegian case study. *Tourism Management*, 36, 364-376.
- Tenenhaus, M., Vinzi, V. E., Chatelin, Y. M., & Lauro, C. (2005). PLS path modelling. *Computational Statistics and Data Analysis*, 48(1), 159-205.
- Triantafyllidou, A. and Siomkos, G. (2014), "Consumption experience outcomes: satisfaction, nostalgia intensity, word-of-mouth communication and behavioural intentions", *Journal of Consumer Marketing*, Vol. 31 No. 6/7, pp. 526-540, doi: 10.1108/JCM-05-2014-0982.
- Yüksel, A., & Yüksel, F. (2007). Shopping risk perceptions: Effects on tourists' emotions, satisfaction and expressed loyalty intentions. *Tourism Management*, 28(3), 703-713.