Religiosity and Muslims’ intention to visit homestays: the mediating role of attitude
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Abstract

Purpose: This study aims to examine the influence of religiosity and attitude on the Malaysian Muslims’ intention to visit homestays in Sabah. Also, attitude is tested as a mediator in the hypothesized relationship.

Research Methodology: A quantitative cross-sectional approach was applied to gather data from a sample of 251 Malaysian Muslims, and a convenience sampling method is employed to collect data for the study. Data collected were analysed using SmartPLS 3.3.2.9 software.

Results: The findings indicate that religiosity and attitude significantly influence the Malaysian Muslims’ intention to visit homestays in Sabah. Additionally, the relationship between religiosity and the Muslims’ intention to visit the homestays are mediated by attitude.

Limitations: The scope of the study is limited to Malaysian Muslims’ intention to visit homestays in Sabah only.

Contribution: The study provides empirical evidence for the individual factor that attitude significantly mediated the linkage between Muslim’s religiosity and their intention to visit homestays. As for practical implication, the study’s findings should instigate the improving and enhancing of the homestays’ services in Malaysia according to the Islamic principles in the future.

Keywords: Muslims, Intention, Attitude, Religiosity, Homestay visit


1. Introduction

Homestay program is one of the tourism products that has been given a priority by the government of Malaysia. The homestay program is not just an another accommodation service for tourists. It is also considered as an important mobilizer for rural community economic development in the country. However, homestays without specific Shariah regulation has caused conflicts and inconveniences for Muslim guests. The unavailability of accommodations or homestays that are in line with the Shariah principles created a dilemma for Muslim tourists (Zamani-Farahani & Henderson, 2010). Consequently, this issue has discouraged Muslim tourists from visiting particular destinations (Battour & Battor; 2010). The consumption habits of Muslims are largely formed by their belief and adherence to the principles of Islam; however, not all homestay operators in Malaysia consider the unique needs and demands of the Muslim population. According to Othman et al. (2019), the provision of Muslim-friendly tourism accommodation in Malaysia is still lacking, and the argument arising from this matter is whether or not others tourism accommodation premises such as homestays are Shariah compliance.

With belief being a major factor that influences the Muslims’ purchasing decisions, Muslims are searching for products and services that can fulfil their faith-based needs. Specifically, their needs and wants are strongly influenced by the principles and values of Islam (Henderson, 2003). For many
Muslims, adherence to religious principles is the utmost importance when it comes to the aspect of accommodation while travelling. Muslims are obligated to comply with the guidelines of halal and haram in their daily living, even during travelling. The statistics showed that 70 percent of the world Muslim population is following the halal standard (Lada et al., 2009). It indicates that worldwide Muslim communities mostly observe the concept of halal. In fact, it was found that halal standard-compliant is an important factor that influences Muslims’ decision when they decide to travel abroad (Battour, 2017). Muslim tourists are discouraged to visit or revisit certain destinations if a destination host is unable to deliver accommodation facilities that adhere to the Islam principles (Battour & Battor, 2010).

The previous researchers have confirmed that Muslims’ behavioural intention to purchase and their religious values have a significant relationship (Shaari & Arifin, 2009). Hence, the importance of Shariah compliant homestay in Malaysia cannot be overlooked by the authority and the operators. They need to be aware that religious value is one of the crucial factors that strengthen the Muslims’ intention to visit a particular destination including homestay. In this study, the homestay program in Sabah was selected for further investigation as Sabah has the most progressive performances in the industry. In 2019, Sabah’s homestay program was the highest-earning in the industry, with revenues of more than MYR6 million (The Star Online, 2020). Therefore, a deep understanding of the factors determining Muslim tourists’ intention to visit homestays in Sabah is crucial since it contributes to the literature on Muslim’s purchase behavior towards homestay service in Malaysia. It may also contribute to the Shariah-compliant homestays development in Malaysia in the future. However, literature related to factors influencing Muslim tourists’ intention to visit homestay is still scarce. Accordingly, this study aims to examine the effect of attitude and religiosity on the intention to visit homestay in Sabah; the mediating effect of attitude will be investigated as well.

2. Literature review and hypotheses development
2.1. Intention
Previous studies have asserted that intention is an important antecedent of consumer’s actual purchase behavior (Nguyen et al., 2010). Earlier, intention was associated with the measurement of the strength of an individual’s intention to act a particular behavior (Fishbein & Ajzen, 1975). The stronger the individual’s intention to perform a particular action, the more likely the individual will perform the action (Ajzen & Fishbein, 2000). Hence, the intention is posited as the central component of the well-known Theory of Planned Behavior (TPB) model (Ajzen & Fishbein, 2000). To understand it better, one must examine the factors that influence the consumer’s intention to purchase (Ghalandari & Norouzi, 2012). Provided that, the understanding will then lead to the establishment of effective strategies from the marketers (Khaniwale, 2015).

2.2. Attitude
Among of the earliest definitions of attitude was suggested by Allport (1935). He was defined attitude as an individual’s readiness for attention or action in a particular circumstance. Later, the definition of attitude further extended by many researchers. For example, Ajzen & Fishbein (1980) in their Theory of Reasoned Action (TRA) model have defined attitude as a degree of a person’s favorable or unfavorable feedback to perform a particular behavior. Few years after, Ajzen (1988) extended the definition by associated attitude with a disposition to respond favorably or unfavorably to an person, object, organization or event. In another study, Allen et al. (2002) described attitude differently, whereby the focus is not on events and objects. According to Allen et al. (2002), attitude is more on the human values like knowledge, price, usefulness and image of a product, which shifted from attitude itself. Indeed, attitude was posited as one of the important variables in predicting an individuals’ behavioral intention (Fishbein & Ajzen, 1975). However, attitude is not always alone to predict behavioral intention. Therefore, other variables were aggregated in the existing theory (Ajzen, 1988; Ajzen & Fishein, 2000; Fishbein & Ajzen, 1975).

2.3. Religiosity

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Consumers’ religiosity can be divided into four categories: high religiosity, moderate religiosity, low religiosity, and non-religious (Delener, 1994). For less religious people, the religion factor is not the main priority while making a consumption’s decision. Nevertheless, for high religious people, religion factor is one of the most important things to be considered when making a consumption’s decision (Delener, 1994). Earlier, the scholars have associated religiosity with human’s behavior, experience, cognition and custom (Fukuyama, 1961; Glock & Stark, 1965). However, other researchers argued that the concept of religiosity must be distinguished in term of intrinsic and extrinsic orientations (Laythe, Finkel, Bringle & Kirkpatrick, 2002). According to Allport (1935), people with an intrinsic orientation will integrate their religious belief into all aspects of their life. It then becomes a primary motivation factor in all aspects of their everyday life (Zinnbauer et al., 1997). Meanwhile, people with an extrinsic orientation tend to view religion as only part of what they believe and use it to achieve either their personal or social goals (Greer et al., 2005). In a recent study, Imran et al. (2017) have defined religiosity as a strong belief related to spirituality that can control human destiny. In other studies, Ramly et al. (2008) and Worthington et al. (2003) were mutually agreed that religiosity indicates the degree of people adherence towards their religious beliefs. Similarly, Rehman & Shabbir (2010) supported the assertion by posited religiosity as consumers’ vow towards their religion along with religious beliefs and values.

2.4. The effect of attitude on intention
Regardless of the context of the studies, attitude has been proven by many studies to have a strong effect on the human’s behavioral intention. Earlier, Fishbein & Ajzen (1975) in their Theory of Reasoned Action (TRA) model and Ajzen (1991) in his Theory of Planned Behavior (TPB) model posited that attitude is one of the most important variables in predicting an individual’s behavioral intention. Later, many scholars confirmed the significant role of attitude in predicting consumer’s behavioral intention. More recently, Johan et al. (2020) discovered that a devout Muslim was showing an positive attitude towards Islamic products and services, which later lead them to make purchase action. Similarly, Farhat et al. (2019) also reported a positive and significant link between attitude and Muslims’ intention to buy Family Takaful in Pakistan. In agreement with those findings, other studies such as Bashir (2019), Memon et al. (2019), and Khan & Azam (2016) who were studying the halal-labelled products were also found that there was a positive relationship between attitude and Muslim consumers’ purchase intention.

A strong support was also found from the previous research of Lada et al. (2009). Studying the choices of halal product in Malaysia, they have found a strong correlation between attitude and the Muslims’ consumption of halal products. Another recent study on halal-labelled foods in the United Kingdom by Elseidi (2018) supported the positive correlation between attitude and Muslims’ behavioral intention to purchase. The report of Elseidi’s study indicates that Muslim consumers with positive attitudes are more likely to have greater intentions to purchase halal-labelled food in the United Kingdom. Similarly, Amin et al. (2011) also evidenced that attitude was positively affects the Malaysian bank customers’ intention to apply for Qardhul Hassan Financing. Correspondingly, the study on a retirement village by Ng et al. (2019) revealed the attitude significant prediction toward the elderly buying intention of a retirement village in Malaysia. In a different setting of studies, Patwary et al. (2018) in their study on Islamic hotel also presented the same findings, in which attitude was found to have a significant influence on the Muslim’s intention to purchase Islamic hotel services in Malaysia.

The same evidence was found by Suki & Salleh (2018) in their study on retail stores in Malaysia. They have discovered a positively significant relationship between attitudes and Muslims’ behavioral intention to patronize retail stores in Malaysia. Some studies from the tourism field also provide evidence for the attitude significant role in influencing an individual’s behavioral intention. The studies of Lam & Hsu (2004) reported that China tourists with positive attitudes have high intentions to visit Hong Kong. Likewise, Chen (1998) also affirmed that tourists with positive attitudes towards a place tend to revisit the place. With same evidences, Lee & Moscardo (2005) were also reported that tourists with positive attitudes on the environment were likely to participate in an environmentally friendly travel package. Even though the studies of attitude and behavioral intention have been conducted widely
in tourism field, the literatures in the context Islamic tourism are still limited. This may be due to the infancy stage of Islamic tourism, which leads to a lack of fully developed research variables representing the full range of Muslim tourists’ attitudes. Therefore, the following hypothesis is established:

**Hypothesis 1**: There is a positive relationship between Muslims’ attitude and the intention to visit homestays.

### 2.5. The effect of religious belief on intention

Muslim consumers perceived religion as a legal system which applies in all aspects of their every lives. For them, it is reflected in how they obey the guidelines of Shari'ah as taught in the Quran and Hadith. Their needs and wants are moulded by their strong beliefs in Islam principles (Henderson, 2003). However, it is not adequate to merely believe in the principles proposed in the Quran without practicing them (Jana-Masri & Priester, 2007). A Muslim must align his or her practice based on what he or she believes as a Muslim (Jana-Masri & Priester, 2007). Therefore, a distinction between the Muslims’ beliefs and practices are imperative. In the Islamic marketing literature, religiosity has been posited as an essential determiner of Muslims’ decision to purchase a particular product or service (Mukhtar & Butt, 2012). Thus, it is right to say that Islam religion is one of the most important determinants of Muslims’ intention and attitude (Johan et al., 2020). In a more recent study, Haque et al. (2019) have found that religiosity was positively affecting Muslims’ purchase intention toward Shari’ah-compliant hotel in Malaysia. In another context of a study, Hosseini et al. (2019) also discovered the same evidences. In their studies, religious commitment was found to have significant effects towards the Muslims’ willingness to buy halal-certified foods in Malaysia.

These findings support the previous literatures’ recommendations that Muslims’ purchase intention is positively influenced by their strong beliefs in Islam (Jamal & Sharifuddin, 2015; Said et al., 2014; Borzooei & Asgari, 2013). Likewise, in the context of products and services selection, the findings by Mukhtar & Butt (2012) and Salman & Siddiqui (2011) concurred that religious commitment strongly influenced Muslim consumers’ purchase intentions. In the case of foods selections study, Dindyal (2003) postulated that religion has a strong influence on the societies’ purchase decision-making. However, not all past studies show similar findings pertaining to the religiosity relationship with the purchase intention. Studying halal-certified foods in India, Khan & Azam (2016) have reported a contrast finding. They have found that religiosity was insignificant in determining Muslims’ purchase intention in India. Therefore, as proposed by Eid & El-Gohery (2015), there is a need to examine the Islamic religiosity effects on the Muslims’ behavior especially in under-researched areas. As such, the following hypothesis is developed:

**Hypothesis 2**: There is a positive relationship between religiosity and Muslims’ intention to visit homestays.

### 2.6. The effects of religious belief on attitude

A considerable amount of literature has confirmed that religious belief is an antecedent of individual attitude (Delener, 1990, 1994; Mullen et al., 2000; Johnson et al., 2001). In agreement with this finding, the study of Worthington et al. (2003) also emphasized the importance of religiosity in determining an individual’s behavior. According to them, highly religious people evaluate things through religious perspectives and dedicated their whole life to religious commitment. Another study by Jamal (2003) also supported the crucial role of religion in determining people’s attitudes and behaviors. In Islam, Islamic law is a way of life that provides a comprehensive guide on social, economic, political, moral, and spiritual aspects of the life of its believers. Thus, Muslims must adhere to Islamic teachings in every aspect of their life. Although limited studies have investigated the relationship between religiosity and attitudes of Muslims in the context of intention to visit homestays, several past research works indeed have confirmed that religiosity can significantly affect Muslims’ attitude and behavior (Osman et al., 2016; Abd Rahman et al., 2015; Ibrahim, Fisol & Hajji-Othman, 2017). Other scholars suggested that religion could be the most fundamental factor that determines an individual’s behavior and it also can strongly influence an individual’s attitude (Alam et al., 2011; Mukhtar & Butt, 2012). From these supports, it is hypothesized that:
Hypothesis 3: There is a positive relationship between religiosity and Muslims’ attitude toward visiting homestays.

2.7. The mediating role of attitude

Nevertheless, several recent studies, such as Bananuka et al. (2019), Bouteraa (2020), Nora & Minarti (2016), and Souiden & Rani (2015) found that religiosity has an indirect influence on purchase intention with attitude as the mediator. However, there were very few studies that introduced attitude as a mediator between religiosity and Muslims’ intention to visit homestays. A study among Ugandan found that Islamic banking adoption was positively influenced by customer attitude (Bananuka et al., 2019). Apart from that, consumer’s attitude was also found to mediate the relationship of religiosity towards the Ugandan people’s intention to adopt Islamic banking in Uganda. Similarly, in another context, the individual factor such as religiosity was found to be significantly mediated by attitude in the intention to have Islamic will (Bouteraa, 2020). Meanwhile, studies by Awan et al. (2015) and Haque et al. (2015) suggested that future research could explore the moderating role of attitude over consumers’ purchase intention. Hence, this study uses attitude as a mediator in the relationship between religiosity and Muslims’ intention to visit homestays. However, the mediating role of attitude in the relationship between religiosity and intention is not always significant. According to Nora & Minarti (2016), female Muslims’ attitudes have no mediating effect on the relationship between religiosity and purchase intention of Hijab Fashion in Indonesia. So, to better understand the mediating role of attitude towards religiosity and Malaysian Muslims’ intention to visit homestays in Sabah, the following hypothesis is developed.

Hypothesis 4: Attitude mediates the relationship between religiosity and Muslims’ intention to visit homestays in Sabah.

2.8. Conceptual framework

The framework of this study is shown in Figure 1. The independent variables are religiosity and attitude, while attitude is tested as a mediator.

![Figure 1: Conceptual Framework](image)

3. Research methodology

3.1. Respondent profile

Respondents of this study are the local population of Muslims in Malaysia. Respondents were selected based on the eligibility criteria established for the selection of the samples. A total of 300 questionnaires were distributed to selected local Malaysian Muslims in the country. After removing questionnaires with incomplete and irrelevant answers, the remaining samples consisted of 251 respondents (94 males and 157 females). Most of the respondents were aged between 18 and 20 years old (118), which represented 47 percent of the total samples, followed by 18.3 percent respondents aged between 21 and 30 years old (46) and 16.7 percent respondents with age between 31 and 40 years old (42). Out of 251 respondents, 15.5 percent of them were from the age group between 41 and 50 years old, and 2.4 percent was above 51 years old (6). With regards to the respondents’ occupation, data collected showed that the majority of the respondents were students, representing 57 percent of the total samples (143). This is followed by working respondents that made up of 33.9 percent (85), while 6 percent (15) of the
respondents were self-employed. The rest are either under other occupations (2 percent or 5 respondents) or unemployed (1.2 percent or 3 respondents).

3.2 Sampling technique and data collection method
This study is quantitative research, and data were collected through a self-administered questionnaire that examines the religiosity influence on the local Malaysian Muslims’ intention to visit homestays in Sabah, with attitude as the mediating role. Non-probability convenience sampling was used as a sampling technique in this study. Convenience sampling refers to the collection of information from accessibly available samples. Convenience sampling is perhaps the best way to quickly and efficiently obtain information (Sekaran & Bougie, 2016). The study utilized a self-administered questionnaire and conducted surveys in several selected mosques. The online survey was also conducted via Google document and sent through social networks and emails. Data collection was conducted in the early month of August 2020. The statistical SmartPLS 3.2.9 software was applied to analyze the data obtained from the respondents.

3.3 Measurement
All items proposed to measure the factors in this empirical investigation were adapted from previously validated instruments and revised so that the focus was on the local Muslims’ intention to visit homestays in Sabah. The construct of intention was measured with scales adapted from Lam & Hsu (2006), while the attitude of Muslims was measured using the scales from Ng et al. (2019). Religiosity, on the other hand, was measured with scales adapted from Jana Masri & Priester (2007) and Kadri et al. (2019). A 7-point Likert scale was used to reflect the respondents’ answers.

4. Results and discussions
4.1. Reliability and validity of measurement
In PLS-SEM, the first stage is to perform the measurement assessment to ensure that all variables’ validity and reliability are satisfactory prior to hypotheses testing. In this stage, the following assessments were performed:
   i. Internal consistency – Cronbach’s Alpha, Composite reliability, ρA-Dijkstra – Henseler’s rho’
   ii. Convergent validity – Factors loading and Average Variance Extracted (AVE)
   iii. Discriminant validity – Fornell and Larcker Criterion, Cross Loadings and Heterotrait-
       Monotrait Ratio of Correlations (HTMT)

As shown in Table 1, only two items under Religiosity (REG) were removed due to low loading (less than 0.70), as suggested by Chin (1998). After the items were removed, all internal consistency and convergent validity were satisfactory. Each construct achieved the composite reliability coefficients above the recommended cut-off of 0.7 (see Table 1). Therefore, items within each variable show high internal consistency and high reconstruction of the findings, as suggested by Fornell & Larcker (1981).

Table 1: Result of the reflective measurement model

<table>
<thead>
<tr>
<th>Variables and Items</th>
<th>Factor Loading</th>
<th>Composite Reliability</th>
<th>Average Variance Extracted</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) Intention (INT)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I am likely to choose homestay as a vacation stay in the future.</td>
<td>0.875</td>
<td>0.964</td>
<td>0.842</td>
</tr>
<tr>
<td>I am likely to encourage others to stay at a homestay when traveling in the future.</td>
<td>0.922</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I intend to stay at a homestay when traveling within the next three years.</td>
<td>0.948</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I am interested to stay at a homestay when traveling within the next three years.</td>
<td>0.948</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I will choose to stay at homestay in the future.</td>
<td>0.894</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
2) Attitudes (ATT)  
- Homestays is a good idea.  
- Staying at homestays is a wise idea.  
- I like the idea of homestay concept.  
- Staying at homestay would be pleasant.  
- Homestay concept is appealing.  

<table>
<thead>
<tr>
<th>Attitude (ATT)</th>
<th>Intention to Visit (INT)</th>
<th>Religiosity (REG)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homestays is a good idea.</td>
<td>0.940</td>
<td></td>
</tr>
<tr>
<td>Staying at homestays is a wise idea.</td>
<td>0.917</td>
<td></td>
</tr>
<tr>
<td>I like the idea of homestay concept.</td>
<td>0.963</td>
<td></td>
</tr>
<tr>
<td>Staying at homestay would be pleasant.</td>
<td>0.967</td>
<td></td>
</tr>
<tr>
<td>Homestay concept is appealing.</td>
<td>0.942</td>
<td></td>
</tr>
</tbody>
</table>

3) Religiosity (REG)  
- Islam is a final and complete religion.  
- The Qur‘an is the final word of Allah.  
- Men and women cannot shake hands with non-Mahram.  
- A Muslim seek knowledge because it is a Muslim religious duty.  
- Allah created angels from light in order that they worship Him, obey Him and carry out His commands.  
- I definitely consume Halal foods only.  
- I pray five times a day.  
- I read the Qur’an.  
- I attend religious talk.  
- I cover my Aurah (Aurat).  
- When I go to a social gathering, I sit with my own gender separate from the other gender.  
- I give Zakah (Zakat).  
- I make effort to understand the verses in Quran.  
- I involve with volunteer program  

<table>
<thead>
<tr>
<th>Attitude (ATT)</th>
<th>Intention to Visit (INT)</th>
<th>Religiosity (REG)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Islam is a final and complete religion.</td>
<td>0.791</td>
<td></td>
</tr>
<tr>
<td>The Qur‘an is the final word of Allah.</td>
<td>0.861</td>
<td></td>
</tr>
<tr>
<td>Men and women cannot shake hands with non-Mahram.</td>
<td>0.799</td>
<td></td>
</tr>
<tr>
<td>A Muslim seek knowledge because it is a Muslim religious duty.</td>
<td>0.898</td>
<td></td>
</tr>
<tr>
<td>Allah created angels from light in order that they worship Him, obey Him and carry out His commands.</td>
<td>0.879</td>
<td></td>
</tr>
<tr>
<td>I definitely consume Halal foods only.</td>
<td>0.841</td>
<td></td>
</tr>
<tr>
<td>I pray five times a day.</td>
<td>0.733</td>
<td></td>
</tr>
<tr>
<td>I read the Qur’an.</td>
<td>0.780</td>
<td></td>
</tr>
<tr>
<td>I attend religious talk.</td>
<td>0.711</td>
<td></td>
</tr>
<tr>
<td>I cover my Aurah (Aurat).</td>
<td>0.798</td>
<td></td>
</tr>
<tr>
<td>When I go to a social gathering, I sit with my own gender separate from the other gender.</td>
<td>0.597</td>
<td></td>
</tr>
<tr>
<td>I give Zakah (Zakat).</td>
<td>0.520</td>
<td></td>
</tr>
<tr>
<td>I make effort to understand the verses in Quran.</td>
<td>0.654</td>
<td></td>
</tr>
<tr>
<td>I involve with volunteer program</td>
<td>0.771</td>
<td></td>
</tr>
</tbody>
</table>

4.2 Discriminant validity  
The discriminant validity of Fornell and Larcker Criterion, Cross Loadings, and Heterotrait-Monotrait Ratio of Correlations (HTMT) was performed, which demonstrated adequate Fornell and Larcker’s criterion. Besides, the cross-loading indicates that discriminant validity is achieved, as the constructs are distinctly different from each other. The result in Table 2 indicates that the HTMT values fulfil the recommendations by Henseler et al. (2015), which does not exceed 0.90. Hence, demonstrating evidence of discriminant validity that indicates the degree to which one construct differs from the other.

<table>
<thead>
<tr>
<th>Attitude (ATT)</th>
<th>Intention to Visit (INT)</th>
<th>Religiosity (REG)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homestays is a good idea.</td>
<td>0.870</td>
<td></td>
</tr>
<tr>
<td>Staying at homestays is a wise idea.</td>
<td>0.334</td>
<td>0.35</td>
</tr>
<tr>
<td>I like the idea of homestay concept.</td>
<td>0.838</td>
<td></td>
</tr>
<tr>
<td>Staying at homestay would be pleasant.</td>
<td>0.348</td>
<td>0.356</td>
</tr>
<tr>
<td>Homestay concept is appealing.</td>
<td>0.769</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Attitude (ATT)</th>
<th>Intention to Visit (INT)</th>
<th>Religiosity (REG)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Islam is a final and complete religion.</td>
<td>0.946</td>
<td></td>
</tr>
<tr>
<td>The Qur‘an is the final word of Allah.</td>
<td>0.838</td>
<td>0.918</td>
</tr>
<tr>
<td>Men and women cannot shake hands with non-Mahram.</td>
<td>0.348</td>
<td>0.356</td>
</tr>
<tr>
<td>A Muslim seek knowledge because it is a Muslim religious duty.</td>
<td>0.769</td>
<td></td>
</tr>
</tbody>
</table>

4.3. Results of hypotheses testing  
The second stage of Smart-PLS is the assessment of the structural model or hypotheses testing. The hypotheses in this study were tested using the bootstrap re-sample technique with an iteration of 5000
sub-sample. As shown in Table 4, attitude toward the intention to visit (H1: $\beta = 0.809$, $p = 0.000$), religiosity toward the intention to visit (H2: $\beta = 0.078$, $p = 0.033$), and religiosity toward attitude (H3: $\beta = 0.358$, $p = 0.000$) have significant relationships. Furthermore, the relationship between religiosity toward attitude and attitude toward the intention to visit (H4: $\beta = 0.290$, $p = 0.000$) were also significant. Next, Table 5 exhibits the mediating effect of attitude. As anticipated, the result of the hypothesis is significant. Therefore, H1, H2, H3, and H4 are supported. Furthermore, the effect size of the independent variables was assessed to determine their effect on Muslims’ intention to visit homestays. According to Cohen (1988), effect size ($f^2$) values above 0.02, 0.15, and 0.35 represent small, medium, and large effect. Thus, as shown in Table 4, the $f^2$ value of attitude ($f^2 = 1.984$) and religiosity ($f^2 = 0.138$) suggested that attitude has a large effect size and religiosity has small effect size on the Malaysian Muslims’ intention to visit homestays in Sabah. Meanwhile, the religiosity effect size on attitude is small ($f^2 = 0.016$). The $R^2$ value for intention to visit is 0.705, which indicates that 70.5 percent of the variance in Muslims’ intention to visit homestays in Sabah can be explained by attitude and religiosity. On the other hand, the $R^2$ value for attitude is 0.117, which indicates that 11.7 percent of the variance in Muslims’ attitude toward homestays in Sabah can be explained by religiosity. As suggested by Cohen (1988), the $R^2$ value that exceeded 0.26 indicates its substantial level of predictive accuracy.

### Table 4: Hypotheses and Result for Direct Effect

<table>
<thead>
<tr>
<th>Relationship</th>
<th>Path Coefficient</th>
<th>Standard Deviation</th>
<th>T Value</th>
<th>LCLI (5%)</th>
<th>UCLI (95%)</th>
<th>P Values</th>
<th>Supported</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATT-&gt;INT</td>
<td>0.809</td>
<td>0.04</td>
<td>20.337</td>
<td>0.747</td>
<td>0.879</td>
<td>0</td>
<td>Yes</td>
</tr>
<tr>
<td>REG-&gt;INT</td>
<td>0.078</td>
<td>0.039</td>
<td>1.847</td>
<td>0.008</td>
<td>0.138</td>
<td>0.033</td>
<td>Yes</td>
</tr>
<tr>
<td>REG-&gt;ATT</td>
<td>0.358</td>
<td>0.065</td>
<td>5.355</td>
<td>0.241</td>
<td>0.455</td>
<td>0</td>
<td>Yes</td>
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<tr>
<td>REG-&gt;ATT-&gt;INT</td>
<td>0.290</td>
<td>0.054</td>
<td>5.232</td>
<td>0.187</td>
<td>0.365</td>
<td>0</td>
<td>Yes</td>
</tr>
</tbody>
</table>

### Table 5: Hypotheses and result for mediating effect

<table>
<thead>
<tr>
<th>Relationship</th>
<th>Path Coefficient</th>
<th>Standard Deviation</th>
<th>T Value</th>
<th>LCLI (5%)</th>
<th>UCLI (95%)</th>
<th>P Values</th>
<th>Supported</th>
</tr>
</thead>
<tbody>
<tr>
<td>REG-&gt;ATT-&gt;INT</td>
<td>0.290</td>
<td>0.054</td>
<td>5.232</td>
<td>0.187</td>
<td>0.365</td>
<td>0</td>
<td>Yes</td>
</tr>
</tbody>
</table>

### 4.4. Discussion

Basically, the main purpose of this study is to examine the influence of attitude and religiosity on the Malaysian Muslims’ intention to visit homestays in Sabah, Malaysia. Additionally, this study also examines the mediating role of attitude in the relationship between religiosity and Muslims’ intention to visit homestays. Several important implications can be drawn from the study’s findings, which apply to homestay operators, academicians, and policymakers. Firstly, the results of the study indicate that attitude has the strongest influence on Muslims’ intention to visit homestays in Sabah. This finding supported earlier studies by Johan et al. (2020), Farhat et al. (2019), Bashir (2019), Memon et al. (2019), Ng et al. (2019), Patwary et al. (2018), Suki & Salleh (2018), Elseidi (2017), Khan & Azam (2016), Amin et al. (2011), Lada et al. (2009), Lee & Moscardo (2005), Lam & Hsu (2004) and Chen (1998). In short, Muslims’ attitude plays an important role in predicting their intention to visit homestays in Sabah. When Malaysian Muslims have a positive attitude toward homestays in Sabah, they are likely...
to have a higher intention to visit the homestays. Secondly, it is found that religiosity has a significant effect on the Malaysian Muslims’ intention to visit homestays in Sabah. This finding is similar to studies by Haque et al. (2019), Hosseini et al. (2019), Jamal & Sharifuddin, (2015), Said et al. (2014), Borzooei & Asgari, (2013), Mukhtar & Butt (2012), and Salman & Siddiqui, (2011). Thus, based on this study’s findings, it can be concluded that religious Malaysian Muslims have a higher intention to visit Muslim-friendly homestays in Sabah. Thirdly, this study has discovered that Muslims’ religiosity has a positive and significant relationship with their attitudes toward homestays in Sabah. Religious Muslims in Malaysia display good attitudes toward homestays in Sabah. In terms of mediating effect, the finding indicates that Muslims’ attitude mediates the relationship between religiosity and Malaysian Muslims’ intention to visit homestays in Sabah. In short, religiosity is an important antecedent for attitude in the context of this study.

4.5. Implications
Overall, the results of the study contribute significantly to researchers, homestay operators and the policymakers. First, this research constructs a new knowledge foundation, especially in a homestay setting, whereby the study of the influence of religiosity and attitude on Muslims’ intention to visit homestay is still in its infancy stage. Theoretically, this study has extended the body of knowledge of this area. The present study advocates that attitude mediates the relationship between religiosity and the intention to visit homestays among Malaysian Muslims. The finding of this study reveals a positive and significant relationship between religiosity and attitude and their effect on Muslims’ intention to visit homestays in Sabah. This study further confirmed a significant relationship between religiosity and attitude among the Malaysian Muslims. From the practical perspective, the results of this study will create awareness among the homestay operators to establish better Muslim-friendly homestays. By encouraging homestay operators to take heed and focus on the factors influencing Muslims’ intention to visit homestays, it would assist them in improving their homestays’ services and performances according to Islam principles. As for the homestay policymakers, which is the government, the study’s outcomes could encourage and guide the Malaysian government in developing Shariah Compliant Homestays in the country, so that more Muslim-friendly homestays are available to the domestic and international Muslim tourists in the future.

5. Conclusion
This study aimed to examine the influence of attitude and religiosity on the Malaysian Muslims’ intention to visit homestays in Sabah. This study then further tested the mediation effect of attitude on the relationship between religiosity and intention to visit homestays. The above objective was achieved through a questionnaire survey distributed to 251 Malaysian Muslims, representing a response rate of 84 percent. Results indicate that attitude and religiosity have a significant effect on Malaysian Muslims’ intention to visit homestays. In addition, it was also evidenced that attitude mediates the relationship between religiosity and Muslims’ intention to visit homestays in Sabah. The study’s results show that attitude has the most significant effect on Malaysian Muslims’ intention to visit homestays in Sabah. This may be attributed to the fact that attitude is the most important predictor of Malaysian Muslims’ intention to visit homestays in Sabah. One of the most important conclusions that may be drawn from this study is the understanding of the Malaysian Muslims’ attitude and religiosity would lead to the establishment of more Muslim-friendly homestays in Sabah. In addition, publishing such empirical paper will be useful for researchers, homestay operators, and related government agencies. The results of the study contribute to the extant related literature and support the results of previous studies. In conclusion, all hypotheses developed for this study are supported. The results inferred that their religiosity and attitudes influence the Malaysian Muslims’ intention to visit homestays in Sabah. All in all, homestays operators and policymakers need to be more concerned about the availability of Muslim-friendly homestays and establish more Shariah Compliant Homestays in the future.

Limitation and study forward
As with other studies, this study also faces some limitations, which lead to suggestions for future research paths. Firstly, this study covered only local Muslims in Malaysia. Hence, leading to a relatively
small sample size, rendering these results applicability only to Malaysian Muslims context. Moreover, the results cannot be expected to explain the behavior of all Muslims regarding homestays visitation in general. Thus, future studies could increase the sample size, and to include international Muslim participants would be beneficial. Secondly, the scope of the survey was limited to homestays in Sabah only; this study did not cover the whole homestays in Malaysia. Therefore, future research may consider replicating this study in other settings to confirm the present study’s findings. Thirdly, only religiosity and attitude over intention were measured in the present study. Other predictors, such as subjective norms, perceived behavioral control, halal image, and halal awareness, could be considered in future research. Also, it is suggested that future research take into consideration the moderating effect of other variables, such as religiosity and culture. Finally, this study used quantitative data, which sometimes miss certain information and restrict the respondents’ opinions on the study variables. For future studies, applying a mixed-method approach might produce better results.

References


