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MODEL TO DETERMINE THE PERCEIVED RISKS OF TOURISTS STAYING AT HOTELS WHERE THE HALAL TOURISM CONCEPT IS PRESENT: ANTALYA REGION EXAMPLE

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ABSTRACT

The aim of this study was to determine the risk perception of tourists in relation to the concept of halal tourism, and to reveal the relationships between risk perception, satisfaction and behavioral intention. The study used a quantitative research design based on the application of a questionnaire. Simple random sampling was used as the sampling method. The questionnaire developed by Olya and Al-ansi (2018) was employed in this research, and the proposed model was analyzed through the structural equation modelling (SEM) technique. It was found that the health risk dimension had a positive impact on tourist satisfaction while the social and time risk dimensions affected tourist satisfaction negatively and significantly. In addition, it was concluded that none of the seven risk dimensions (health, psychological, environmental, social, quality, financial and time) significantly affected the tourists' intention to recommend whereas the health and financial risk dimensions affected the tourists' continued intention to use halal items negatively and significantly.

KEYWORDS

Halal Tourism; Perceived Risk; Islamic Marketing; Islamic Hospitality; Antalya

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1. INTRODUCTION

The halal tourism sector is one of the tourism markets in which the highest amount of money is spent in the world. It is estimated that there were 140 million international Muslim visitors in 2018. This number is expected to reach 230 million by 2026 (MasterCard-CrescentRating, 2019, p. 18). While the expenditure of Muslim travelers is projected to reach USD \$220 billion, the total travel expenditure of Muslim travelers is estimated to rise to USD \$300 billion by 2026 (MasterCard-CrescentRating, 2017, p. 3). As the halal tourism industry develops and becomes profitable, many Muslim and non-Muslim countries will want to improve their capacity to meet the needs of Muslims in terms of tourism products, facilities, and infrastructures that comply with Islamic law. This is in order to gain a place in this market (Ahmed and Akbaba, 2018, p.14). Many countries that want to get a share of this market such as Turkey, Malaysia, India, Egypt, Dubai, Australia, Spain, and Thailand are engaged in various marketing activities to attract tourists who want to stay in halal concept hotels (Pamukçu and Arpacı, 2016).

The halal tourism concept, which includes halal food, halal airlines and halal/Islamic law compliant hotels, is an umbrella concept tied into tourism activities and products. Halal hotels focus on halal concepts and practices (Mansouri, 2014, p. 20). In this context, attributes such as halal food, halal entertainment, the separation of men and women, the availability of Islamic financial institutions and the absence of alcohol in the tourism destinations where tourists visit are considered important for the hotel businesses where this concept is carried out (Küçüktopuzlu et al., 2019). However, there is still no consensus on these attributes in terms of the views of academics and practitioners. This lack of consensus can affect the risk perception of tourists towards a hotel business or destination. Likewise, halal products and services involve many risks due to their nature. These risks are very diverse in the literature. For example, the direct contact between halal and non-halal products is an important problem and carries a potential risk of contamination that consumers/tourists must avoid (Yaacob et al., 2016). In addition, consumers/tourists can perceive the risks in

their purchase and the risks tied into the consumption of halal products. Perceived risk indicates a consumer/tourist's perception of uncertainty and the negative consequences related to the product and service purchased (Olya and Al-ansi, 2018, p. 280). Perceived risk is defined as the perceptions of the consumers about the uncertainty and negative consequences tied into the purchase of a product or service, and it increases with the magnitude of negative consequences associated with said uncertainty (Lu et al., 2005, p. 109). From a similar perspective, the perceived risk may affect the tourism activities intended for a certain concept, destination or country. The halal tourism concept contains certain risks due to its nature. Therefore, the high perceived risks of the tourists who stay in accommodation establishments with this concept may significantly affect whether the destination or hotel is preferred.

Risks are a critical factor influencing the travel decisions of visitors. Therefore, the issue of risk and the risk perception of tourists in the context of tourism has been studied frequently (Tavitiyaman and Qu, 2013; Cetinsoz and Ege, 2013). However, studies on the halal risk perception of tourists in the field of halal tourism, which has recently become popular, are very scarce. In this context, the research question is "What is the most determining risk among the risk perceptions of tourists staying in hotels holding to the concept of halal tourism and how do the perceived risks of the tourists affect their satisfaction and behavioral intentions?" In terms of Antalya as a destination, determining the risk perception of the tourists staying where the halal concept is held to and revealing the effects of the tourists' risk perception on their satisfaction and behavioral intentions are of vital importance to hotel managers and local decision-makers. The aim of the research was therefore to determine the risk perception of the tourists staying where the concept of halal tourism is held to and to reveal the relationships among the variables.

2. LITERATURE REVIEW

2.1) HALAL TOURISM

Halal is a concept that affects all aspects of the lives of Muslims including food and beverages, entertainment, finance, tourism, and education (Boğan et al., 2020). It represents moral behavior (Adel et al., 2021). Halal refers to everything that is permitted in accordance with Islamic law and traditions (Isa et al., 2018). Battour and İsmail (2016, p. 151) defined halal as any practice or activity in tourism that is 'allowed' according to Islamic teachings. On the contrary, haram refers to something that is illegal or not allowed (Vargas-Sánchez and Moral-Moral, 2020). These terms have an impact on every aspect in the daily life of Muslims and it determines whether they do or avoid things in their daily life. In this respect, these terms constitute the source of the concept of halal tourism.

Islam has an important impact on the attitudes and behaviors of Muslims in their daily lives, including tourism (Vargas-Sánchez and Moral-Moral, 2019). Today, Muslims traveling with different motivations want to fulfill certain responsibilities of the religion of Islam. They may also want to participate in activities that are not prohibited in the religion. In order to meet this demand, many businesses (hotels, restaurants, airports, etc.) in the tourism and hotel industry operate according to Islamic principles (Boğan et al., 2020). Many concepts such as Muslim-friendly tourism, halal tourism, Islamic tourism, halal airline, halal destinations, and halal hospitality have started to attract the attention of both tourism researchers and the tourism industry as a whole (Vargas-Sánchez and Moral-Moral, 2020).

In the relevant literature, the terms "Halal Tourism", "Islamic Tourism" or "Muslim-Friendly Tourism" are used by academics (Yagmur et al., 2020) in reference to the tourism products and services that fulfil the needs of Muslims (Ryan, 2016). Boğan and Sarıışık (2019) and Battour and Ismail (2016) stated that it is not appropriate to use halal tourism and Islamic tourism interchangeably. The terminology of halal tourism is quite new in the academic literature (Ryan, 2016; Bhuiyan *et al.*, 2011). There is no generally accepted concept in the literature at present. Some researchers have tried to define the concept by considering tourism and destination marketing literature (Henderson, 2009; Zailani et al., 2011) while other researchers (majority of them) have tried to describe it by taking into consideration its features or issues like Islamic Law (Haque and Momen, 2017, p. 154; Tuna, 2016, p. 261; Battour and Ismail, 2016, p. 151), the target consumer (Muslim or non-Muslim), the location of the travel

activity (location, namely Muslim or non-Muslim countries) (Akyol and Kılıç, 2014, p. 175; Carboni *et al.*, 2014, p. 2), the products and services offered, and the purpose of the journey. In this context, the definitions made for the concept of halal tourism support this view.

Halal tourism is a new concept (product) that covers tourism management (Puangniyom *et al.*, 2017, p. 196) in order to respond to the needs of Muslim tourists (Zulkifli *et al.*, 2011, p. 295; Zailani *et al.*, 2011, p. 3; Chanin *et al.*, 2015, p. 792; Gabdrakhmanov *et al.*, 2016, p. 49; Musa *et al.*, 2016, p. 2; Samori *et al.*, 2016, p. 131; Wilson, 2017, p. 20; Yağmur and Aksu, 2020a, p. 10; Yağmur and Aksu, 2020b, p. 103). Halal tourism is about providing services from the starting point through to the destination involving accommodation facilities, transportation, recreation and entertainment that are in compliance with Islamic principles in addition to offering unique facilities such as a place to perform their daily prayers (Puangniyom et al., 2017, p. 196).

In a broader sense, the basic concept of halal tourism consists of 'halal food, halal transportation, halal hotels, halal logistics, Islamic finance, Islamic travel packages, and halal spas' (Gohary, 2016, p. 126). The service sector is considered to be important when promoting halal tourism (Puangniyom, 2017, p. 196). Today, the food services, hotels, and halal tourism and accommodation services provided in airlines are new and rapidly developing products related to the halal tourism segment (Mohsin et al., 2016, p. 138). Halal hotels, which are a sub-segment of halal tourism, offer facilities to tourists from all over the world in compliance with the religion of Islam (Chanin et al., 2015, p. 792; Küçüktopuzlu et al., 2019, p. 6). In the literature, despite the absence of internationally valid and universally accepted halal certification standards regarding which basic attributes halal hotels include, the attributes can be listed as follows: no alcohol, pork or derivatives, halal food only, suitable TV channels, a prayer room, prayer rugs and a Quran, separate gyms and swimming pools for men and women, and suitable toilets (Yağmur and Aksu, 2020a; Boğan, 2020). However, El-Gohary (2016) stated that all of these needs will not be considered by all Muslims as having the same importance. In this regard, MasterCard – CrescentRating (2019) identified nine basic faith-based needs that affect the consumption behavior of Muslim tourists. These needs are grouped under "Need to have" -halal food [it represents food that is pure and healthy and does not contain haram (forbidden) products such as pigs, blood, carrion, dead animals, predators, birds and amphibians (Vanany et al. 2020)], prayer facilities, no islamophobia, water-friendly washrooms-, "Good to have" -social causes and local Muslim experiences, Ramadan services- and "Nice to have" -No non-halal activities [for example, activities carried out in the fitness center and swimming pool should be divided according to gender], recreational facilities and services with privacy-.

2.2) PERCEIVED RISK

Before the explanation of the concept of perceived risk, the concept of risk must be explained first. The linguistic roots of the concept of risk are derived from Classical Greek and the Arabic word 'rizq'. 'Rizq' is a broader term. It means 'support, sustenance' and can be based on God. The transition of the concept to English and Italian has limited its meaning and it largely indicates the loss of wealth, either at present or in the future. Therefore, it is necessary to consider that risk is a more generic term when it comes to Muslim consumer behavior and that it can be replaced with the term 'rizq' (Wilson and Liu, 2011, p. 39). The interest in the concept of risk began in the 1940s when Knight (1948) claimed that risk was a critical component of economic activity. The concept has been studied in various disciplines including geology, sociology, psychology, marketing and tourism (Quintal et al., 2010, p. 797-798). Today, contemporary society is labelled as a risky society which reflects the growing uncertainty and insecurity that has emerged against the background of international events. Therefore, 'risk' has become a commonly used term in daily life, scientific research, and the media. A similar situation exists in tourism. It can be observed that studies on tourism risks are improving (Altarawneh et al., 2018, p. 83). In the concept of marketing literature, Bauer (1960, p. 14) explained it as a situation in which any action of the consumer cannot be anticipated with anything that approximates certainty. It is therefore anticipated that some situations will cause at least some unpleasant consequences.

The concept of perceived risk has been studied within a number of disciplines including geology, sociology, psychology, marketing, and tourism. The term was introduced to the marketing literature by Bauer (1967) who described it

as the assessment of the magnitude of uncertainty and the possible negative consequences in terms of consumer perceptions. In other words, perceived risk is defined as a sense of uncertainty about the possible negative consequences related to the use of a product or service. Therefore, the consumers' motivation to avoid mistakes is greater than their desire to maximize the purchase benefit (Choo et al., 2016, p. 22). The concept was first used by Roehl and Fesenmaier (1992) in the field of tourism, and the tourists were divided into three groups based on their perceived risk: functional risk, place risk, and neutral risk. The neutral risk group does not consider there to be any risks pertaining to touristic places or destinations. The functional risk group evaluates the possibility of mechanical, equipment-related or organizational problems as the primary source of tourism-related risks. The place risk group perceives holidays as quite risky and the destinations where the last holidays are spent as very risky (Jalilvand and Samiei, 2012, p. 178). Today, risk perception in the tourism literature is defined as a cognitive evaluation affecting the tourist's behavior. In a broader sense, the tourists' perceived risk significantly depends on what they perceive and what they experience regarding the tourism product when making travel decisions and experiencing the service that they have bought (Chahal and Devi, 2015).

Perceived risk refers to the perception of adverse consequences and uncertainty about purchasing a product or service, performing a certain activity, or choosing a specific lifestyle. It is reasonable to assume that potential tourists will compare their destination alternatives based on the perceived benefits or costs. These costs can be financial (travel insurance, accommodation, etc.), physical, distance-based, time or cost-based, or travel-related risks such as crime, illness and accidents. Like other customers, tourists aim to maximize the quality of the travel experience by minimizing any risks (George, 2010). Moutinho (2000) defined perceived risk as a function of uncertainty and the consequences of this uncertainty. They also stated that the concept consists of the following features:

- The uncertainty specific to a product.
- The uncertainty about the way and place of the purchase.
- The level of financial and psycho-social consequences.

• The subjective uncertainty experienced by tourists (Jonas et al., 2011).

Halal products and services have many risks due to their nature. These risks are risks in the context of food and beverages. Psychological risks are in the mind of the consumer/tourist. Price-quality risks, the risks related to the products and the services offered at the hotel are in their own group. Health risks can also arise from the destination or the environment where the hotel is located. Due to the strict adherence of Muslims to halal principles, the risk factor is more important for Muslim consumers who prefer particular products and services compared to other consumers. This group also has a higher tendency towards risk aversion (Wilson and Liu, 2011; Akın and Okumuş, 2021).

It is assumed that tourists are rational and risk-avoiding consumers who prefer to avoid unsafe destinations or concepts (Chahal and Devi, 2015, p. 4). In this context, Roehl and Fesenmaier (1992) examined the relationship between risk perception, travel pleasure and categorized tourism risks in relation to the seven dimensions of equipment risk, financial risk, physical risk, psychological risk, satisfaction risk, social risk and time risk (Yüksel and Yüksel, 2007). In the context of international tourism, there are different types of perceived risk that are associated with a tourist destination. The risks perceived by the tourists include physical, financial, equipment, functional, mechanical, organizational, health, political, psychological, satisfaction, terrorism, and social (Adam, 2015). Within the scope of this research, the perceived risk dimensions of tourists related to the concept of halal tourism consist of seven risk dimensions that are on the scale created by Olya and Al-ansi (2018) including health, psychological, environmental, social, quality, financial and time risks. These seven risk dimensions will be examined.

2.2.1) HEALTH RISK

Health risk refers to the possibility of contracting certain illnesses during a holiday (Adam, 2015) or the potential threat to one's health and wellbeing (Olya and Al-ansi, 2018). Health risk has been described by Wilks (2006) as one of the factors that could endanger the safety and security of travelers, and the communities in the host countries. The World Health Organization (2005) associates health risks with international travel and emphasize that health risks

are determined by the characteristics of the travelers, their travel behavior, and the environmental conditions of the destination. Despite major developments in medicine in the twentieth century, contemporary tourists are still vulnerable to health risks which are an integral part of the nature of travel (Jonas et al., 2011). During their travel, tourists are exposed to new experiences and various cultural, psychological, physiological, emotional, environmental, and health problems. A complex array of variables determines the capacity of travelers to address these issues. These include the physiological, mental and medical immunity of every tourist. Health problems also depend on the personal characteristics of the tourists, such as age, culture, race, social status, and education level (Jonas et al., 2011). Cossar (2003) added environmental conditions to these problems along with conditions in the unknown (foreign) destinations, such as altitude, climatic condition, radiation, hygiene and common diseases. In terms of the halal tourism concept, health risk generally means that the perception that is believed to be caused by consuming food and beverages and non-halal products in either the destination and/or the hotel.

2.2.2) PSYCHOLOGICAL RISK

Psychological risk refers to the disappointment of an individual because of not being able to make a purchase and their failure to make a good product choice (Olya and Al-ansi, 2018, p. 284). This risk is associated with the possible loss of self-image or their sense of self as a result of purchasing or using a product (Murray and Schlacter, 1990, p. 54). Psychological risk reflects the expected anxiety or psychological disorders such as anxiety and regret. This is among the post-purchase emotional reactions (Jalilvand and Samiei, 2012), and it is regarded as the harm impacting on the consumer's ego due to poor choices (Keh and Sun, 2008).

Psychological risk refers to the fact that purchasing a product or service can lead to a certain amount of uncertainty, which can involve negative consequences and psychological tension (Carroll, 2009). Similarly, when psychological risk is considered in the context of halal tourism, it refers to circumstances where not consuming halal items will make the person anxious,

psychologically uncomfortable and cause unnecessary tension in the person (Olya and Al-ainsi, 2018).

2.2.3) ENVIRONMENTAL RISK

Environmental risk can be described as the possibility of contamination or spoilage in a product in the process from production through to consumption (Olya and Al-ansi, 2018, p. 284). Environmental risk refers to an illness or injury due to situations like the health of an individual at risk, air and hygiene problems, and law and order (Fuchs and Reichel, 2011, p. 267). In a similar way, environmental risk is seen of as a potential threat to a person's health or appearance (Jalilvand and Samiei, 2012, p. 179). The environmental risk in tourism is related to the risk to the health of the tourist, as well as the physical danger or possibility of injury to a tourist. This type of risk can occur at a destination in a variety of situations such as road accidents, natural disasters, or physical assault or injury through participation in a personally chosen activity etc. (Adam, 2015).

Physical and environmental risks are also largely personal risks, but they do not occur consciously. Instead, they stem from the traveler's ignorance or intentional ignoring of potential risks (Wilks, 2006). In the context of the concept of halal tourism, environmental risk is expressed as a concern focused on the place where the products are processed and produced, the hygiene standards of the products, and the conditions when stocking and selling the products (Olya and Al-ainsi, 2018).

2.2.4) SOCIAL RISK

Social risk reflects a disappointing or embarrassing situation in front of family or friends as a result of a poor choice (Keh and Sun, 2008, p. 122). It is associated with the possibility that other people may have an impact on the opinions of a consumer in relation to a purchase (Jalilvand and Samiei, 2012, p. 179). Social risk is related to an individual's ego and to the impact of purchasing products (halal items) based on the opinion of select reference groups (Olya and Al-ansi, 2018).

2.2.5) QUALITY RISK

Quality risk entails the possibility of purchasing low quality products that fail to meet the expected or declared standards (Olya and Al-ansi, 2018, p. 284). Service quality risks are associated with the kindness of hotel employees, the quality of the facilities in the destinations visited, and the level of satisfaction (Chahal and Devi, 2015). Despite the increasing importance of the service industry where quality is a competitive factor, the concept of service quality has not developed well. The concept of service quality is a difficult concept. This is due to the fact that it cannot be measured objectively like manufactured products, and because it is an abstract structure. The role of service quality in the success of hotel businesses is not denied, therefore service quality is considered to be of vital importance when ensuring customer satisfaction and determining exactly what consumers want (Akbaba, 2006). One of the ways to provide a standard service in terms of service quality is the certification from an organization. The certificate obtained, in a sense, promises that they will provide a certain level of service.

However, there is currently no international legislation regarding halal tourism certification standards that are recognized by everyone. The certification standards therefore vary from country to country and from organization to organization (Biancone and Secinaro, 2019). Due to the variability of the certification, this study is also based on the minimum requirements that ensure service quality. The most basic halal tourism items are halal food and facilities in accordance with Islamic rules, and accommodation and hospitality services that will attract more Muslim customers (Jeaheng et al. 2019).

2.2.6) FINANCIAL RISK

Financial risk refers to the possible financial losses resulting from a purchase, including the possibility that the product or service may need to be repaired (compensated), replaced, or refunded (Jalilvand and Samiei, 2012, p. 178). Likewise, financial risk entails the monetary loss that one suffers when a product needs to be repaired (compensated), replaced or when the purchase

price of an item is to be refunded (Chahal and Devi, 2015). This includes the initial monetary expenditure associated with the purchase and the subsequent costs associated with the initial purchase (Choo *et al.*, 2016).

While financial risk is an extension of the consumer perception of the future of the price paid by the consumer at the point of purchase (Keh and Sun, 2008), it is seen in the marketing literature as a loss of money or the replacement of a product because the purchase of a product by the consumer does not provide the desired benefits (Carroll, 2009). In the tourism literature, financial risk is seen of as the possibility that the travel experience will not provide the same value for money spent on the journey. It is associated with the service nature of tourism (Adam, 2015). In the context of halal tourism concept, financial risk refers to the concerns about the extra and unexpected expenses that will be brought about by choosing a halal item compared to other products (Olya and Al-ansi, 2018).

2.2.7) TIME RISK

Time risk means that the purchase and consumption of a product (halal product) takes too long or where too much time is wasted during the purchase/consumption processes (Olya and Al-ansi, 2018, p. 284). It focuses on the possibility that a purchase may take too much time or cause a loss of time. (Jalilvand and Samiei, 2012, p. 179). Time risk includes a loss of time due to making a poor purchase decision and doing research again, or the time spent to learn how to use a new product or service when it fails to meet the consumers' expectations when used for the first time. Time risk in the context of halal tourism refers to the concern that the planning and preparations for purchasing halal items will take too much time (Olya and Al-ansi, 2018, p. 284).

2.3) TOURIST SATISFACTION

In recent years, great importance has been attached to customer satisfaction. Despite its popularity, satisfaction is an extremely complex concept and even today, researchers still cannot agree on how to define and measure it (Rojas-de-Gracia and Alarcón-Urbistondo, 2020). In the literature, the concept of satisfaction has been handled within the scope of the disconfirmation mode

which assumes that it is the result of an inconsistency between expectations and perceived performance (Oliver, 1980). Nowadays, the authors have expanded the concept of satisfaction to include a connection with the individual's emotional state (Rojas-de-Gracia, and Alarcón-Urbistondo, 2020). The literature on tourism has generally associated satisfying experiences with positive emotions such as joy, fun and enjoyment (Lee and Minjae, 2017).

Tourist satisfaction is the result of a comparison between the experience gained by tourists from the destination that they visit and their expectations about the destination (Guntoro and Hui, 2013, p. 32). Likewise, tourist satisfaction is also seen of as the emotional response of the visitor (Chen and Phou, 2013) that precedes the cognitive reactions of the visitor to the service experience. In this context, tourist satisfaction can be considered an assessment of the destination characteristics of tourists, as well as inferring that satisfied tourists are likely to return to the destination and recommend the destination to others based on their experiences (Augustine, 2017).

Nowadays, besides Muslim countries, non-Muslim countries have started to develop their capacity to get a share of the halal market due to its high profit potential. In this regard, in the halal tourism sector where the competition is increasing day by day, tourist satisfaction is vital when it comes to successful destination marketing. As stated by Kozak and Rimmington (2000), tourist satisfaction is seen of as one of the important factors involved when seeking to gain a competitive advantage in the tourism sector. It plays a key role in the making of strategic decisions by the managers. In terms of the managers and destination policymakers in hotel businesses where the concept of halal tourism is performed, the easy re-consumption of the products and services offered or the realization of repeat visits depends entirely on the level of tourist satisfaction.

2.4) BEHAVIORAL INTENTIONS

Behavioral intentions have been widely studied in various fields (Chi and Han, 2020). Because of the great importance of recognizing the actual purchasing behavior of consumers, behavioral intentions are discussed extensively in the hospitality and tourism literature (Ongsakul et al., 2021). Behavioral intention refers to a person's willingness and intention to consume or

use a particular product or service (Chi and Han, 2020). Behavioral intentions are either positive or negative. Positive intentions include positive word of mouth, spending more on the service provider, paying a high price, and staying loyal (Ongsakul et al., 2021). Negative intentions include leaving the service provider, spreading negative words, spending less on the company and/or taking legal action (Fong et al., 2017).

Within the scope of this study, the behavioral intentions of the tourists staying in relation to the concept of halal tourism were designed to relate to two dimensions: the intention to recommend and the continued Intention to use. Xu ve Gursoy (2020, p. 433) stated that the intention to recommend refers to the degree to which an individual recommends a product or service to others. In this respect, it can be said that tourists, who have experienced the product and service offered in the halal tourism concept and are satisfied with it, begin to recommend this product and service to others. The revisit intention refers to an individual's willingness to revisit the same environment or place and to recommend it to others. When an individual has a positive willingness to perform a particular behavior, he or she usually engages in that behavior. In this respect, it can be concluded that tourists who are satisfied with the destination are willing to repurchase the product or recommend it to others (Pai et al., 2021, p. 5). The intention to visit refers to the tourists who connect to the concept of halal tourism and are satisfied with visiting the same destination and hotel business again.

3. METHOD

3.1) SAMPLE

Halal tourism is a very new concept, and it began to develop in the near term in Turkey. No hotels have a connection to the Turkey TSE (Turkish Standards Institute), nor received anything similar from an organization that has international accreditation due to a lack of halal certification (Isedak, 2017, p. 54). This means that they have taken to describing themselves as halal or Islamic hotels in this study. In order to determine the research universe within the scope of the main purpose of the study, the websites of islamitatilyerleri.net, helalboking.com, muhafazakarotelim.com and halaltrip.com were examined and

the total number of hotels adhering to the halal concept in the destination of Antalya was determined to be 42. Permission was taken to conduct the surveys in 20 hotels selected through the simple random sampling method. This was done by contacting the hotel managers both by sending an e-mail and connecting through the agency of the thesis advisor and the members of the thesis monitoring committee. Accordingly, the necessary permissions were obtained from four five-star hotels and one four-star hotel located in the Alanya region and from one five-star hotel located in the Kaş region. In the study, the names of the hotels were coded using letters A to F upon the request of the hotels and the participants. Likewise, the participants within the scope of the research were selected through the simple random sampling method in the hotels that they stayed in. The questionnaire was conducted with the volunteers by the front office employees and interviewers.

3.2) INSTRUMENTS

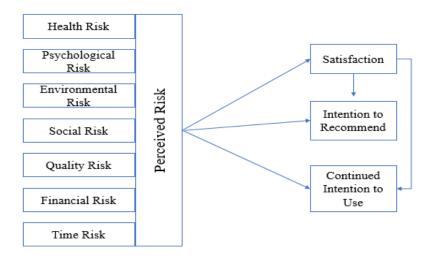
In the study, the halal items scale developed by Olya and Al-ainsi (2018) was used to measure the tourists' perceived risk. The halal items scale given in the first part of the questionnaire is a five-point Likert scale (1=strongly disagree -5=strongly agree) consisting of 32 questions. The second part of the questionnaire includes the demographic variables. The demographic variables (gender, marital status, age, educational background and monthly income) consist of expressions that aim to find out the sort of travel companions that the tourists go to the destination with, the information source that they used when planning their travel, and their nationality. The questionnaires were administered both in English and Turkish. The scale was translated into Turkish, and the Turkish version of the questionnaire was also created. The expert opinion of five faculty members from the Akdeniz University Faculty of Tourism were consulted in order to evaluate the clarity of the statements created and their compliance with the Turkish language. In addition, a native English-speaking instructor was asked to translate the questionnaire into English. In line with the instructor's feedback, any necessary corrections were made, and the questionnaire was released for use in the pilot study. A pilot study was carried out to examine the reliability of the questionnaire and to measure the clarity of the statements in the questionnaire. Within the scope of the pilot study, a total of 60 questionnaires were obtained and after the final corrections were made, the questionnaire was conducted. The questionnaires were administered between 1 July and 30 August 2018, and a total of 700 questionnaires were obtained from the hotels. When the survey data was entered into the package program (SPSS 22.0) for the data analysis to take place, 40 questionnaires were excluded from the analysis due to missing data as a result of the controls established. The final data analysis was performed with the remaining 660 questionnaires.

3.3) DATA ANALYSIS AND RESULTS

The analysis of the data in this study was carried out using the SPSS 22.0 (Descriptive statistics) and Amos 22 (Structural equation modelling) programs.

Schreiber et al. (2006) stated that it was enough for the sample size to be at least 10 times the number of variables used in the study, whereas Altunişik et al. (2012) suggested that a sample size between 30 and 500 is sufficient for many studies. In addition, it was indicated that the sample size should be at least 200 in structural equation modelling studies (Garver and Mantzer, 1999). The number of samples used in the present study was 660 which meets the number of samples required for the structural equation model. As a result of the reliability analysis of the scale used in the study, the Cronbach's Alpha value of the halal items scale consisting of 32 items was 0.932. As for validity, in the study carried out by Olya and Al-ainsi (2018), the halal items scale was developed and tested. Besides this, experts on the subject among the members of Akdeniz University were consulted regarding whether the scale was suitable for the purpose used and whether it would collect the necessary data (Karagöz, 2017). EFA and CFA analyses were performed in the context of structural validity.

The visual regarding the proposed model has been presented in Figure 1.



Note: The relationship between each risk dimension and the three outputs was examined. Figure 1: The research model.

4. FINDINGS

In the findings section, the demographic characteristics of the participants and then the mean and skewness values of the scale are given. Second, in order to ensure the structural validity of the scale, CFA and EFA were performed and then, structural equation model analysis was performed.

The demographic variables of the participants are displayed in Table 1.

| Percentage of those who said yes Semale 336 50.9 | | Par | ticipants | | |
|---|------------------------|-------------------|-----------|-------|----------------|
| Yes Gender Female 336 50.9 Male 324 49.1 Total 660 100.0 Married 398 60.3 Single 262 39.7 Total 660 100.0 18 - 27 193 29.2 28 - 37 255 38.6 38 - 47 153 23.2 48 and over 59 9.0 Total 660 100.0 Primary school 71 10.8 High school 274 41.5 University 237 35.9 Master's/Doctoral Master's/Doctoral | | | | | Percentage of |
| Gender Female 336 50.9 Male 324 49.1 Total 660 100.0 Married 398 60.3 Single 262 39.7 Total 660 100.0 18 - 27 193 29.2 28 - 37 255 38.6 38 - 47 153 23.2 48 and over 59 9.0 Total 660 100.0 Primary school 71 10.8 High school 274 41.5 University 237 35.9 Master's/Doctoral Master's/Doctoral | Independent Variables | Group | n | % | those who said |
| Gender Male 324 49.1 Total 660 100.0 Married 398 60.3 Single 262 39.7 Total 660 100.0 18 - 27 193 29.2 28 - 37 255 38.6 38 - 47 153 23.2 48 and over 59 9.0 Total 660 100.0 Primary school 71 10.8 High school 274 41.5 University 237 35.9 Master's/Doctoral Master's/Doctoral | | | | | yes |
| Total 660 100.0 Married 398 60.3 Single 262 39.7 Total 660 100.0 18 - 27 193 29.2 28 - 37 255 38.6 38 - 47 153 23.2 48 and over 59 9.0 Total 660 100.0 Primary school 71 10.8 High school 274 41.5 University 237 35.9 Master's/Doctoral Master's/Doctoral | | | | | |
| Marital Status Married 398 60.3 Single 262 39.7 Total 660 100.0 18 - 27 193 29.2 28 - 37 255 38.6 38 - 47 153 23.2 48 and over 59 9.0 Total 660 100.0 Primary school 71 10.8 High school 274 41.5 University 237 35.9 Master's/Doctoral Master's/Doctoral | Gender | Male | 324 | 49.1 | |
| Marital Status Single 262 39.7 Total 660 100.0 18 - 27 193 29.2 28 - 37 255 38.6 38 - 47 153 23.2 48 and over 59 9.0 Total 660 100.0 Primary school 71 10.8 High school 274 41.5 University 237 35.9 Master's/Doctoral | | Total | 660 | 100.0 | |
| Total 660 100.0 18 - 27 193 29.2 28 - 37 255 38.6 | | Married | 398 | 60.3 | |
| Age 18 - 27 193 29.2 28 - 37 255 38.6 38 - 47 153 23.2 48 and over 59 9.0 Total 660 100.0 Primary school 71 10.8 High school 274 41.5 University 237 35.9 Master's/Doctoral | Marital Status | Single | 262 | 39.7 | |
| Age | | Total | 660 | 100.0 | |
| Age 38 - 47 153 23.2 48 and over 59 9.0 Total 660 100.0 Primary school 71 10.8 High school 274 41.5 University 237 35.9 Master's/Doctoral | | 18 – 27 | 193 | 29.2 | _ |
| 48 and over 59 9.0 | | 28 – 37 | 255 | 38.6 | |
| Total 660 100.0 Primary school 71 10.8 High school 274 41.5 University 237 35.9 Master's/Doctoral | Age | 38 – 47 | 153 | 23.2 | |
| Primary school 71 10.8 High school 274 41.5 University 237 35.9 Master's/Doctoral | _ | 48 and over | 59 | 9.0 | |
| Educational Background High school 274 41.5 University 237 35.9 Master's/Doctoral | | Total | 660 | 100.0 | |
| Educational Background University 237 35.9 Master's/Doctoral | | Primary school | 71 | 10.8 | _ |
| Master's/Doctoral | | High school | 274 | 41.5 | _ |
| Master s/Doctoral | Educational Background | University | 237 | 35.9 | |
| dograe 70 11.0 | | Master's/Doctoral | | | |
| uegree /o i1.8 | | degree | 78 | 11.8 | |
| Total 660 100.0 | | Total | 660 | 100.0 | |
| 0 – 1000 Euro 280 42.4 | Income (Monthly) | 0 – 1000 Euro | 280 | 42.4 | |
| 1001 – 2000 Euro 228 34.5 | Income (Monthly) | 1001 – 2000 Euro | 228 | 34.5 | |

| | Partic | ipants | | |
|--------------------------------|--|--------|-------|----------------|
| | | | | Percentage of |
| Independent Variables | Group | n | % | those who said |
| | 2001 – 3000 Euro | 94 | 14.2 | yes |
| | 3001 – 3000 Euro | 49 | 7.4 | |
| | 4001 – 4000 Euro 4001 – 5000 and 5001 | 49 | 7.4 | |
| | | 9 | 1.5 | |
| | Euro and above Total | 660 | 100.0 | |
| | | | | |
| | Alone | 52 | 7.9 | |
| | Spouse/Partner | 233 | 35.3 | |
| Travel Companion | Family/Relative | 242 | 36.7 | |
| Travor companion | Friends | 102 | 15.5 | |
| | Tour | 31 | 4.7 | |
| | Total | 660 | 100.0 | |
| | Travel Agency | 214 | 19.4 | 32.5 |
| | Friend/Family | 378 | 34.3 | 57.4 |
| Information sources used | Recommendation | | 04.0 | |
| by tourists while planning | Mass media/Media | 80 | 7.3 | 12.1 |
| their trip | Magazines | 62 | 5.6 | 9.4 |
| | The Internet | 368 | 33.4 | 55.8 |
| | Total | 1102 | 100.0 | 167.2 |
| | German | 18 | 2.7 | |
| | Algerian | 36 | 5.4 | |
| Nationality | British | 28 | 4.2 | |
| Nationality | Turkish | 552 | 83.6 | |
| | Other | 26 | 4.1 | |
| | Total | 660 | 100.0 | |
| | Α | 93 | 14.0 | |
| | В | 178 | 27.0 | |
| Hotel (coding was | С | 33 | 5.0 | |
| performed to keep the | D | 121 | 18.3 | |
| identity of the hotels secret) | E | 100 | 15.2 | |
| | F | 135 | 20.5 | |
| | Total | 660 | 100.0 | |

Table 1: Demographic variables.

When Table 1 was analyzed, the findings regarding the demographic characteristics of the participants were as follows. A total of 50.9% (n=336) of the tourists participating in the research were female and 49.1% (n=324) were male. In addition, 60.3% (n=398) of the participants were married and 39.7% (n=262) were single. When the age range of the tourists participating in the study was examined, the 28-37 age range emerged as the highest age group totaling 38.6% (255 people). The majority of the participants had a high school degree totaling 41.5% (n=274), while 35.9% (n=237) were university graduates. In terms of monthly income, 42.4% (n=280) of the participants made up the largest group with an income up to 1000 Euros. The majority of the tourists participating in the study - 36.7% (n=242) - travelled with their family or relatives while 35.3% (n=233) travelled with their spouse or partner. The information sources used by

the participants when planning their trips were created took into account the number of 'yes' answers that each tourist gave for the groups. Among the 1102 'yes' answers, the family and friends' recommendation group was the highest totaling 34.3% (n=378). When the nationalities of the tourists participating in the study were analyzed, it can be seen that the majority of them at 83.6% (n=552) were Turkish tourists. In addition, letters (codes) were used instead of the names of the hotels where the questionnaires were administered because they only allowed the questionnaires to be applied provided that the names of the hotels would not be shared. The vast majority of the participants 27% (n=178) stayed in hotel B and 20.5% (n=135) stayed in hotel F.

The mean, standard deviation and skewness values of the scale and subscales used in the study have been illustrated in Table 2. One of the assumptions required to be able to use the structural equation model is that it has a normal distribution. Since the skewness and kurtosis values of the overall scale and the sub-scales were between the +2 and -2 values, it was observed that they are normally distributed (Karagöz, 2017), confirmed by the Kolmogorov-Smirnov test. The mean, standard deviation skewness and kurtosis values of the halal items scale and the sub-scales were as follows:

| | Items | Mean | Standard deviation | Skewness | Kurtosis |
|----|---|------|--------------------|----------|----------|
| | Intention to Recommend | 3.93 | 0.93 | -0.80 | 0.19 |
| 1. | I will recommend halal items to other tourists. | 3.88 | 1.07 | -0.78 | -0.00 |
| 2. | I will say positive things about halal items to other people. | 3.97 | 0.99 | -0.88 | 0.44 |
| 3. | I will encourage my friends and relatives to consume halal items. | 3.95 | 1.02 | -0.83 | 0.15 |
| | Continued Intention to Use | 4.00 | 0.93 | -0.88 | 0.48 |
| 4. | I intend to continue consuming halal items in the future. | 4.00 | 1.04 | -0.90 | 0.21 |
| 5. | I will continue consuming halal items as much as possible in the future. | 4.05 | 1.01 | -0.97 | 0.37 |
| 6. | I will re-consider halal items as a priority in my needs in the future. | 3.96 | 1.01 | -0.87 | 0.24 |
| | Satisfaction | 4.03 | 0.93 | -0.94 | 0.59 |
| 7. | I am pleased to consume halal items. | 4.03 | 1.03 | -1.03 | 0.54 |
| 8. | I think that consuming halal items is a good idea. | 4.03 | 1.01 | -1.02 | 0.64 |
| 9. | I am satisfied with my overall experience of being a consumer of halal items. | 4.04 | 1.00 | -0.98 | 0.48 |
| | Health Risk | 3.72 | 0.99 | -0.85 | 0.40 |

| Items | Mean | Standard deviation | Skewness | Kurtosis |
|--|------|--------------------|----------|----------|
| I worry about the risk to my health if I do not consume halal items. | 3.63 | 1.13 | -0.63 | -0.30 |
| I worry about being susceptible to epidemic diseases if do not consume halal items. | 3.68 | 1.13 | -0.76 | -0.10 |
| 12. I worry about consuming non-halal items that are unhealthy. | 3.77 | 1.09 | -0.85 | 0.11 |
| 13. I worry about consuming non-halal items that are harmful. | 3.78 | 1.18 | -0.81 | -0.24 |
| Psychological Risk | 3.67 | 0.93 | -0.69 | -0.00 |
| 14. The thought of consuming non-halal items makes me feel anxious. | 3.80 | 1.09 | -0.68 | -0.32 |
| The thought of consuming non-halal items makes me feel psychologically uncomfortable. | 3.68 | 1.04 | -0.54 | -0.37 |
| 16. The thought of consuming non-halal items causes me to experience unnecessary tension. | 3.52 | 1.13 | -0.43 | -0.63 |
| Environmental Risk | 3.37 | 1.05 | -0.42 | -0.41 |
| 17. I am concerned about the environmental conditions in which halal items are produced and processed. | 3.47 | 1.13 | -0.40 | -0.53 |
| I am concerned about the hygiene standards of halal items. | 3.35 | 1.19 | -0.29 | -0.67 |
| I am concerned about the physical conditions in which halal items are stored and sold. | 3.28 | 1.19 | -0.28 | -0.69 |
| Social Risk | 3.05 | 1.18 | -0.31 | -0.95 |
| I worry that consuming halal items would not be compatible with my self- image. | 3.11 | 1.29 | -0.19 | -0.97 |
| 21. I worry that consuming halal items would change the way that my friends think of me. | 3.04 | 1.32 | -0.15 | -1.06 |
| 22. I worry that consuming halal items would not be consistent with my status (social class). | 3.00 | 1.31 | -0.12 | -1.08 |
| Quality Risk | 3.25 | 1.00 | -0.43 | -0.36 |
| 23. I worry about the integrity of halal item and sellers and about the quality of the items. | 3.20 | 1.16 | -0.24 | -0.64 |
| 24. I worry that the quality of the halal item is less than what I expected. | 3.27 | 1.14 | -0.24 | -0.60 |
| 25. I worry that quality of the halal item does not match the descriptions given on the packages and in ads. | 3.29 | 1.18 | -0.28 | -0.73 |
| 26. I worry that the requirements of the halal items are not fulfilled. | 3.22 | 1.17 | -0.27 | -0.68 |
| Financial Risk | 3.06 | 1.11 | -0.26 | -0.76 |
| I worry that the consumption of halal items would involve unexpected extra expenses. | 3.06 | 1.23 | -0.09 | -0.91 |
| 28. I worry that halal items would be more expensive than non-halal items. | 3.08 | 1.22 | -0.11 | -0.87 |

| Items | Mean | Standard deviation | Skewness | Kurtosis |
|---|------|--------------------|----------|----------|
| 29. I worry that an additional fee must be paid when I purchase halal items. | 3.06 | 1.29 | -0.05 | -1.02 |
| Time Risk | 2.99 | 1.23 | -0.18 | -1.09 |
| 30. I worry that the consumption of halal items would be a waste of time. | 3.00 | 1.32 | -0.09 | -1.12 |
| 31. I worry that planning for the purchase of halal items would take too much time. | 2.98 | 1.29 | -0.09 | -1.08 |
| 32. I worry that the preparation of halal items would take too much time. | 2.97 | 1.35 | -0.09 | -1.18 |

n=660; 1 is strongly disagree and 5 is strongly agree.

Table 2: The mean, standard deviation, skewness and kurtosis values of the halal items scale.

In Table 2, the statement "I intend to continue consuming halal items in the future" (4.05) has the highest mean value. This statement is followed by the statement "I am satisfied with my overall experience of being a consumer of halal items" (4.04). The statements with the lowest mean values include "I worry that the preparation of halal items would take too much time" (2.97) and "I worry that planning for the purchase of halal items would take too much time" (2.98).

Confirmatory factor analysis (CFA) and explanatory factor analysis (EFA) were performed to ensure the construct validity of the halal items scale. The values were evaluated by considering the acceptable values of the fit indices (Ho, 2014, p. 424-426; Hair *et al.*, 2014, p. 622). The fit indices of the halal items scale obtained in the confirmatory factor analysis are as follows:

| Model Fit Indices | Obtained Values | Acceptable Compliance Values | Good-Excellent Fit Values |
|-------------------|-----------------|---------------------------------|---------------------------|
| χ²/sd | 2.92 | $0 < \chi^2 < 5$ | $0 < \chi^2 < 3$ |
| RMSA | 0.05 | 0.00 ≤ RMSEA ≤ 0.10 | 0.00 ≤ RMSEA ≤ 0.05 |
| RMR | 0.05 | 0.05 < RMR< 0.08 | $0.00 \le RMR \le 0.05$ |
| SRMR | 0.04 | 0.00 < SRMR< 0.08 | 0.00 < SRMR< 0.05 |
| CFI | 0.95 | 0.90 ≤ CFI ≤ 1.0 | 0.95 ≤ CFI ≤ 1.0 |
| GFI | 0.90 | 0,90 ≤ GFI ≤ 1.0 | 0.95 ≤ GFI ≤ 1.0 |
| NFI | 0.93 | 0.90 ≤ NFI ≤ 1.0 | 0.95 ≤ NFI ≤1.0 |

Table 3: Fit indices obtained in the confirmatory factor analysis. Source: Ho (2014) and Hair et al. (2014).

The confirmatory factor analysis revealed that the p value (0.00) was significant at the level of 0.01. The Chi-square/degree of freedom (χ^2 /sd) value was 2.92, which means that the overall fit of the model was very good. Other fit indices were found to be acceptable and appear to have a very good fit. These

results show that the goodness of fit values indicate a good model. The confirmatory factor analysis results for the model are as follows:

| Items | Standardized Regression Coefficients | Standard Error | C.R. | р |
|----------------------------|---|-------------------|--------|----|
| Intention to Recommend | | | | |
| TN1 | 0.793 | | | |
| TN2 | 0.823 | 0.033 | 28.918 | ** |
| TN3 | 0.862 | 0.045 | 23.337 | ** |
| Continued Intention to Use | | | | |
| KDEN1 | 0.860 | | | |
| KDEN2 | 0,.848 | 0.033 | 28.355 | ** |
| KDEN3 | 0.857 | 0.034 | 28.905 | ** |
| Satisfaction | | | | |
| <u>M1</u> | 0.905 | | | |
| M2 | 0.898 | 0.029 | 33.102 | ** |
| M3 | 0.856 | 0.033 | 27.492 | ** |
| Health Risk | | | | |
| SAGR1 | 0.737 | | | |
| SAGR2 | 0.809 | 0.038 | 20.559 | ** |
| SAGR3 | 0.822 | 0.040 | 23.418 | ** |
| SAGR4 | 0.828 | 0.041 | 23.540 | ** |
| Psychological Risk | | | | |
| PR1 | 0.770 | | | |
| PR2 | 0.787 | 0.057 | 16.426 | ** |
| PR3 | 0.888 | 0.064 | 26.378 | ** |
| Environmental Risk | | | | |
| CR1 | 0.810 | | | |
| CR2 | 0.849 | 0.036 | 24.624 | ** |
| CR3 | 0.857 | 0.038 | 26.306 | ** |
| Social Risk | | | | |
| SOSR1 | 0.840 | | | ** |
| SOSR2 | 0.877 | 0.036 | 26.633 | ** |
| SOSR3 | 0.855 | 0.038 | 24.306 | ** |
| Quality Risk | 0.000 | | | |
| KR1 | 0.832 | 0.000 | 04.004 | ** |
| KR2 | 0.830 | 0.039 | 24.821 | ** |
| KR3 | 0.821 | 0.030 | 21.036 | ** |
| KR4 | 0.831 | 0.041 | 24.445 | ** |
| Financial Risk | 0.040 | | | |
| FR1 | 0.813 | 0.007 | 04.470 | ** |
| FR2 | 0.835 | 0.037 | 24.478 | ** |
| FR3 | 0.839 | 0.038 | 24.283 | |
| Time Risk | 0.000 | | | |
| ZR1 | 0.888 | 0.000 | 04.070 | ** |
| ZR2 | 0.907 | 0.026 | 34.373 | ** |
| ZR3 | 0.910 **p<0.01 | 0.027 | 36.373 | |

Table 4: Confirmatory factor analysis results for the halal items.

The standardized factor loadings range from 0.737 to 0.910. The fact that all factor loadings are higher than 0.50 and the p value is lower than p<0.01 $\,$

indicates that all factor loadings are significant. As a result of the explanatory factor analysis (EFA) and confirmatory factor analysis (CFA) performed in order to ensure the construct's validity, it was concluded that all of the values in the halal items scale meet the construct validity.

Within the scope of ensuring construct validity, explanatory factor analysis was performed for the halal items scale. The results are presented below:

| Items | Factor Loadings | Eigen Value | Explained Variance | Cronbach Alpha |
|--|--------------------|----------------|-----------------------|-------------------|
| Intention to Recommend | | 0.716 | 4.661 | 0.887 |
| I will recommend halal items to other tourists. | 0.618 | | | |
| I will say positive things about halal items to other | 0.678 | | | |
| people. | 0.070 | | | |
| I will encourage my friends and relatives to consume | 0.558 | | | |
| halal items. | | F 000 | 0.570 | 0.004 |
| Continued Intention to Use | | 5.289 | 9.572 | 0.891 |
| I intend to continue consuming halal items in the future. | 0.766 | | | |
| I will continue consuming halal items as much as possible in the future. | 0.798 | | | |
| I will re-consider halal items as a priority in my needs in the future. | 0.855 | | | |
| Satisfaction | | 5.758 | 10.421 | 0.906 |
| I am pleased to consume halal items. | 0.890 | | | |
| I think that consuming halal items is a good idea. | 0.900 | | | |
| I am satisfied with my overall experience of being a consumer of halal items. | 0.844 | | | |
| Health Risk | | 1.515 | 8.950 | 0.894 |
| I worry about the risks to my health if I do not consume halal items. | 0.771 | | | |
| I worry about being susceptible to epidemic diseases if do not consume halal items. | 0.844 | | | |
| I worry about consuming non-halal items that are unhealthy. | 0.792 | | | |
| I worry about consuming non-halal items that are harmful. | 0.690 | | | |
| Psychological Risk | | 0.937 | 6.793 | 0.810 |
| The thought of consuming non-halal items makes me feel anxious. | 0.831 | | | |
| The thought of consuming non-halal items makes me feel psychologically uncomfortable. | 0.868 | | | |
| The thought of consuming non-halal items causes me | 0.535 | | | |
| to experience unnecessary tension. | 0.000 | | | |
| Environmental Risk | | 1.187 | 8.145 | 0.876 |
| I am concerned about the environmental conditions in | 0.725 | | | |
| which halal items are produced and processed. I am concerned about the hygiene standards of halal | | | | |
| items. | 0.799 | | | |
| I am concerned about the physical conditions in which halal items are stored and sold. | 0.755 | | | |
| Social Risk | | 1.063 | 7.580 | 0.892 |

| Items | Factor Loadings | Eigen Value | Explained Variance | Cronbach Alpha |
|--|--------------------|----------------|--------------------|-------------------|
| I worry that consuming halal items would not be compatible with my self-image. | 0.695 | | | |
| I worry that consuming halal items would change the way that my friends think of me. | 0.766 | | | |
| I worry that consuming halal items would not be consistent with my status (social class). | 0.746 | | | |
| Quality Risk | | 2.099 | 9.303 | 0.888 |
| I worry about the integrity of halal item and sellers and about the quality of items. | 0.654 | | | |
| I worry that the quality of the halal item is less than I expected. | 0.809 | | | |
| I worry that quality of the halal item does not match the descriptions given on the packages and in ads. | 0.756 | | | |
| I worry that the requirements of halal items are not fulfilled. | 0.694 | | | |
| Financial Risk | | 0.558 | 3.779 | 0.867 |
| I worry that the consumption of halal items would involve unexpected extra expenses. | 0.597 | | | |
| I worry that halal items would be more expensive than non-halal items. | 0.636 | | | |
| I worry that an additional fee must be paid when I purchase halal items. | 0.668 | | | |
| Time Risk | | 7.153 | 12.593 | 0.906 |
| I worry that the consumption of halal items would be a waste of time. | 0.854 | | | |
| I worry that planning for the purchase of halal items would take too much time. | 0.882 | | | |
| I worry that the preparation of halal items would take too much time. | 0.884 | | | |
| The Explanation Rate of Total Variance (%): 81.797 | KMO:0.932 | | | |
| Bartlett Sphericity Test: 17126.277 p: 0.000 | | 1.9 | | |

Table 5: Explanatory factor analysis for the halal items.

In order to ensure the validity of the questionnaire and to measure the participants' perceptions of halal items, the answers given by the participants to 32 questions were reviewed and the main variables that these questions aimed to measure were classified among themselves. Accordingly, the KMO analysis was used to test whether the sample size was sufficient, and the rate was found to be 0.932. It is desirable that the KMO value is greater than 0.80, but it has been stated that a value greater than 0.60 is also acceptable. The Bartlett Sphericity test was used to test the high correlations between at least some of the variables in the correlation matrix. As part of continuing to perform the factor analysis, the null hypothesis correlation matrix needs to be rejected. If it is rejected, it can be understood that the data set is suitable for factor analysis (Kalaycı, 2018). As can be seen in Table 5, the Bartlett test is meaningful

(p=0.000). As a result of the tests, the scale was determined to be suitable for factor analysis. Factor analysis was conducted on 32 statements from the scale using the Varimax rotation method. As a result of the factor analysis, since all statements were greater than 0.5 (Hair *et al.* 2009, p.116), none of the statements was removed from the analysis and a total of 10 factors were obtained. The variance explanation rate of the 10 factors was determined to be81.797%. This is above the acceptable rate (Nakip, 2003). The Cronbach's Alpha values calculated for the internal consistency of the factors varied between 0.810 and 0.906, indicating that the scale is reliable (Hair *et al.*, 2009).

The structural model established to identify the relationships between the dimensions of the halal items scale was tested through path analysis, and the examination of the fit index values obtained in Table 6 indicates that all of the fit index values are acceptable.

| Path | Standardized Regression Coefficients | Standard Error | t | р |
|---|--|-------------------|--------|-------|
| Health==>Satisfaction | 0.664 | 0.053 | 10.606 | ** |
| Psychological==>Satisfaction | -0.069 | 0.057 | -1.128 | 0.259 |
| Environmental==>Satisfaction | 0.053 | 0.068 | 0.615 | 0.538 |
| Social==>Satisfaction | -0.260 | 0.067 | -2.835 | * |
| Quality==>Satisfaction | 0.101 | 0.085 | 1.000 | 0.317 |
| Financial==>Satisfaction | 0.169 | 0.098 | 1.300 | 0.194 |
| Time==>Satisfaction | -0.105 | 0.070 | -0.989 | * |
| Health==>Intention to Recommend | -0.020 | 0.053 | -0.339 | 0.734 |
| Psychological ==>Intention to Recommend | 0.060 | 0.050 | 1.174 | 0.241 |
| Environmental ==>Intention to Recommend | -0.088 | 0.060 | -1.212 | 0.226 |
| Social==>Intention to Recommend | 0.043 | 0.060 | 0.547 | 0.585 |
| Quality ==>Intention to Recommend | 0,013 | 0,075 | 0,157 | 0.875 |
| Financial ==>Intention to Recommend | 0.012 | 0.086 | 0.113 | 0.910 |
| Time==>Intention to Recommend | -0.076 | 0.062 | -0.843 | 0.399 |
| Health==>Continued Intention to Use | -0.199 | 0.580 | -3.186 | * |
| Psychological ==>Continued Intention to Use | 0.017 | 0.047 | 0.374 | 0.708 |
| Environmental ==>Continued Intention to Use | 0.023 | 0.057 | 0.346 | 0.729 |
| Social ==>Continued Intention to Use | 0.110 | 0.057 | 1.525 | * |
| Quality ==>Continued Intention to Use | 0.041 | 0.071 | 0.532 | 0.595 |
| Financial ==>Continued Intention to Use | -0.200 | 0.083 | -1.971 | * |
| Time==>Continued Intention to Use | 0.066 | 0.059 | 0.803 | 0.422 |
| Satisfaction==>Continued Intention to Use | 1.181 | 0.075 | 17.131 | ** |
| Satisfaction==>Intention to Recommend | 0.867 | 0.058 | 15.613 | ** |

*p<0.05 **p<0.01 χ^2 = 1199.200 (df=410 p<0.01) χ^2 /sd=2.925 RMSA: 0.054 GFI: 0.899 CFI: 0.953

Table 6: Path analysis results for the halal items.

The standardized regression coefficients are given in Table 6 together with their significance following the path analysis. The path coefficients are also expressed as the loadings in the factor analysis literature. As a result of the analysis, the paths significantly affect satisfaction in relation to the social (β=-0.260, t=-2.835, p<0.05), time (β =-0.0105, t=-0.989, p<0.05) and health $(\beta=0.664, t=10.606, p<0.01)$ risks. While health risk had a positive impact on satisfaction, the social and time risks had a negative effect on satisfaction. In this context, it can be stated that the high perceived health risk brings about high satisfaction. The high social and time risks cause low satisfaction. No path was observed to significantly affect the intention to recommend. The paths that significantly affected the continued intention to use included the health (β =-0.199, t=-3.186, p<0.05), social (β=0.110, t=1.525, p<0.05) and financial (β=-0.200, t=-1.971, p<0.05) risks. In addition, while the health and financial risks had a negative impact on the continued intention to use, the social risk had a positive effect on the continued intention to use. Satisfaction was found to positively and significantly affect the continued intention to use (β =1.181, t=17.131, p<0.01) and the intention to recommend (β =0.867, t =15.613, p<0.01).

5. DISCUSSION AND CONCLUSION

In connection with the purpose of the research, the analysis was carried out in order to determine the relationships between the variables. As a result of the analysis, it was concluded that 3 risk factors significantly affected the satisfaction of tourists. It was determined that the social and time risk dimensions negatively affected satisfaction, while the health risk dimension had a positive impact. While the results of the present study have a similarity with the study by Olya and Alansi (2018) in terms of the time and health dimensions, they differ when it comes to the social risk dimension.

In terms of social risk, it is believed that the tourists' level of satisfaction will increase if consuming halal items corresponds with the tourist's own image more, if the tourist is not judged much by their friend and family circle, and if there are

fewer assessments suggesting that it is not suitable for the social class that the tourist is involved in. The significance of this risk dimension indicates how important the concept applied by a hotel establishment and the target tourist group is for the assessments of tourists. The broad awareness or recognition of the halal concept can play a vital role in reducing or eliminating the view that the tourist will be judged by their friends or family. Finally, the misinformation of the tourists and the uncertainty that hotel establishments have about which market segment they will address, and the wide variety of concepts (such as the mixed concept) applied within the hotel establishment will increase the tourists' assessment of the social risk and cause a decrease in satisfaction.

The results of the present study have a similarity to the study by Olya and Al-ansi (2018) regarding the time risk. The time risk dimension negatively and significantly affected the satisfaction in this study. However, social risk had a relatively higher negative impact than time risk. In this regard, it can be concluded that tourists are less concerned about the time risk assessments regarding the time loss caused by issues such as the preparation, consumption and purchase of halal products and services compared to social risk assessments. The time loss risk is negative and can be expressed in a way where the low assessments of the tourists regarding the preparation, purchase and consumption of halal items will lead to high satisfaction.

Similar to the study conducted by Olya and Al-ansi (2018), the health risk dimension affected satisfaction positively and significantly. The opinion of tourists that there are risks, epidemics and concerns associated with consuming halal items means that their satisfaction will increase if these are eliminated. In the context of health, whether the product consumed is halal or not is regarded as an important factor for tourists who attach great importance to the issue. This needs to be satisfied with the hotels that offer the halal concept. This is because the fact that a product is halal means that it is also healthy.

It was concluded that none of the risk dimensions significantly affected the tourists' intention to recommend. In their study, Olya and Al-ansi (2018) came to the conclusion that the health, psychological, and environmental risk dimensions affect intention to recommend positively and that the financial risk dimension affects it negatively. However, George (2010) argues that tourists make

recommendations to other people despite their lack of attitude towards risk. The insignificant impact can be interpreted in the way that tourists can revisit a destination as a result of their risk assessments, but they do not give any recommendations regarding the destination. This assessment can involve both positive and negative aspects for a destination. When a tourist has a low perceived risk about a destination, they do not convey this to the people around them, that is to say to their relatives or friends, which indicates the negative aspect. In other words, there is no possibility of positive word-of-mouth (WOM). On the other hand, it can be claimed that negative image formation and negative word-of-mouth (WOM) is also prevented for a destination that includes a high risk assessment.

In the present study, it was found that the health and financial risk dimensions affected the tourists' continued intention to use halal items negatively whereas the social dimension had a positive impact on it. The study by Olya and Al-ansi (2018) revealed that the continued intention to use is positively affected by the financial risk dimension and negatively by the health risk dimension. The social risk dimension does not have a significant impact. The present study is in line with the study conducted by Olya and Al-ansi (2018) in that they both found that the risk dimensions partially affected the continued intention to use positively. Chew and Jahari (2014, p. 390) reported that the socio-psychological, financial and physical risk dimensions negatively affect the intention to visit. In the study conducted by Chew and Jahari (2014) and in the present study, it has been determined that the financial risk dimension has a negative effect on the continued intention to use but a difference has been detected in the context of the social dimension. Becken et al. (2017) maintains that the perceived risk does not significantly affect the intention to visit. Similarly, Aji et al. (2020) revealed that the perceived halal risk does not directly affect the travel behavior of Muslim participants. On the contrary, Woosnam et al. (2015), Artuger (2015), Cetinsoz and Ege (2013), and Rittichainuwat and Chakraborty (2009) determined that the most important factor affecting the travel intention of tourists in the context of tourism is risk. In a study on equestrian tourism, Choo et al. (2016) concluded that the time and social risks negatively and significantly affect the intention to visit. They claim that the social and time risks are important predictors when it

comes to deciding to engage in equestrian tourism. In another study on airlines, Koçoğlu (2016) indicated that psychological, performance and financial risks have a negative impact on repurchase behavior and that psychological risk in particular affects repurchase behavior significantly and negatively. Tangeland *et al.* (2013) asserted that social risk increases the intention of second-home owners to purchase nature-based tourism activity products.

The tourists' intention to revisit (continued intention to use) a destination has been found to significantly (negatively) affect the perceived financial and health risks of the hotel establishment at the destination. The negative financial risk dimension means that a high tourist assessment in cases such as unexpected additional costs, expensiveness and additional payments when purchasing related to halal items will lead to a low continued intention to use and vice versa. For the Antalya destination in particular, it is important for policymakers and hotel managers to take precautions to provide a financial guarantee for tourists through a model that is to be created by the state and the private sector to make tourists feel financially safe. It should also keep the guests coming without requiring any advertising and promotion activities. In terms of the health risk, it can be stated that the tourists' high level of anxiety and fear of health problems and epidemics led by not consuming halal products will cause a low continued intention to use. It can be argued that taking the necessary precautions and reducing the risks to the minimum possible levels by determining the factors that could lead to health risks within the hotel establishments will encourage tourists to come again and create tourist loyalty. In addition, the supervision of hotel establishments by local administrators and tourism policymakers who will prevent the occurrence of health risks could contribute to reducing this risk dimension. The social risk dimension positively affects the tourists' revisiting of the destination. This situation can be expressed as the fact that the congruence with the personal image of the tourists, the judgment of the tourists by their friend circle, and the positive assessments of the tourists in terms of their social status will encourage them to revisit the destination. In other words, it can be suggested that there is a positive parallel relationship between the visitability of the destination and the social risk dimension resulting from the evaluation of the tourist by others. It can be stated that tourists accommodated in

establishments with this concept attach great importance to not being judged by their family, friends and environment, and to the congruence regarding their image evaluations. These both play a role in deciding on the destination and hotel establishment.

Finally, this study found that satisfaction caused a high intention to visit (continued intention to visit) and a relatively low intention to recommend. Similarly, Back et al. (2021), Haji et al. (2021), Amin et al. (2021), Çevik and Şimşek (2020), Gohary et al. (2020), Solunoğlu (2020), Tavitiyaman and Qu (2013) and Belanche et al. (2012) concluded that satisfaction positively affects the behavioral intention and other intentions. Satisfied tourists provide many advantages to the hotel establishments that use the halal concept. In terms of revisiting, there are advantages such as reducing the promotion and advertising expenses, preventing the problems experienced when delivering these advertisements and promotions to the tourists, creating customer loyalty (Yüksel and Yüksel, 2007) and increasing the hotel occupancy rates. In terms of recommendations, there are advantages such as providing positive word-of-mouth (WOM) (Wardi et al., 2018; Yüksel and Yüksel, 2007), reducing the advertisement and promotion expenses, and creating a positive image for the establishment, destination and country without any effort.

5.1) IMPLICATIONS

When the results of this study were evaluated in general, it can be stated that this study has some theoretical and managerial contributions. In terms of the theoretical contributions, first of all, upon considering the literature on halal tourism which is a very new concept that is still in its infancy, this study makes an important contribution to the literature. The research also contributes to revealing the risk assessments of tourists staying in hotels where there is the concept of halal tourism. This is in addition to filling in the gap in the national and international literature. The last and most important theoretical contribution of the research is that it allows for the development of the literature and the evaluation of the subject in terms of the different variables by determining the relationships between the proposed model and the variables and effects on each other. When it comes to the managerial contributions, determining the risk assessments of the

tourists and identifying the relationships between the seven risk precursors and the variables of tourist satisfaction and behavioral intentions revealed important practical implications in the context of developing policies and strategies for the managers of the hotels with halal tourism concept. The information is also useful for the local authorities in the destination where the hotels are located.

5.2) LIMITATIONS AND FUTURE RESEARCH

This research involves some limitations that must be overcome in the future. First of all, the research sample was obtained from 6 different hotels (5 of them with 5 stars and 1 with 4 stars). Five of the hotels are located in the Alanya region and one of them (5 stars) was in the Kaş region. The most important limitation of the study was the fact that the research data was collected in June and July 2018. In addition, the quantitative nature of the study involved some difficulties. For example, recently the reluctance and inattention of businesses to fill in questionnaires makes it difficult to get results, up to and including the point of refusal. Therefore, the risk assessments of tourists accommodated in hotels operating in a unique context for a region can be examined through the qualitative methodology instead of the preconceived opinions of the researchers. In such a study, more subjective and exploratory results regarding the variables can be achieved. The rich data obtained from hotels can be subjected to thematic analysis and the dimensions related to the relevant variables can be examined in-depth. Other studies like the present study can be conducted in different hotels, regions or countries, and the perspectives of tourists can be compared. Finally, mixed method studies can be carried out in order to make stronger evaluations on the subject due to the weaknesses of both the qualitative and quantitative research methods on their own.

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