TOURISM RISK FACTORS AND TOURIST'S SATISFACTION WITH HALAL PRODUCTS AND SERVICES

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Abstract: Halal tourism is a fast-growing industry, and its concept has recently emerged in the field of research. Since tourism is a fickle industry, a destination needs to have a strong and positive image from a tourist perspective, particularly for potential tourists who have no experience with a destination. Providing a high-quality tourism experience and promoting tourism destinations effectively becomes less difficult when tourism providers know their prospects for their specific destination. The government has launched several Muslim-friendly tourism initiatives to attract Muslim tourists to Malaysia, including halal products and services. Halal tourism products and services will attract more tourists to the country. Therefore, this study seeks to empirically test the impact of halal products, and service risk factors on tourists' satisfaction. The model was tested using data collected on tourists' perceptions in the Klang Valley. Statistical Package for Social Science (SPSS) and Partial Least Square Structural Equation Modelling (PLS-SEM) was used to analyse the data collected. It is stated that all the items provided evidence of the reliability of the study measures. Data analysis shows that research respondents considered Malaysia suitable for multipurpose destinations, and family vacations. Malaysia is a destination with various beautiful leisure and environmental attractions, such as beaches, relaxing spots, nature, and theme parks; an Islamic country with a majority of Muslim residents, and where halal food and mosques are available almost everywhere. Consequently, the study contributes to a better understanding of Malaysia's Muslim tourist satisfaction as their preferred and recommended Muslim-friendly holiday destination in various respects.

Keywords: Tourism, Risk Factors, Tourist's Satisfaction, Halal Products

1. Introduction

The tourism industry is the second largest contributor after the manufacturing sector to Malaysia's economy. Malaysia's economy was raised with RM 12.7 million (USD 3.1 million) in revenue for 2020, with the country receiving 4.3 million international tourist arrivals. The figures show a significant drop of 83.4 percent from the 26.1 million arrivals reported in 2019 due to COVID-19 pandemics where Malaysia kept its borders closed to international tourists beginning March 18, 2020. Foreign tourists arriving in Malaysia during the border closure fall into the categories of basic movements, health check-ups, international students pursuing studies, foreign businessmen with investments in the country, and foreigners with Malaysian spouses, all of which require special permission from the Director-General of the Malaysian Immigration Department (MOTAC, 2021).

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As the country moves to an endemic phase, the countries progressively lift travel restrictions. Tourism slowly resumes its operations with the new norms following the standard operating procedures (SOP) compliance, and health as the main priority. Table 1 shows the percentage of international tourists who visited Malaysia in 2020. While the pandemic has had a big impact on the tourism industry, the focus on improving products and infrastructure is on helping the country to construct a stronger and sustainable future.

Table 1. Percentage of 2020 International Tourists to Malaysia (MOTAC, 2021)

No.	Nation of Origin	No of Travellers (People)	Percentages (%)
1	Singapore	1,545,255	35.7
2	Indonesia	711,723	16.4
3	China	405,149	9.4
4	Thailand	394,413	9.1
5	India	155,883	3.6
6	Brunei	136,020	3.1
7	South Korea	119,750	2.8
8	Japan	74,383	1.7
9	Australia	72,680	1.7
10	Philippines	66,051	1.5
11	Vietnam	64,184	1.5
12	United Kingdom	63,868	1.5
13	USA	48,810	1.0
14	Others	474,553	11
	Total	4,332,722	100.0%

According to Azam et al. (2019), halal tourism, often termed Islamic tourism or Muslim-friendly tourism, is a new concept in the tourism industry that opens up new and exciting opportunities for enhancing economic growth. A survey conducted by Crescent Rating, a Singapore-based Muslim travel consultant, stated that the popularity of Muslim-friendly tourism had grown worldwide, with Malaysia taking the lead. By 2020, the Muslim market is predicted to rise to almost $200 billion, making it one of the world's fastest-growing travel categories. As a Muslim country, Malaysia has its advantage when it comes to halal products and services. The country has a lot to offer in terms of food and beverages, accommodation, places of attractions, shopping, and local experience. By taking advantage of this situation, the country under Tourism Malaysia is instigating strategies to ensure worry-free vacations with facilities adhering to Islamic Principles. One of the driving reasons to promote the

tourism sector is the National Tourism Policy (NTP) 2020-2030, which was launched on December 23, 2020, to ensure the country's tourism industry's long-term survival and make Malaysia a preferred tourist destination worldwide.

Battour (2018) stated that the activities could be referred to as halal tourism if all the activities, facilities, actions, and objectives are permissible according to Islamic teachings and applicable to Muslim, and non-Muslim tourists. Supported by Rasul (2019), halal tourism has already received increased attention in both non-Muslim, and Muslim regions. Concentrating on halal products and services are the main priority for local operators since there is a higher demand for Muslim-friendly facilities made by Muslim travellers for selected destination (Boğan & Sarıışık, 2019; Yan et al., 2017; Junaidi, 2020; Battour et al., 2021). This situation certainly helps to attract more tourists to the country. When it comes to halal products and services, most tourists concluded that safety, security, and hygiene factors are important aspects that they consider when visiting selected countries, and risk factors would affect tourists' travel decisions (Battour et al., 2018; Rahman et al., 2019; Huang et al., 2020). Therefore, understanding the risk in terms of the uncertainty, and consequences associated with halal products, and services tourist satisfaction needs to be explored.

The study aims to empirically test the impact of halal products, and service risk factors on tourists' satisfaction. The risk factors being analysed in this research were health, environment, social, quality, and financial (Olya & Al-ansi, 2018; Eid & El- Gohary, 2015). Moreover, it can assist tourism operators in better understanding their prospects' wants and needs to create a high-quality tourism experience for international visitors, as also recommended by Abror et al. (2019). The paper begins with a literature review of tourist satisfaction, and the risk factors: health risk, environment risk, social risk, quality risk, and financial risk related to halal products, and services in the tourism industry and continues with the discussion on the methodology used. Finally, the paper discusses the findings and future research directions.

2. Literature Review, Research Model and Hypothesis

Halal products are becoming increasingly important and can boost consumer confidence in various business areas, including tourism, cosmetics, banking, personal and health care, medicines, and pharmaceuticals. Hence, the key players in the hospitality industry in international destinations are recommended to strengthen their competitive position by enhancing the quality of halal products, and services (Al-Ansi & Han, 2019). In consequence of this scenario, the demand for halal products and services has increased significantly due to tourism development and the geographical mobility of tourists. Besides that, travellers from Muslim countries targeting halal products, and services will create a competitive advantage for hosting countries (Battour, 2018; Kabir et al., 2020). In addition, non-Muslim tourists, particularly those seeking a healthy lifestyle and socially aware of various cultures and societies, also purchase halal products, making this niche market a flourishing tourism industry (Olya & Al-ansi, 2018).

An experimental study by Olya and Al-ansi (2018) reported that besides the consumption and satisfaction of halal products, tourists are also concerned about multi-

dimensional risk factors associated with travel destinations. Therefore, this study explores the driving risk factors on the impact of halal products and services on tourists' satisfaction, including health risk, social risk, financial risk, quality risk, and environmental risk. The proposed conceptual framework model and the relationship between the latent variables of this study are presented in Figure 1.
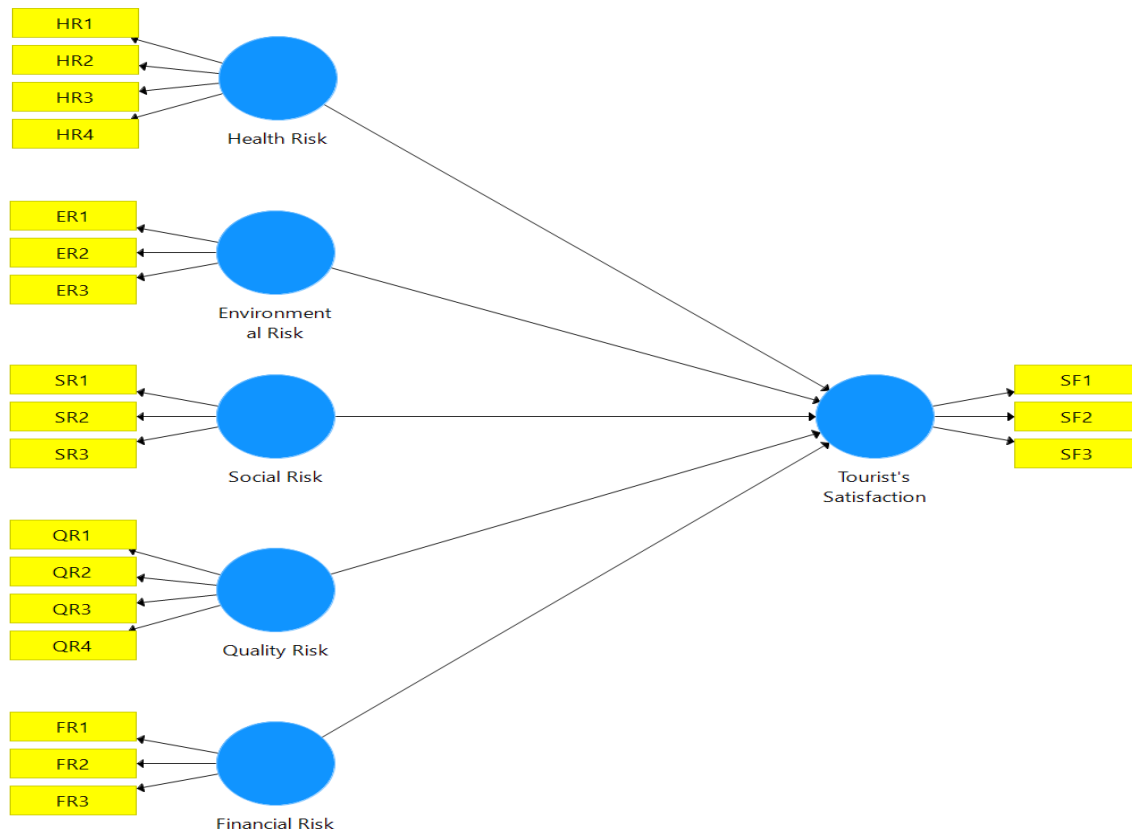

Figure 1. Conceptual Framework

2.1 Tourist's Satisfaction

According to Jin et al. (2016), satisfaction is derived from the interactions with services, and the intensity of such interactions ultimately mitigates risk perception. Satisfaction is an essential variable due to its significant influence on customers' future behaviour, and attitudes toward specific products or services (Al-Ansi et al., 2019). From other perspectives, it is also found that customer satisfaction is also influenced by customer engagement. Customer engagement has some consequences, including satisfaction, loyalty, commitment, and trust (Ahn & Back, 2018; Abror et al., 2019). In tourism, Rahman et al. (2019) defined tourists' satisfaction as a statement about a psychological condition that represents a tourist's pleasure or happiness with tourism products and services. Providing a unique experience and achieving a high level of tourist satisfaction has become a primary focus for marketers and managers at international tourist destinations (Lee, Chua, & Han, 2017; Al-Ansi & Han, 2019).

Furthermore, Olya and Al-ansi (2018) revealed that Muslim tourist satisfaction is formed based on the composition of halal products and service performances offered at the tourist destination, which includes health, environmental, psychological, and quality

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performances. Muslim tourists' satisfaction with a destination has been discussed. There is a significant demand for halal tourism, where the perceived value of the halal product or service leads to customer satisfaction (Abror et al., 2019). Further, Abror et al. (2019) discovered that religiosity has a significant and positive moderating impact on the link between halal tourism and customer satisfaction. As a result, Wardi et al. (2018) and Suhartanto et al. (2020) concluded that tourist satisfaction with halal products and services not only has a direct impact on tourist intention to recommend the destination but also has an indirect impact on tourist intention to revisit by strengthening tourist satisfaction with the destination.

2.2 Health Risk and Tourist Satisfaction

Several studies have defined health risks as an integral part of the nature of travel and could endanger the safety, and security of travellers (Huang et al., 2020). The possibility that travelling to a specific destination will result in physical danger, injury, or sickness is also referred to as a health risk (Emami & Ranjbarian, 2019). At the same time, Shin and Kang (2020) indicate that health risks as tourists' or hospitality customers' perceived risk to their physical health due to uncontrollable events such as terrorism, political instability, natural disasters, and pandemics. Tourists' perceptions of health risks in a destination influence their decision-making process, influencing their health-preventive behaviour and the quality of their trip (Chien et al.,2017; Huang et al., 2020).

Fuseini et al. (2017) emphasised the importance of halal food's safety, and health risks in reaction to discovering haram substances in the United Kingdom, which caused great panic and distress among Muslim consumers. Hence, the halal industry and services will improve cleanliness and safety while also complying with Shariah law, resulting in more opportunities for the use of halal products and increase customer trust, and satisfaction (Omar et al., 2017; Kabir et al., 2020). The increased awareness of the halal concept has spread among Muslim, and non-Muslim consumers. This scenario is due to the growing concerns and demand for healthy, natural, safe products. As a result, the importance of studies on the health risks associated with tourism is expanding dramatically. Applying the discussion to the Malaysian tourism industry and consistent with the findings of previous studies, this study conjectures that health risk is crucial for determining tourist satisfaction. Therefore, it is assumed that:

H1: Health risk (HR) significantly influences tourist satisfaction.

2.3 Environmental Risk and Tourist Satisfaction

All halal products must adhere to Shariah law, which states that products must be safe, non-harmful, and wholesome from the origin until final consumption (Ahmad & Shariff, 2016). It is also critical to maintain a clean and hygienic environment in daily operations. If this aspect is not monitored, food products will be contaminated and converted from halal to haram before reaching the end-user (Yaacob et al., 2016). It is consistent with Mansur, Farida, and Albab's (2017) findings, which focused on the contamination risk during transportation. According to the researchers, effective packaging of the halal product could reduce the risk of contamination. These risks can be controlled by the robust halal product's packaging, which can protect the halal product from contamination by its surroundings (Khan et al., 2020).

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Another study by Olya and Al-ansi (2018) revealed that halal consumers might perceive environmental risk due to halal product contamination and direct contact with, and the mixture of, halal products and forbidden haram ingredients. The researchers also discovered that Muslim tourists are committed to consuming halal products and services for health, quality, physical, and environmental reasons. Perceptions of the environmental risk in which halal items are produced and processed are becoming increasingly important. They absolutely will influence the customers' trust, satisfaction, and loyalty, including Muslim and non-Muslim tourists. Therefore, the following hypothesis is proposed to examine the impact of environmental risk on tourist satisfaction:

H2: Environmental risk (ER) significantly influences tourist satisfaction.

2.4 Social Risk and Tourist Satisfaction

According to Casidy and Wymer (2016), the social risk is the anticipated likelihood of experiencing a social loss (e.g., social embarrassment). In other words, social risk also refers to losing or lowering the social status because of travelling to a particular destination (Emami & Ranjbarian, 2019). According to Olya and Al-ansi (2018), social risk is concerned with an individual's ego and the impact of purchasing halal items on the opinions of reference groups. Consumers may perceive psychological, and social risks due to the doubtful contents of halal items. They have been advised to avoid consuming haram items to protect their religion and honour.

Previous research has identified social risk as a potential impact of additional perceived risk dimensions on the subjective safety of tourism activities (Li et al., 2017; Matiza & Slabbert, 2021). A recent study by Matiza and Slabbert (2021) confirmed the social risk associated with how tourists' social reference groups (acquaintances, friends, and family) may disapprove of engaging in tourism activity. In addition, tourism activity may have a negative effect on their image in society (Matiza & Slabbert, 2021). Thus, the following hypothesis is formulated:

H3: Social risk (SR) significantly influences tourist satisfaction.

2.5 Quality Risk and Tourist Satisfaction

Olya and Al-ansi (2018) defined quality risk as to the possibility of purchasing low-quality items that do not satisfy the expected or declared standard. According to Ali et al. (2018), if a firm claims to make halal products, the quality perception existing in the minds of customers may have a positive impact on a brand's halal satisfaction. Consequently, the credibility of the quality attribute of halal products makes it difficult for the consumer to ascertain their integrity even after consuming them (Abd Rahman et al., 2017; Haleem et al., 2020; Khan et al., 2020).

On the other hand, Muslims practise halal to maintain a high quality of lifestyle and peace of mind by complying with their religious beliefs (Battour et al., 2021; Al-Ansi et al., 2019). Previous researchers too found that the values and attitudes of Muslim travellers

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toward destinations are inflated or deflated depending on whether they perceived a high or low halal service quality. The halal service quality impacts the decision-making process of Muslim travellers and the overall image of a destination (Al-Ansi & Han, 2019; Olya & Al-ansi, 2018). Hence, Al-Ansi and Han (2019) propose that tourism industry stakeholders consider the quality of halal-friendly products, and services an important indicator that influences Muslim tourists' perceived value, satisfaction, trust, and loyalty to a destination. Tourists' perception of halal tourism quality and customer satisfaction leads to tourist loyalty (Abror et al., 2019). The outcome of previous studies has shown the importance of quality risk on tourist satisfaction. Therefore, this study hypothesised that:

H4: Quality risk (QR) significantly influences tourist satisfaction.

2.6 Financial Risk and Tourist Satisfaction

Financial risk refers to losing or wasting money if the service goes wrong (Boksberge et al., 2007). Financial risk is also defined as the potential monetary loss from the initial purchase of the product and its subsequent maintenance (Tandon et al., 2018). A study by Casidy and Wymer (2016) found that financial, performance, social, and psychological risks have a significant negative impact on the relationship between satisfaction and willingness to pay a premium price for a brand-name hotel. On the other hand, financial risks substantially negatively affect the relationship between loyalty and willingness to pay the premium price.

Olya and Al-ansi (2018) defined financial risk in the context of halal views as the possibility that the halal item will not be worth the financial price and will be available cheaper elsewhere. The financial risk was associated with the intention to recommend halal items and the continuous intention to use halal items. In another study, Hasan et al. (2017) highlighted that tourists are more concerned about the financial risk when purchasing tourism commodities and participating in cultural tourism activities. Due to the high demand for halal tourism practices today, it is necessary to consider the financial risks in measuring tourist satisfaction. This study, therefore, hypothesise that:

H5: Financial risk (FR) significantly influences tourist satisfaction.

3. Research Methodology

The quantitative method of data collection is adopted for the study. The quantitative approach is effective when sample data should be generalised and applied to the entire population to reveal patterns and trends. The research instrument was created following the development of the conceptual framework. A highly structured questionnaire was developed based on previous studies. Each variable's components were drawn from previously published research, notably by Olya and Al-ansi (2018). The items were assessed using a seven-point Likert scale ranging from "strongly disagree" (1) to "strongly agree" (7). The primary reason for using a multi-item construct was to ensure a comprehensive evaluation and, at the same time to avoid the drawbacks of using a single-item measure (Nunally, 1978).

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3.1 Data Collection

This study used a quantitative approach by distributing survey questions to obtain information. Approximately 600 responses were approached using a random sampling method; however, only 461 responses were considered valid for further analysis. The sample size is consistent with Sekaran and Bougie (2016), who recommended a sample size of at least ten times the number of variables. The unit of analysis of this study is tourists who visited Malaysia, specifically in the Klang Valley.

3.2 Data Analysis

This study used SPSS version 21.0 and PLS-SEM to analyse and test the research model. The data analysis consists of two phases: preliminary analysis and PLS-SEM. The first phase deals with checking and describing the data to ensure that data have been correctly entered. The second phase, Smart PLS version 3.0, is used to assess the study's measurement model and structural model analysis.

3.3 Assessment of Goodness of Measure

Table 2. Properties of the Measurement Items

Construct	Definition	Source	No of items
Tourist's satisfaction	It is an integral component in ensuring its success, especially in generating a sustainable offering with the potential for growth and greater market share	Isa et al. (2018)	3
Health risk	The risk involves the potential threat to an individual's health and wellbeing.	Olya & Al-ansi (2018)	4
Environmental risk	Halal consumers may perceive environmental risk because of the possible contamination of halal products and direct contact between; and the mixture of halal products and forbidden haram ingredients.	Olya & Al-ansi (2018)	3
Social risk	Social risk is concerned with an individual's ego and the impact that the purchase of halal items will have on the opinions of reference groups.	Olya & Al-ansi (2018)	3
Quality risk	It is possible to purchase low-quality items that do not satisfy the expected or declared standard.	Olya & Al-ansi (2018)	4
Financial risk	It is the possibility that the halal item will not be worth the financial price and would have been available cheaper elsewhere.	Olya & Al-ansi (2018)	3

3.4 Internal Consistency Reliability and Convergent Validity

Internal consistency measures the power of scale items to correlate with other items in the scale that are supposed to measure the same construct. Cronbach's alpha (CA) test is one way to verify the measure's reliability upon the lower limit which is 0.70 (Hair, Black & Babin, 2010). Cronbach alpha is used as the lower bound of the internal consistency reliability, and the composite reliability score depicts the upper bound for actual reliability (Hair, Ringle & Sarstedt, 2013).

Table 3 shows that the CA values of RF, SF, IR, and CU are above 0.7, as proposed by Hair et al. (2017), and the CA value of the EF is below 0.7. According to Hair et al. (2017), CA always assumes that all indicator loadings are equal in the population and underestimates internal consistency reliability. PLS-SEM solves the problem by using composite reliability (CR), as indicated in Table 2. In addition, all constructs have CR values ranging between 0.941 to 0.970, which are above 0.7. It supports the proposition given by Hair et al. (2017) that CR values of 0.60 to 0.70 are acceptable in exploratory research. Thus, the measurements used in this study are reliable.

Table 3. Results of Measurement Model

Model Constructs	Measurement Item	Loading	CA	CR	AVE
Tourist's satisfaction (SF)	SF1	0.923	0.943	0.963	0.898
	SF2	0.971			
	SF3	0.949			
Health risk (HR)	HR1	0.945	0.959	0.970	0.890
	HR2	0.937			
	HR3	0.951			
	HR4	0.940			
Environmental risk (ER)	ER1	0.937	0.940	0.962	0.894
	ER2	0.966			
	ER3	0.933			
Social risk (SR)	SR1	0.935	0.923	0.950	0.863
	SR2	0.940			
	SR3	0.911			
Quality risk (QR)	QR1	0.891	0.937	0.955	0.842
	QR2	0.928			
	QR3	0.925			
	QR4	0.925			
Financial risk (FR)	FR1	0.902	0.905	0.941	0.841
	FR2	0.953			
	FR3	0.894			
Notes:					
CA = Cronbach's Alpha; CR = Composite Reliability; AVE = Average Variance Extracted					

Convergent validity is the test to measure the degree of multiple items that correlate positively with the same construct's alternative measures. The average variance extracted (AVE) is a standard criterion introduced by Fornell and Larcker (1981). Hair et al. (2017) define the AVE as the grand mean value of the squared loadings of the indicators, which is equivalent to the communality of a construct. An AVE of 0.50 explains more than half of the variance of

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its indicators (Hair et al., 2017). On the other hand, AVE less than 0.5 indicates that more error remains in the items than the variance explained by the constructs. Table 3 summarises the results of the measurement models. The results indicate that all constructs used are valid measures of their respective constructs according to their parameter estimates and statistical significance.

3.5 Discriminant Validity

Discriminant validity represents the extent to which the construct measures what it is intended to measure. Hair et al. (2017) defines discriminant validity as the degree to which a construct is truly distinct from other constructs by empirical standards. Fornell and Larcker's criterion (1981) and Heterotrait-Monotrait Ratio (HTMT) are methods of assessing discriminating validity.

3.5.1   Fornell-Larcker Criterion

Fornell and Larcker's criterion (1981) states that the construct shares more variance with its indicators than any other construct. The outer loadings value on its assigned latent variable should be higher than its loadings on all other latent variables. Table 4 shows the calculated square root of the AVE exceeded the inter-correlations of the construct with the other constructs in the model, indicating adequate discriminant validity.

Table 4. Fornell-Larcker Criterion

Model Constructs	ER	FR	HR	QR	SR	SF
Environmental Risk (ER)	0.945					
Financial Risk (FR)	0.374	0.917				
Health Risk (HR)	0.569	0.365	0.943			
Quality Risk (QR)	0.683	0.557	0.624	0.917		
Social Risk (SR)	0.373	0.593	0.363	0.487	0.929	
Tourist's Satisfaction (SF)	0.480	0.327	0.621	0.488	0.243	0.947
Note: The Diagonal represents the square root of the AVE, and the off diagonals represent the correlations						

3.5.2 Heterotrait-Monotrait Ratio (HTMT)

The study also used the Henseler et al. (2016) heterotrait–monotrait ratio of correlations (HTMT) statistic to examine the construct measures' discriminant validity. Table 5 shows that the majority of the HTMT values were significantly less than 0.90 (Franke & Sarstedt, 2019) and 0.85 (Hair et al., 2019). Therefore, it was determined that all constructs had equal discriminant validity by using a cautious cut-off criterion.

3.6 Structural Model Analysis

The structural model can be analysed after successfully validating the measurement models. The coefficient of determination (R^2) and path coefficients use to assess the structural model. R^2 is to measure the model's predictive accuracy by calculating the squared correlation between a particular endogenous construct's actual and predicted values. There is no specific

rule of thumb for the R^2 value. The value of 0.75, 0.50, and 0.25 describe substantial, moderate, or weak levels of predictive accuracy, respectively (Hair et al., 2019). Meanwhile, Chin (2010) considers the values of approximately 0.35 substantial, around 0.333 moderate, and about 0.190 weak. R^2 value in Figure 2 is the overall effect size measure for the structural model, indicating below that 42% of the variance in the tourist's satisfaction variable is explained by the model.

Table 5. Heterotrait-Monotrait Ratio (HTMT)

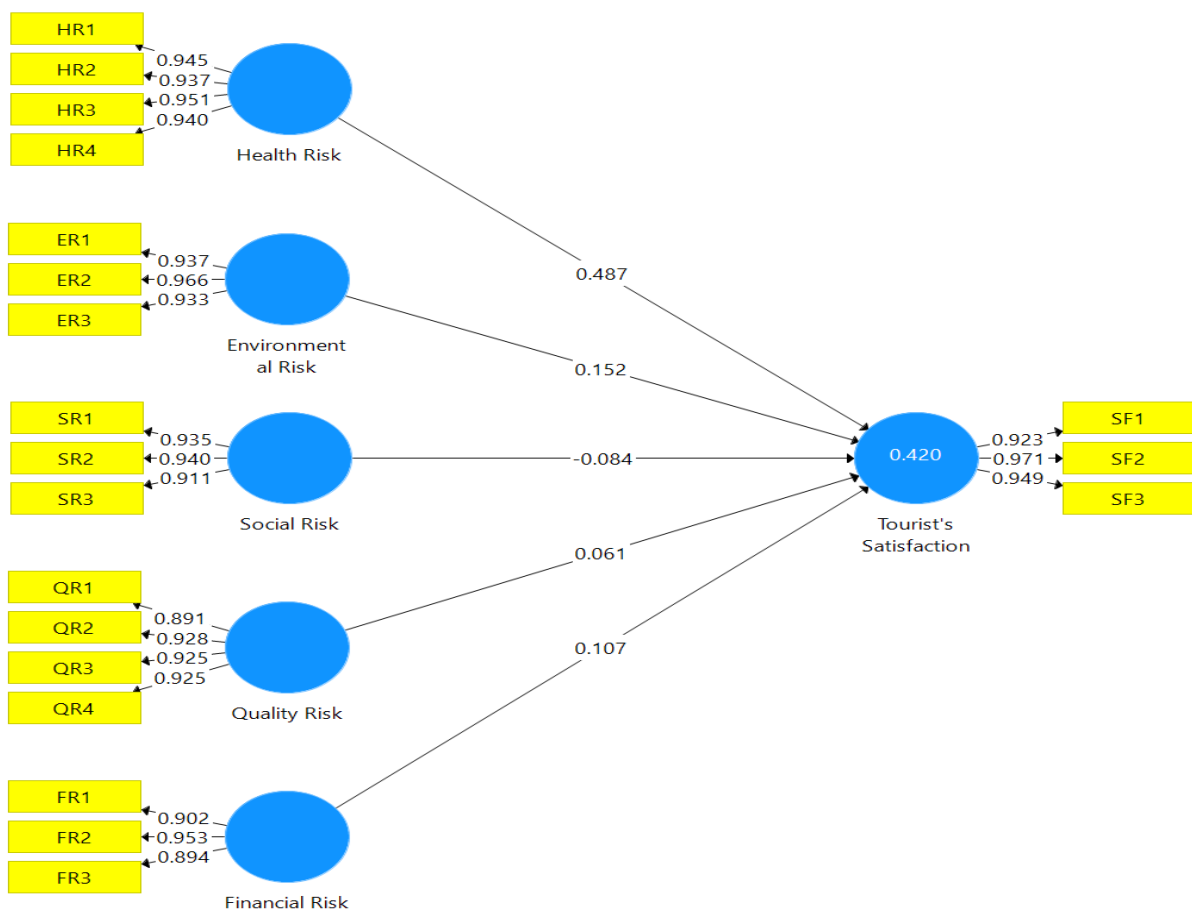| Model Constructs	ER	FR	HR	QR	SR	SF
Environmental Risk (ER)						
Financial Risk (FR)	0.403					
Health Risk (HR)	0.599	0.390				
Quality Risk (QR)	0.727	0.604	0.656			
Social Risk (SR)	0.391	0.657	0.383	0.524		
Tourist's Satisfaction (SF)	0.506	0.350	0.651	0.515	0.247	
Note: HTMT < 0.90 and HTMT < 0.85						

Figure 2. The PLS algorithm results

4. Findings and Discussion

The profile of the 461 respondents identified 252 were male and 209 were female. The largest age group was 25- 34 years old (163). The majority of the participants were single (224), followed by married (199), and divorced (38). The respondents represented 50 different nationalities. The majority were Singaporean (36) and followed by Australian (34). Regarding religion, the majority is non-Muslim (321), followed by Muslims (140). In terms of monthly income, the largest group is less than 1000 USD (83), followed by 1000 USD – 1999 USD (78) and 3000 USD – 3999 USD (78).

Table 6 indicates that the results supported all the proposed hypotheses at the significant level of 0.05. Hypotheses 1, 2, and 5 have positive sign directions with path coefficient values (β) of 0.487, 0.142, and 0.107, respectively. On the other hand, hypotheses 3 and 4 did not support the proposed hypotheses.

Table 6. Path Coefficient and Hypothesis Testing

Hypothesis	Relationship	Beta	Standard Error	T-Value*	P-Values	Decision
H1	Health Risk -> Tourist's Satisfaction	0.487	0.049	10.035	0.000	Supported
H2	Environmental Risk -> Tourist's Satisfaction	0.152	0.055	2.784	0.005	Supported
H3	Social Risk -> Tourist's Satisfaction	-0.084	0.045	1.878	0.060	Did not support
H4	Quality Risk -> Tourist's Satisfaction	0.061	0.062	0.992	0.321	Did not support
H5	Financial Risk -> Tourist's Satisfaction	0.107	0.054	2.006	0.045	Supported
Note: *p < 0.05						

Table 6 shows that H1, H2, and H5 are less than 0.05 (p-value for H1 =0.000, H2 =0.005 and H5= 0.045). The result illustrated that H1, H2, and H5 have a significant relationship with tourist satisfaction. The researchers ran a convergent validity test, and discriminant validity test before the regression test was conducted. The study found that H1: health risk significantly influences tourist satisfaction. This result shows that tourists are concerned about their health and worry about not consuming halal items. They believe that consuming non-halal items are unhealthy and harmful. The findings are aligned with earlier research that health benefits are essential consumption value in the context of tourists' food consumption (Olya & Al-ansi, 2018). Parrey, Hakim, and Rather (2019) also point out that delivering health benefits to health-conscious tourists is important. To enjoy pleasant halal products, and service experiences at a destination, tourists should be free from health risks,

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especially those that are related to hygiene and safety issues. The study found that H2: Environmental Risk significantly influences tourist satisfaction. The researchers analyse that becoming contaminated and spoiled from production to sale is important to tourists.

The tourists are concerned about the environmental conditions in which halal items are produced, and processed. On top of that, they are worried about the hygiene standards of halal items, and the physical conditions in which halal items are stored and sold. The result of this study is supported by Khan et al. (2020) and Olya & Al-ansi (2018). They found this result aligns with the impact on the behavioural intentions of the customers. The study found that H5: Financial Risk significantly influences tourist satisfaction. This hypothesis is significant that tourists will be satisfied if the halal item is worth the financial price and would not have been cheaper elsewhere. However, they are worried that the consumption of halal items would involve unexpected extra expenses that will be more expensive, which are aligned with Olya and Al-ansi (2018). Three hypotheses are significant; however, another two hypotheses reveal that H3 and H4 did not support, which are not significant at p > 0.05.

H3: Social Risk does not significantly influence tourist satisfaction (p-value =0.060). The tourists are not worried about consuming halal items that would not be compatible with their self-image. They also do not worry about how their friends think of them and their status if they consume halal items. This study contradicts the finding of Olya and Al-ansi (2018), where tourists are concerned with their ego and the impact that the purchase of halal items will have on the opinions of reference groups.

H4: Quality Risk does not significantly influence tourist satisfaction (p-value = 0.321). Quality Risk refers to the possibility of tourists purchasing low-quality items and not satisfying the expected or declared standard. Based on the finding, tourists do not worry about the integrity of the halal items, and the requirements are not fulfilled. The Halal consumer satisfaction and continued intention to use halal items were influenced by quality risk (Olya & Al-ansi, 2018); however, this study found no relationship between quality risk and satisfaction. This result can be related to the finding of the demographic analysis. The non-Muslim respondents (321) are more significant than Muslim respondents (140); this contributes to insignificant H3 and H4 results. Muslim tourists and Muslim consumers are aware of the importance of buying products with halal labels and being accepted and role models to society. Therefore, any doubtful contents of halal items are advised to avoid consuming haram items to protect their religion and honour. Consequently, it will make a greater intention to buy halal products because of their ideal approach, positive feelings, and clean perception. These are the social and quality risks that are crucial to Muslim satisfaction, but at the same time, for non-Muslim tourists, the social and quality risks are not important.

5. Conclusion and Implications

Tourism is one of the Malaysian government's blueprints that the success of the tourism business could increase Malaysia's growth domestic product (GDP) by attracting more tourists to Malaysia. This study, in conclusion, reflects the vital contribution of tourism in Malaysia to obtain more income by producing more tourist satisfaction. Furthermore, this study found that Malaysian tourism needs to reduce or eliminate risk factors such as health risks,

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environmental risks, and financial risks to become vital to satisfy the tourists, either Muslim or non-Muslim tourists. It shows that even halal products and services are essential to Muslim tourists, but it is also critical to non-Muslim tourists.

Even though social risk and quality risk do not become the priority to the majority of the tourists who are non-Muslim, Malaysian tourism needs to implement a proper strategy in ensuring that Muslim tourists feel comfortable and secure in reducing those risks. Moreover, they need to be accepted as Muslim image congruity between the products and services they consume with Muslim society image. Crescent Rating shows that Malaysia has been taking the lead in Muslim-friendly tourism globally. Therefore, the Malaysian tourism industry needs to implement a better strategy in safeguarding the availability of halal products, and services by efficiently adopting efficient action in dealing with tourists' needs.

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