



DETERMINANTS OF LOYALTY AMONG GEN Z AND MILLENNIAL MUSLIM TOURISTS IN JABODETABEK TOWARD LEADING HALAL TOURISM DESTINATIONS IN INDONESIA

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Abstract

This study aims to analyze the determinants of loyalty of Millennial and Gen Z Muslim tourists in Greater Jakarta (Jabodetabek) to leading halal tourism destinations in Indonesia. The primary focus is on the influence of destination image (affective and cognitive) on halal experiences, satisfaction, and tourist loyalty. Drawing on Expectation Confirmation Theory (ECT) and Muslim consumer behavior theory, this study seeks to address the research gap regarding how urban Muslim tourists evaluate halal experiences at destinations in Muslim-majority and minority regions that are considered high-priority tourism destinations in Indonesia. The research method used was a quantitative approach with Partial Least Squares Structural Equation Modeling (PLS-SEM). Primary data were obtained through an online questionnaire distributed to 137 Muslim Millennials and Gen Z respondents residing in Greater Jakarta (Jabodetabek) and having visited leading halal tourism destinations. The research instrument measured affective image, cognitive image, halal experience, satisfaction, and tourist loyalty using a five-point Likert scale. The results showed that affective image and cognitive image had a significant positive effect on halal experience and tourist loyalty. Halal experience was shown to have a very strong positive effect on tourist satisfaction, while tourist satisfaction did not have a significant direct effect on loyalty. These findings confirm that loyalty in the Millennial and Gen Z segments is shaped more by perceptions of destination image and halal experience than by satisfaction alone. Practically, this research provides important implications for halal destination managers to strengthen the emotional and rational aspects of providing Sharia-compliant halal services while building deep emotional bonds with young Muslim tourists.

Keywords: Halal Tourism, Tourist Loyalty, Millennial Generation, Generation Z

INTRODUCTION

Tourism is regarded as a strategic sector for national economic recovery in the post-Covid-19 period, with a significant contribution to GDP that rebounded after the sharp decline in 2020 (Kemenparekraf RI, 2023; OECD, 2020).

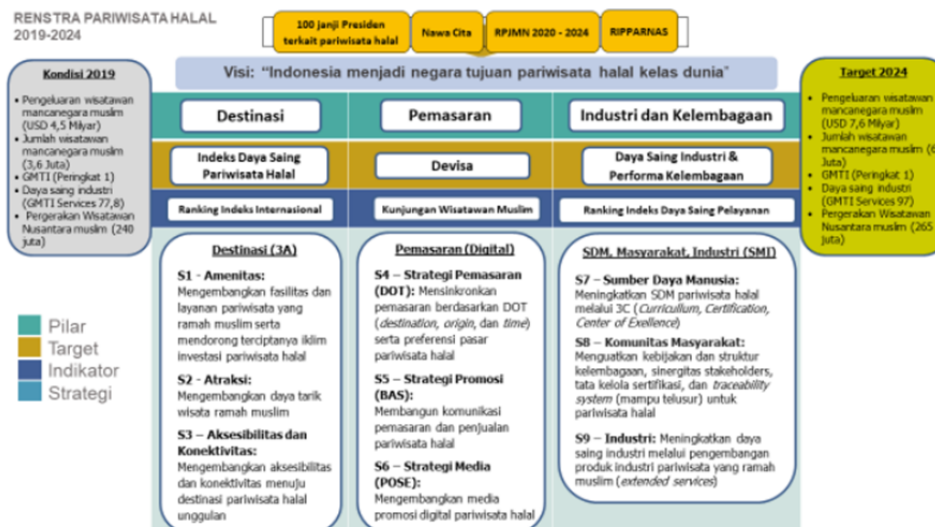


Figure 1. Policy Directions and Development Strategies for Halal Tourism

Source: Ministry of Tourism and Creative Economy of the Republic of Indonesia (2019)

The Indonesian government, through the Ministry of Tourism and Creative Economy (Kemenparekraf), has prioritized halal tourism development, given Indonesia's position as the world's largest Muslim-majority country with a growing and clearly defined market. This agenda has been outlined in the 2019–2024 Strategic Plan, focusing on destinations, marketing, and institutional frameworks, supported by national and regional branding initiatives (Kemenparekraf RI, 2019; Subarkah & Rachman, 2020). Moreover, halal tourism represents a strategic pillar of Indonesia's broader ambition to become a global halal hub, as the integration of Muslim-friendly destinations with halal-certified products and services strengthens the national halal ecosystem and enhances global competitiveness (Nugraha et al., 2025).

	HALAL TRAVEL 1.0	HALAL TRAVEL 2.0
OBJECTIVE	Sell products and services to Muslim travelers	Engage with travelers to co-create better solutions
ENABLING FORCES	Globalization, Technology	New Technologies, Social Activism, Millennial Demographics
VIEW OF MUSLIM TRAVEL MARKET	Travelers looking for solutions for their faith-based needs	Dynamic travelers who are active citizens in the travel space
KEY CONCEPT	Adaptation	Activation
COMPANY GUIDELINES	Sell product and service features to Muslim travelers	Converse and engage with Muslim travelers
VALUE PROPOSITION	Functional and spiritual	Connectivity and experiences
INTERACTION WITH MUSLIM TRAVELERS	Transactional	Managing relationships

Figure 2. Paradigm of Halal Travel 1.0 and Halal Travel 2.0

Source: Mastercard-Crescentrating (2019)

However, the implementation of halal tourism has encountered considerable challenges, including resistance from local communities in non-Muslim majority areas such as Bali, Lake Toba, Toraja, and Labuan Bajo, who fear that the “halal” label may threaten cultural identity and social harmony (Nugraha, 2025; Darmawan et al., 2023; Muharis et al., 2024; Tarigan & Basit, 2020). In addition, some tourism operators lack adequate knowledge and infrastructure to implement halal standards comprehensively (Henderson, 2016), while certain non-Muslim tourists perceive halal branding as limiting recreational freedom in multicultural destinations (Battour & Ismail, 2016). These conditions underscore the importance of an inclusive approach that respects cultural diversity and local wisdom, in line with the mandate of Law No. 10/2019 on Tourism (Kemenparekraf RI, 2019). Regions such as West Nusa Tenggara and West Sumatra demonstrate successful integration of halal tourism into local regulations and practices (Amelia et al., 2022; Santoso et al., 2020), while other regions continue to reject the terminology despite accommodating Muslim needs for worship and halal consumption (Makhasi & Rahimadhi, 2020; Putra et al., 2021).

Furthermore, the majority of domestic tourists in 2020–2021 consisted of millennials and Gen-Z (BPS, 2022), groups projected to dominate global Muslim travel spending, exceeding USD 100 billion by 2025 (Mastercard & HalalTrip, 2017). This demographic reality highlights the urgency of understanding their behavior as primary consumers of halal tourism. Nevertheless, existing empirical studies on halal attributes such as facilities, certification, and alcohol-free environments have shown mixed results regarding their effects on satisfaction, loyalty, and revisit intention (Nugraha, 2025; Han, 2019; Humairah, 2020; Musnia et al., 2019; Ratnasari, 2020; Suhartanto et al., 2021; Wardi, 2018; Wibawa et al., 2023). Against this backdrop, the present study concentrates on millennial and Gen-Z Muslim tourists in Indonesia’s super-priority destinations, specifically those located in non-Muslim majority contexts. It seeks to address two critical gaps: the limited exploration of Muslim tourists’ perceptions of halal experiences in a Muslim-majority country, and the lack of integrated models examining the relationship between halal experience, destination image (cognitive and affective), satisfaction, and loyalty.

REVIEW OF LITERATURE

Expectation Confirmation Theory (ECT) as the Grand Theory

This study is grounded in Expectation Confirmation Theory (ECT), originally formulated by Oliver (1980), which explains how satisfaction and post-consumption behaviors are formed through a cognitive comparison between pre-consumption expectations and actual performance. According to ECT, individuals enter a consumption experience with certain expectations. After consumption, they compare perceived performance with those expectations. When performance meets or exceeds expectations, positive confirmation occurs, leading to satisfaction; conversely, unmet expectations result in dissatisfaction.

ECT has been widely adopted in tourism and hospitality studies to explain tourist satisfaction, revisit intention, and loyalty (Oliver, 1999; Yoon & Uysal, 2005). Importantly, Oliver, (1999) further extends ECT by positioning loyalty as a higher-order behavioral outcome that develops through sequential stages cognitive, affective, and conative before manifesting in actual loyal behavior. In halal tourism contexts, this theoretical logic is particularly relevant because Muslim tourists' expectations are not merely functional but also deeply embedded in religious norms, identity, and lifestyle orientation.

Within halal tourism, expectations commonly relate to halal food availability, prayer facilities, sharia-compliant accommodation, and Islamic service ethics (Battour & Ismail, 2016; Henderson, 2016). When these expectations are confirmed through actual travel experiences, Muslim tourists are more likely to develop satisfaction, emotional attachment, and loyalty-oriented behaviors such as recommendation and advocacy (Han, 2019; Suhartanto, 2021).

Halal Experience

The concept of halal experience is derived from the broader tourism experience theory and Islamic consumption principles. From a theoretical standpoint, experience represents tourists' holistic evaluation of interactions with destination attributes, services, and environments (Brotherton, 1999). In halal tourism, this experience is contextualized through compliance with Islamic principles, making it a religion-based consumption experience.

Suhartanto et al. (2020) conceptualize halal experience as Muslim tourists' perceptions of how well a destination facilitates their religious obligations without compromising leisure enjoyment. This construct operationalizes ECT into the halal tourism domain by translating abstract expectations into observable destination practices, such as halal-certified food, prayer facilities, privacy, and Islamic hospitality values.

Empirical studies consistently show that halal experience plays a pivotal role in shaping tourist satisfaction and loyalty. (Suhartanto et al., 2020, 2021) demonstrate that halal experience directly enhances satisfaction and indirectly fosters loyalty among Muslim travelers. Similarly, Wardi (2018) and Han et al. (2019) confirm that positive halal experiences increase word-of-mouth intention and destination advocacy, particularly in non-Muslim majority destinations where halal compliance is more salient. Thus, halal experience functions as a mid-range construct that bridges ECT with behavioral outcomes in halal tourism.

Destination Image: Cognitive and Affective Dimensions

The concept of destination image originates from early tourism image studies (Gartner & Hunt, 1987; Phelps, 1986) and is formally structured by (Baloglu & McCleary,

1999), who conceptualize destination image as comprising cognitive and affective dimensions. Cognitive image reflects tourists' rational beliefs and knowledge about destination attributes, while affective image represents emotional responses toward the destination.

The cognitive affective framework has become the dominant paradigm in tourism research (Agapito et al., 2013; Tasci et al., 2007). Cognitive image includes evaluations of facilities, cleanliness, accessibility, safety, and service quality, whereas affective image captures feelings such as pleasure, comfort, relaxation, and excitement.

In halal tourism, cognitive image relates to tourists' assessment of halal-friendly infrastructure and service reliability, while affective image reflects emotional comfort and spiritual peace derived from Islamic compliance (Han, 2019; Wibawa et al., 2023). Empirical evidence indicates that both dimensions significantly influence halal experience, satisfaction, and loyalty (Chen & Phou, 2013; Suhartanto et al., 2020).

Following prior studies, this research excludes the conative image dimension to avoid conceptual overlap with loyalty constructs, thereby maintaining theoretical parsimony and clarity.

Tourist Satisfaction

Tourist satisfaction is theoretically rooted in ECT (Oliver, 1980), which defines satisfaction as an affective response resulting from confirmation of expectations. In tourism studies, satisfaction represents tourists' overall emotional and cognitive evaluation of their travel experience (Yoon & Uysal, 2005).

Oliver (2015) emphasizes that satisfaction is not solely a cognitive judgment but also involves emotional and experiential components. In halal tourism, satisfaction encompasses not only functional fulfillment but also spiritual reassurance and emotional comfort, making it distinct from conventional tourism satisfaction (Eid & El-Gohary, 2015).

Empirical studies consistently show that halal experience positively influences satisfaction (Suhartanto, Dean, et al., 2020; Wardi, 2018). However, the satisfaction–loyalty relationship has produced mixed findings, particularly among younger tourists. While some studies confirm satisfaction as a strong predictor of loyalty (Afshardoost & Eshaghi, 2020; Ratnasari, 2020; Suhartanto, Helmi Ali, et al., 2021), others report insignificant direct effects, especially among Millennials and Gen Z who prioritize novelty and exploration (Han et al. 2019; Warapsari, 2020).

Tourist Loyalty

Tourist loyalty is conceptually derived from consumer loyalty theory (Jacoby & Chestnut, 1978) and further developed by Oliver (1999), who defines loyalty as a deeply held commitment to repurchase or recommend a preferred product or destination. Loyalty is multidimensional, encompassing cognitive, affective, conative, and behavioral stages.

In tourism, loyalty is often operationalized through revisit intention, recommendation intention, and positive word-of-mouth (Musnia et al., 2019; Rahman & Wahyuni, 2022; Suhartanto et al. 2020; Suhartanto et al. 2020). However, recent studies argue that for Millennials and Gen Z, loyalty is increasingly expressed through advocacy behaviors rather than repeat visits (Suhartanto et al. 2021; El-Gohary, 2016).

In halal tourism contexts, loyalty is shaped by the interplay of halal experience, destination image, and emotional attachment (Han et al. 2019; Wibawa et al., 2023). This

study therefore conceptualizes loyalty primarily as advocacy-oriented loyalty, including recommendations, positive online reviews, and support for halal destination promotion.

Hypothesis development

The development of hypotheses in this study is grounded in the integration of Expectation Confirmation Theory (ECT) and the halal experience framework within the tourism context. ECT explains that tourist loyalty emerges through a process in which initial expectations are evaluated against actual experiences, resulting in satisfaction when expectations are positively confirmed. However, empirical evidence in halal tourism suggests that this process is not purely linear. Suhartanto et al. (2020) demonstrate that halal experience functions as a pivotal mechanism linking expectations with both satisfaction and loyalty. In light of this, the present study conceptualizes destination image as an antecedent perception, halal experience as the core evaluative process, and satisfaction as a mediating variable leading to Muslim tourist loyalty.

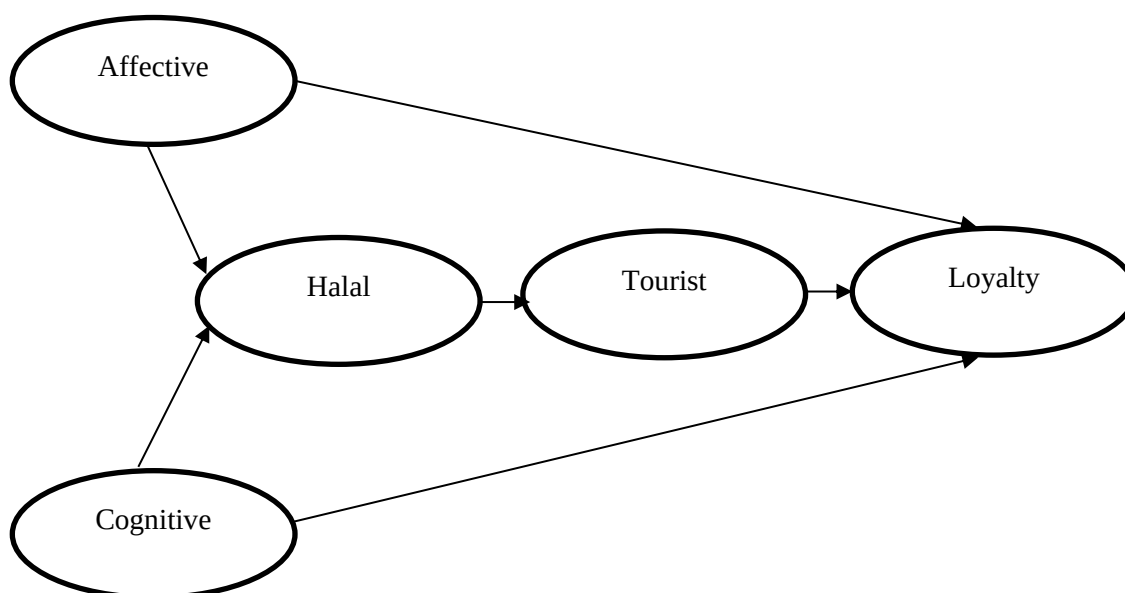


Figure 3. Framework

Within this conceptual framework, affective and cognitive destination images are positioned as the primary determinants shaping how Muslim Generation Z and Millennial tourists interpret and experience halal tourism at leading halal destinations in Indonesia. The affective image captures tourists' emotional responses to the destination atmosphere and its alignment with spiritual values, whereas the cognitive image reflects more rational evaluations of destination attributes, including halal facilities and supporting infrastructure. Interestingly, these two dimensions are not only expected to influence halal experience formation but are also assumed to exert a direct impact on tourist loyalty, highlighting the dual role of emotional and rational perceptions in post-visit behavior.

Furthermore, halal experience is regarded as a critical antecedent of tourist satisfaction, as experiences that align with spiritual needs and halal-oriented lifestyles are more likely to confirm Muslim tourists' expectations. When such confirmation occurs, satisfaction emerges as a positive emotional evaluation of the destination. Satisfaction, in turn, plays a crucial role in strengthening loyalty, which in this study is conceptualized not

merely as revisit intention but more prominently as recommendation behavior, positive online reviews, and destination advocacy. This emphasis reflects the exploratory travel tendencies of Muslim Gen Z and Millennial tourists, who often seek new destinations while remaining loyal through supportive and promotional behaviors.

Based on this framework, the study formulates and tests six main hypotheses: (1) the positive effect of affective destination image on halal experience; (2) the positive effect of cognitive destination image on halal experience; (3) the positive effect of affective destination image on tourist loyalty; (4) the positive effect of cognitive destination image on tourist loyalty; (5) the positive effect of halal experience on tourist satisfaction; and (6) the positive effect of tourist satisfaction on the loyalty of Muslim Gen Z and Millennial tourists in Jabodetabek. All hypothesized relationships are examined simultaneously using Partial Least Squares Structural Equation Modeling (PLS-SEM) to provide a comprehensive understanding of loyalty formation in Indonesia's halal tourism context.

H1: Affective destination image has a positive effect on the halal experience of Muslim Generation Z and Millennial tourists from Jabodetabek at leading halal tourism destinations in Indonesia.

H2: Cognitive destination image has a positive effect on the halal experience of Muslim Generation Z and Millennial tourists from Jabodetabek at leading halal tourism destinations in Indonesia.

H3: Affective destination image has a positive effect on the loyalty of Muslim Generation Z and Millennial tourists from Jabodetabek at leading halal tourism destinations in Indonesia.

H4: Cognitive destination image has a positive effect on the loyalty of Muslim Generation Z and Millennial tourists from Jabodetabek at leading halal tourism destinations in Indonesia.

H5: Halal experience has a positive effect on the satisfaction of Muslim Generation Z and Millennial tourists from Jabodetabek at leading halal tourism destinations in Indonesia.

H6: Tourist satisfaction has a positive effect on the loyalty of Muslim Generation Z and Millennial tourists from Jabodetabek at leading halal tourism destinations in Indonesia.

RESEARCH METHOD

This study employed a quantitative explanatory research design to examine the structural relationships among destination image (cognitive and affective), halal experience, tourist satisfaction, and loyalty. The research was conducted in July 2025 and focused on leading halal tourism destinations in Indonesia, including Aceh, West Sumatra, Riau, the Riau Islands, Jakarta, West Java, Central Java, Yogyakarta, East Java, South Sulawesi, and Lombok.

The unit of analysis consisted of Muslim tourists from the Millennial generation (born 1981–1996) and Generation Z (born 1997–2012) residing in the Greater Jakarta area (Jabodetabek). Respondents were required to have previously visited at least one of Indonesia's five super-priority tourism destinations, namely Bali, Lake Toba, Toraja, Lombok, and Labuan Bajo. These destinations were selected because they represent both Muslim-majority and Muslim-minority contexts, allowing a more comprehensive understanding of halal tourism perceptions in plural destination settings.

Primary data were collected using a structured online questionnaire distributed through digital platforms. All measurement items were assessed using a five-point Likert scale, ranging from 1 (“strongly disagree”) to 5 (“strongly agree”), which is commonly adopted in tourism and consumer behavior studies. Secondary data were obtained from official publications, including reports from the Ministry of Tourism and Creative Economy, the Central Statistics Agency, and international tourism indexes such as the Global Muslim Travel Index (GMTI) and the Indonesia Muslim Travel Index (IMTI), as well as relevant prior empirical studies.

The sampling technique followed a non-probability purposive sampling approach, appropriate for studies targeting specific respondent characteristics. In terms of sample adequacy, this study collected data from 137 valid respondents. This sample size exceeds the minimum requirements for Partial Least Squares–Structural Equation Modeling (PLS-SEM). According to Hair et al. (2010), PLS-SEM can be reliably applied with small to medium samples, and a minimum of 30 observations is acceptable for exploratory models. More importantly, Hair et al. (2021) emphasize that a sample size above 100 is sufficient to ensure model stability, statistical power, and robust parameter estimation, particularly when the model complexity is moderate, as in this study. Therefore, the sample size of 137 respondents is considered methodologically adequate and appropriate for PLS-SEM analysis.

Data analysis was conducted using PLS-SEM, which is suitable for predictive-oriented research, complex causal models, and non-normal data distributions (Hair et al., 2021). Prior to hypothesis testing, the measurement and structural models were evaluated through reliability, convergent validity, discriminant validity, coefficient of determination (R^2), and predictive relevance (Q^2).

RESULTS AND DISCUSSION

This study successfully collected 137 respondents, consisting of Muslim millennials and Gen Z living in the Greater Jakarta area (Jabodetabek) who had previously visited leading halal tourism destinations in Indonesia. The respondent profile includes demographic aspects (gender, age, employment status) as well as tourism experiences (destinations visited, frequency of visits, domicile). These data provide a comprehensive overview of the respondents’ background, thereby strengthening the analysis of urban Muslim tourists’ behavior. Thus, the interpretation of the research findings emphasizes not only quantitative aspects but also the linkage between demographic characteristics and the context of halal tourism in Indonesia.

Table 1 Respondent Profile

Criteria	Amount (n=137)	Percentage (%)
Gender		
Male	72	52,55
Female	65	47,45
Age		

17 – 24 years (Gen Z)	60	43,80
25 – 34 years (Early Millennials)	45	32,85
35 – 40 years (Late Millennials)	32	23,36
Employment Status		
Student	51	37,23
Employed (Employee)	64	46,72
Self-Employed	12	8,76
Other	10	7,30
Have you ever visited the following halal tourist destinations (you may select more than one):		
Lombok	8	5,84
Aceh	4	2,92
West Sumatra	6	4,38
Riau / Riau Islands	4	2,92
Jakarta / West Java / Central Java / Yogyakarta / East Java	113	82,48
South Sulawesi	0	0
Other	2	1,46
Frequency of visits to these halal destinations in the last 2 years:		
Once	47	34,31
2 – 3 times	40	29,20
More than 3 times	50	36,50
Domicile		
Jakarta	30	21.90%
Bogor	27	19.71%
Bekasi	27	19.71%
Tangerang	27	19.71%
Depok	26	18.98%

Source: Questionnaire data processed by researchers (2025)

Based on the respondent profile, this study involved 137 Muslim Gen Z and Millennial tourists, with a relatively balanced gender composition, comprising 52.55% male and 47.45% female respondents. The sample was dominated by Generation Z aged 17–24 years (43.80%), followed by early Millennials aged 25–34 years (32.85%) and late Millennials aged 35–40 years (23.36%), reflecting the demographic structure of young Muslim travelers in urban Indonesia. In terms of employment status, most respondents were employees (46.72%), followed by students (37.23%), self-employed individuals (8.76%),

and other occupations (7.30%). Regarding travel experience, the majority of respondents had visited halal destinations in Java-based regions (82.48%), while other destinations such as Lombok, West Sumatra, Aceh, and Riau/Riau Islands were visited less frequently, and none reported visits to South Sulawesi. In the past two years, 36.50% of respondents had visited halal destinations more than three times, indicating substantial travel experience, while the remainder reported one or two to three visits. Respondents were evenly distributed across the Greater Jakarta (Jabodetabek) area, with proportions ranging from 18.98% to 21.90% in Jakarta, Bogor, Depok, Tangerang, and Bekasi, ensuring balanced regional representation.

Evaluation of Measurement Model (Outer Model)

This study employed PLS-SEM using SmartPLS 3, which is suitable for complex models and small to medium sample sizes (137 respondents). The analysis consisted of two main stages: evaluation of the outer model and the inner model. The outer model tested the validity and reliability of constructs through loading factors, Average Variance Extracted (AVE), and composite reliability, while the inner model assessed relationships among latent variables. Indicators were considered valid if they had a loading factor ≥ 0.70 , following Hair et al. (2021). Indicators below this threshold were eliminated due to weak contributions, ensuring that only valid indicators were retained so that the constructs could be measured accurately and consistently.

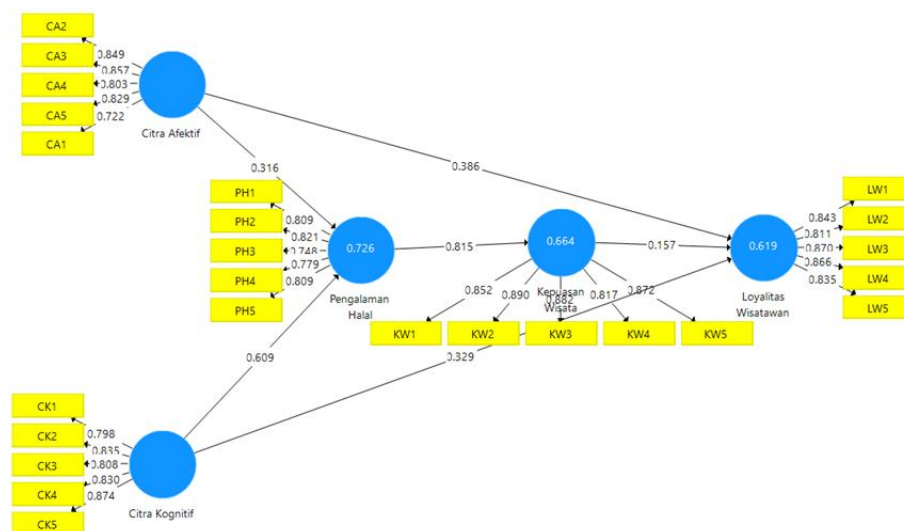


Figure 4 Loading Factor Test Results

The convergent validity results show that all measurement indicators achieved loading factor values above the recommended threshold of 0.70, indicating satisfactory construct validity and eliminating the need for indicator removal. Loading values ranged from 0.722–0.857 for affective destination image, 0.798–0.874 for cognitive destination image, 0.817–0.890 for tourist satisfaction, 0.811–0.870 for tourist loyalty, and 0.748–0.821 for halal experience. Although one indicator (PH3) recorded the lowest loading (0.748), it remained within acceptable limits and was therefore retained. In addition, all constructs demonstrated strong internal consistency, as evidenced by Average Variance Extracted (AVE), Composite Reliability, and Cronbach's Alpha values exceeding recommended

criteria. Overall, these results confirm that the measurement model is both valid and reliable, providing a robust foundation for subsequent structural model evaluation.

Table 2 Results of Validity and Reliability Tests

Variable	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Affective Image	0.872	0.907	0.661
Cognitive Image	0.887	0.917	0.688
Tourist Satisfaction	0.914	0.936	0.745
Tourist Loyalty	0.900	0.926	0.714
Halal Experienc	0.853	0.895	0.630

Source: Processed Research Data (2025)

The validity and reliability tests confirmed that all constructs demonstrated strong internal consistency, with Cronbach's Alpha and Composite Reliability (CR) values above 0.70 and Average Variance Extracted (AVE) values exceeding 0.50. The highest scores were recorded for Tourist Satisfaction (CA = 0.914; CR = 0.936; AVE = 0.745), followed by Tourist Loyalty, Cognitive Destination Image, Affective Destination Image, and Halal Experience. These results confirm that all constructs met the criteria for convergent validity and reliability, making them suitable for inner model analysis. Furthermore, discriminant validity testing through cross loading showed that each indicator loaded higher on its corresponding construct than on other constructs, confirming that the measurement instrument could clearly distinguish between constructs.

Table 3 Results of Discriminant Validity Cross Loading Test

Indikator	Citra Afektif	Citra Kognitif	Kepuasan Wisata	Loyalitas Wisatawan	Pengalaman Halal
CA1	0.722	0.456	0.465	0.453	0.432
CA2	0.849	0.518	0.608	0.617	0.596
CA3	0.857	0.596	0.635	0.636	0.672
CA4	0.803	0.539	0.599	0.555	0.578
CA5	0.829	0.581	0.639	0.638	0.617
CK1	0.436	0.798	0.576	0.461	0.647
CK2	0.592	0.835	0.654	0.627	0.723
CK3	0.562	0.808	0.640	0.628	0.625
CK4	0.538	0.830	0.624	0.580	0.629
CK5	0.611	0.874	0.674	0.617	0.759
KW1	0.656	0.617	0.852	0.651	0.666
KW2	0.685	0.665	0.890	0.638	0.741
KW3	0.672	0.670	0.882	0.556	0.700
KW4	0.540	0.699	0.817	0.551	0.727
KW5	0.593	0.654	0.872	0.582	0.681
LW1	0.657	0.618	0.635	0.843	0.634
LW2	0.520	0.522	0.545	0.811	0.562
LW3	0.620	0.591	0.577	0.870	0.610

LW4	0.665	0.623	0.592	0.866	0.668
LW5	0.563	0.621	0.565	0.835	0.600
PH1	0.653	0.685	0.615	0.596	0.809
PH2	0.522	0.640	0.658	0.547	0.821
PH3	0.611	0.623	0.640	0.659	0.748
PH4	0.478	0.639	0.611	0.479	0.779
PH5	0.586	0.659	0.706	0.607	0.809

Source: Processed Research Data (2025)

The cross-loading results confirm that all indicators loaded highest on their respective constructs compared to others, thereby meeting the criteria for discriminant validity. The loading factor ranges were: Affective Destination Image (0.722–0.857), Cognitive Destination Image (0.798–0.874), Tourist Satisfaction (0.817–0.890), Tourist Loyalty (0.811–0.870), and Halal Experience (0.748–0.821). Although PH3 (0.748) recorded the lowest value, it still exceeded the minimum threshold of 0.70. Overall, these results confirm that the measurement model achieved discriminant validity and is ready for subsequent inner model evaluation.

Evaluation Structural Model Evaluation Results (Inner Model)

The inner model evaluation applied the coefficient of determination (R^2) to assess the extent to which independent variables explain the dependent variables. According to Hair et al. (2021), R^2 values of 0.75, 0.50, and 0.25 are interpreted as strong, moderate, and weak, respectively. In this study, R^2 values were obtained for halal experience, tourist satisfaction, and tourist loyalty. Higher R^2 values indicate strong explanatory power of the model, while moderate or lower values suggest the influence of other variables outside the model. These results provide an initial basis for predictive relevance (Q^2) assessment and hypothesis testing.

Table 4 R and Q Square Results

Variable	R Square	Q Square
Travel Satisfaction	0.664	0.488
Traveler Loyalty	0.619	0.431
Halal Experience	0.726	0.447

Source: Processed Research Data (2025)

The structural model evaluation indicates that the research model demonstrates strong explanatory power for the endogenous variables. The highest coefficient of determination was observed for halal experience ($R^2 = 0.726$), indicating that affective and cognitive destination image explain 72.6% of its variance, which falls into the strong category. Tourist satisfaction achieved an R^2 value of 0.664, while tourist loyalty recorded 0.619, both reflecting moderate-to-strong explanatory power. These results confirm that the proposed model adequately explains variations in key outcome variables and is appropriate for further predictive and hypothesis-based evaluation.

To assess predictive relevance, the Q square values were examined using the blindfolding procedure. Consistent with the criteria proposed by Hair et al. (2021), all endogenous constructs produced Q^2 values well above zero, indicating substantial predictive relevance. Specifically, tourist satisfaction showed the highest predictive accuracy ($Q^2 = 0.488$), followed by halal experience ($Q^2 = 0.447$) and tourist loyalty ($Q^2 = 0.431$), all of

which fall into the large predictive relevance category. Collectively, these findings demonstrate that the model not only explains observed variance effectively but also possesses robust predictive capability, supporting the reliability of subsequent hypothesis testing.

Hypothesis Test Results

Hypothesis testing was performed using the bootstrapping procedure in PLS-SEM with SmartPLS 3 to evaluate the significance of the structural relationships. Bootstrapping was employed because it does not require data normality assumptions, with hypothesis significance determined using t-statistics (> 1.96) and p-values (< 0.05). A total of 5,000 resamples were generated to ensure stable and reliable parameter estimates. The results are summarized through path coefficients, t-values, and significance levels, which provide the empirical basis for hypothesis acceptance or rejection.

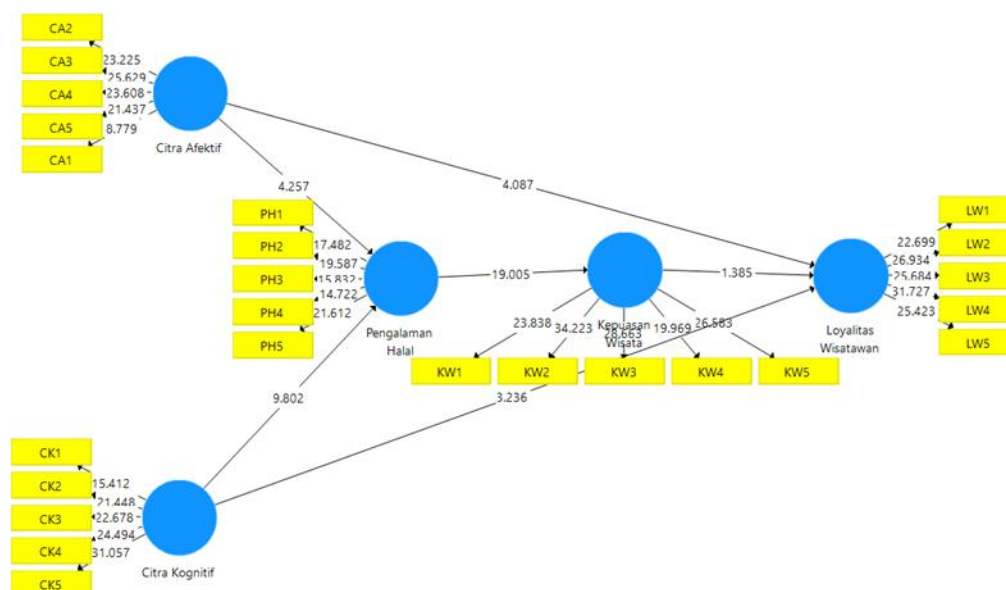


Figure 5 Bootstrapping Results

The bootstrapping results provided path coefficients, t-statistics, and p-values for each relationship among the variables. A summary of the significance of each path is presented more clearly in the following table.

Table 5 Hypothesis Test Results

	Original Sample	T Statistics	P Values	Description
Affective Image -> Tourist Loyalty	0.386	4.087	0.000	Significant
Affective Image -> Halal Experience	0.316	4.257	0.000	Significant
Cognitive Image -> Tourist Loyalty	0.329	3.236	0.001	Significant
Cognitive Image -> Halal Experience	0.609	9.802	0.000	Significant

Tourist Satisfaction -> Tourist Loyalty	0.157	1.385	0.167	Not Significant
Halal Experience -> Tourist Satisfactio	0.815	19.005	0.000	Significant

Source: Processed Research Data (2025)

The hypothesis testing results indicate that five out of six structural relationships are statistically significant at the 5% significance level. Affective destination image has a positive and significant effect on both tourist loyalty ($\beta = 0.386$; $t = 4.087$; $p < 0.001$) and halal experience ($\beta = 0.316$; $t = 4.257$; $p < 0.001$), confirming that tourists' emotional perceptions play an important role in shaping halal experiences and loyalty-oriented behaviors. Similarly, cognitive destination image shows a significant positive influence on tourist loyalty ($\beta = 0.329$; $t = 3.236$; $p = 0.001$) and exerts a particularly strong effect on halal experience ($\beta = 0.609$; $t = 9.802$; $p < 0.001$), indicating that rational evaluations of destination attributes are the dominant antecedent of perceived halal experience.

Furthermore, halal experience emerges as the strongest determinant of tourist satisfaction ($\beta = 0.815$; $t = 19.005$; $p < 0.001$), highlighting its central role in confirming Muslim tourists' expectations. In contrast, tourist satisfaction does not have a significant direct effect on tourist loyalty ($\beta = 0.157$; $t = 1.385$; $p = 0.167$), suggesting that satisfaction alone is insufficient to generate loyalty among Gen Z and Millennial Muslim tourists. These findings indicate that loyalty in this segment is driven more directly by destination image and halal experience than by satisfaction, and is more likely expressed through advocacy behaviors (e.g., recommendations and positive reviews) rather than repeat visitation. Overall, the results underscore the strategic importance of strengthening both the emotional and cognitive dimensions of destination image to enhance halal experience and sustain long-term tourist loyalty.

Analysis of the Influence of Affective Image on Halal Experience

Affective image in halal tourism refers to tourists' emotional responses such as feelings of comfort, peace, safety, and positive connection with the destination. In this context, it is shaped not only by natural beauty or facilities, but also by Islamic values, such as the availability of prayer facilities, halal food assurance, and respectful interactions. Thus, affective image serves as an emotional bridge that strengthens halal experience.

The statistical results confirm a positive and significant effect of affective image on tourist loyalty (path coefficient = 0.386, $t = 4.087$, $p = 0.000$). This indicates that the more positive the affective image, the higher the likelihood of tourists recommending, reviewing positively, and supporting halal destination promotion. Affective image enhances not only physical satisfaction but also emotional and spiritual fulfillment, consistent with Expectation Confirmation Theory (Oliver, 1980).

The relationship can be explained by three theoretical foundations: Destination Image Theory (Baloglu & McCleary, 1999), which links emotional responses to post-visit behavior; Hedonic Consumption Theory (Pham, 1998), which highlights the role of positive emotions in loyalty; and Expectation Confirmation Theory (Oliver, 1980), which stresses emotional expectation confirmation in shaping satisfaction. These findings align with prior studies (Han, 2019; Warapsari, 2020; Wibawa et al., 2023), showing that affective image significantly enhances Muslim tourists' emotional experience and loyalty.

For destination managers, the key implication is to go beyond providing halal facilities and focus on creating memorable emotional experiences. This may include strengthening Islamic hospitality, integrating cultural narratives that respect Islamic values, and designing tranquil environments. Such strategies ensure that halal experiences are both functional and emotional, ultimately fostering tourist loyalty.

Analysis of the Influence of Cognitive Image on Halal Experience

Cognitive image in halal tourism refers to tourists' rational evaluations of objective attributes such as halal facilities, cleanliness, infrastructure, accessibility, and service quality in line with Islamic principles. A stronger cognitive image reinforces tourists' belief that the destination provides a comprehensive halal experience.

The statistical analysis shows a positive and significant effect of cognitive image on halal experience (path coefficient = 0.316, $t = 4.257$, $p = 0.000$). This indicates that when tourists perceive sufficient halal facilities, convenient worship access, and professional services, they are more likely to feel their halal tourism expectations are met.

This relationship is supported by three theoretical perspectives: Destination Image Theory (Baloglu & McCleary, 1999), which highlights rational evaluations as key to forming perceptions; Theory of Planned Behavior (Ajzen, 1991), which links beliefs about attributes to attitudes and choices; and the SERVQUAL Model (Parasuraman et al., 2008), which emphasizes service quality in shaping positive experiences. The findings are consistent with Han et al. (2019), (Humairah, 2020; Warapsari, 2020), who showed that positive perceptions of halal-friendly attributes strengthen both experience and loyalty in Muslim and non-Muslim destinations.

For halal destination managers, it is essential to ensure consistent provision of certified halal food, proper prayer facilities, Muslim-friendly services, and clear information on halal attributes. Such efforts not only build positive perceptions but also provide tangible evidence of halal quality. Informative and educational promotional strategies can further shape tourists' cognitive image even before visiting, reinforcing their halal experience.

Analysis of the Influence of Affective Image on Tourist Loyalty

In halal tourism, tourist satisfaction is defined as an overall emotional and cognitive evaluation of experiences that align with sharia expectations, including halal products, prayer facilities, and services adhering to Islamic ethics. Satisfaction is shaped not only by functional fulfillment but also by feelings of comfort, safety, and tranquility, with spiritual and emotional aspects playing a central role.

Statistical results show that affective image has a positive and significant effect on tourist satisfaction (path coefficient = 0.329, $t = 3.236$, $p = 0.001$). This indicates that the more positive tourists' feelings such as joy, comfort, and peace the higher their satisfaction. Strong emotional bonds with the destination reinforce perceptions that halal expectations are fully met or even exceeded.

This relationship is supported by Expectation-Confirmation Theory (Oliver, 1980), which highlights satisfaction when actual experiences meet or surpass expectations; Hedonic Consumption Theory (Pham, 1998), which emphasizes the role of positive emotions in shaping evaluations; and Destination Image Theory (Baloglu & McCleary, 1999), which identifies affective image as a determinant of tourist satisfaction. These findings align with Warapsari (2020), showing that in Muslim-majority destinations like Lombok, emotional image influences satisfaction more strongly than physical attributes. Similarly, Han et al.

(2019) and Wibawa et al. (2023) demonstrate that while halal facilities are crucial, feelings of comfort and happiness are primary drivers of satisfaction and loyalty.

For halal destination managers, creating a positive emotional atmosphere is essential. This may include enhancing Islamic hospitality, ensuring safety and comfort, and presenting cultural narratives that reflect Islamic values while respecting local wisdom. Such strategies strengthen not only functional halal provision but also emotional attachment, leading to higher levels of tourist satisfaction.

Analysis of the Influence of Cognitive Image on Tourist Loyalty

In halal tourism, cognitive image refers to tourists' rational perceptions of destination attributes such as halal facilities, cleanliness, accessibility, safety, and service quality in line with sharia principles. Meanwhile, satisfaction is understood as an overall evaluation of experiences that meet or exceed Muslim tourists' expectations across functional, emotional, and spiritual dimensions.

Statistical results indicate that cognitive image has a strong positive and significant effect on halal experience (path coefficient = 0.609, $t = 9.802$, $p = 0.000$). A positive evaluation of destination attributes strengthens halal experiences, which in turn forms a solid foundation for tourist satisfaction and loyalty.

This relationship is supported by three key frameworks: Muslim Consumer Behavior Theory (Wilson & Liu, 2011), which highlights the alignment of attributes with Islamic values; Theory of Planned Behavior (Ajzen, 1991), which links positive beliefs about destination quality to satisfaction and repeat intentions; and the SERVQUAL Model (Parasuraman et al., 1988), which emphasizes service quality that meets or exceeds expectations in the halal context. These findings are consistent with prior studies (Han et al., 2019; Wibawa et al., 2023; Warapsari, 2020), which confirm that cognitive image significantly enhances satisfaction and loyalty both in Muslim and non-Muslim destinations.

For halal destination managers, ensuring certified halal food, proper worship facilities, clean public spaces, and clear halal information is essential. Regular evaluations of service quality can help maintain a strong positive cognitive image. Strengthening these attributes not only improves tourist satisfaction but also increases repeat visits and positive recommendations, thereby fostering long-term loyalty.

Analysis of the Influence of Halal Experience on Tourist Satisfaction

Halal experience refers to Muslim tourists' overall perception of how well a destination's services align with sharia principles, including halal food, privacy in accommodation, adequate prayer facilities, and respectful interactions. It plays a central role in shaping satisfaction, as it confirms the expectation of traveling without compromising religious obligations. According to Expectation Confirmation Theory (Oliver, 1980), satisfaction occurs when actual performance meets or exceeds prior expectations.

Statistical analysis shows a positive but insignificant effect of satisfaction on tourist loyalty (path coefficient = 0.157, $t = 1.385$, $p = 0.167$). This suggests that for Gen Z and Millennial Muslim tourists, satisfaction alone does not directly translate into loyalty. Their loyalty tends to be influenced more by affective/cognitive destination image or emotional attachment, consistent with their preference for exploring new destinations.

This result aligns with Tourist Satisfaction Theory (Chen & Phou, 2013b), which emphasizes the subjectivity of satisfaction and the role of emotional experiences. It also supports the Halal Tourism Experience Model (Suhartanto et al., 2020), which positions halal

experience as crucial for satisfaction, but highlights that without strong emotional bonds, its impact on loyalty diminishes. These findings contrast with Suhartanto et al. (2021), who found satisfaction significantly influenced domestic Muslim tourist loyalty, but are consistent with Warapsari (2020), showing that in destinations where halal standards are assumed fulfilled, uniqueness and emotional appeal are stronger predictors of revisit intentions.

For halal destination managers, ensuring halal standards is necessary but insufficient. Emotional engagement must be strengthened through innovative attractions blending Islamic values with local uniqueness, storytelling that highlights destination identity, and personalized hospitality. This approach can create memorable bonds that complement halal compliance. For younger Muslim tourists, loyalty is more likely driven by affective and cognitive image than satisfaction alone, suggesting a need for strategies that focus on both functionality and emotional resonance.

Analysis of the Influence of Tourist Satisfaction on Tourist Loyalty In halal tourism, tourist satisfaction refers to Muslim tourists' positive evaluation of their overall experience, covering halal food, appropriate accommodation, prayer facilities, and respectful services aligned with Islamic values. Satisfaction encompasses rational, emotional, and spiritual aspects, offering a sense of safety, comfort, and peace during travel.

Statistical results confirm a strong and significant effect of halal experience on tourist satisfaction (path coefficient = 0.815, $t = 19.005$, $p = 0.000$). This indicates that halal experience is a key determinant of satisfaction, particularly for Gen Z and Millennial Muslim tourists. Satisfied tourists are more likely to revisit destinations, recommend them, and share positive reviews, though younger tourists may express loyalty more through advocacy than repeated visits, due to their preference for exploration.

The findings align with Loyalty Theory (Oliver, 1999), which defines loyalty as deep commitment supported by satisfaction; Theory of Planned Behavior (Ajzen, 1991), which links satisfaction to behavioral intention; and Expectation Confirmation Theory (Oliver, 1980), which explains satisfaction as a driver of future behavior when expectations are met or exceeded. Together, these frameworks highlight satisfaction as the bridge between experience and loyalty.

This result is consistent with Suhartanto et al. (2020), Eid & El-Gohary (2015), and Han et al. (2019), all of which confirm that satisfaction derived from halal attributes significantly enhances Muslim tourist loyalty in both Muslim and non-Muslim destinations.

For destination managers, ensuring halal standards must go beyond formal compliance and be integrated into the entire tourist experience. Strategies include offering certified halal local cuisine, Islamic value-based tour packages, comfortable prayer facilities, and consistent communication about halal commitment. By doing so, destinations can strengthen satisfaction, build trust, and foster long-term loyalty among Muslim tourists.

CONCLUSION

This study concludes that affective and cognitive destination images play a significant role in shaping the halal experience of Muslim Gen Z and Millennial tourists in Jabodetabek. A positive affective image enhances feelings of comfort and security, while a strong cognitive image reflects the quality of halal facilities and services. A satisfying halal experience increases tourist satisfaction, which in turn drives loyalty through recommendations, positive reviews, and promotional support. These findings highlight the

importance of developing sustainable halal tourism strategies that integrate emotional and rational aspects, ensuring the optimal availability of halal attributes and prioritizing quality experiences as the foundation for long-term satisfaction and loyalty.

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