CUSTOMER-PERCEIVED VALUE IN CREATING CUSTOMER SATISFACTION AND REVISIT INTENTION IN SHARIA HOTELS

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ABSTRACT

The purpose of this study was to identify the relationship between Islamic service quality, Muslim Customer Perceived Value (MCPV), customer satisfaction, and revisit intention on sharia hotels in Bandung. A systematic random sampling was used to draw sample of 255 customers. The hotel includes Orange Home Sharia, Sharia Narapati Hotel, Cottage Daarul Jannah, Daarul Mutmainah, and MQ Guest House.

This research used *Structural Equation Modeling* to measure the variables of service quality (Gayatri, 2013) and Muslims Customer Perceived Value (MCPV) (Eid and Gohary, 2015) to measure the perceived value variables. Eleven hypotheses were developed and tested using a sample of 255 Muslim tourists. Exploratory and confirmatory factor analysis was used to test the validity of the measures, while the structural equation modeling in hypotheses testing. The strength of the relationship between the constructs indicates that features of the suggested MCPV model are crucial to achieving Muslim customer retention in the tourism industry. Findings also suggest that the availability of the suggested Islamic attributes value, along with conventional value dimensions, could satisfy Muslim tourists when they buy a tourism package.

Keywords: Muslim Perceived Value, Muslim Consumer Satisfaction, Muslim Loyalty.
JEL Classification: L83; M31; Z32.

I. INTRODUCTION

Sharia tourism is a new tourism concept and has received great attention from the tourism industry. Islamic tourism is an activity carried out by Muslims who are based on Islamic motivation and follow Sharia rules (Duman, 2011).

Based on data from travel consultants *Crescentrating Halal Friendly Travel* (Singapore) and *Dinar Standard* (United States), global Muslim tourist spending in 2011 reached 126 billion dollars and is expected to increase rapidly in 2020 at 192 billion dollars. This shopping spree is the fastest in the world beating the growth of the US, Chinese and French tourist segments (Sofyan, 2012). Thus, this situation encourages practitioners and marketing industry players to take part in market share of Muslim tourists because they have strong purchasing power against the sharia tourism industry (Battour, 2012).

Not unlike Indonesia, Islamic tourism is very important to be developed considering the number of foreign tourists (Muslim tourists) to Indonesia is 1,434,039 with the presentation of the number of foreign tourists to Indonesia by 18.24%. It turned out that the number of Muslim tourists did not only come from the Middle East, but from various other countries. Sofyan (2012) stated that tourism actors have not captured the large market in Indonesia. In Senggigi, Lombok, for instance, star hotels have accommodated the needs of Muslim tourists. When Middle Eastern tourists stay in Indonesian hotels, the hotel is appropriately accommodating to the needs of Muslim tourists with sharia tourism facilities, such as preparing a special kitchen for cooking halal food.

Responding to such *trends*, the Indonesian government has made efforts to develop sharia hotels by issuing Ministerial Regulations on Tourism and Creative Economy on Sharia Hotel Business Guidelines No. 2, 2014. Guidelines for implementing sharia hotel business as stipulated in the ministerial regulation carry a major contribution to development sharia hotels in Indonesia. Therefore, the ministerial regulations are divided into two categories: (1) Hilal Sharia Hotel One, and (2) Hilal Sharia Hotels Two. Ministerial Regulations on Tourism and Creative Economy on Sharia Hotel Business contributed positively to business development in that such regulations have helped the process of hotels undergoing sharia labels from the beginning of the establishment and those transforming into sharia hotels.

Bandung is one of nine sharia tourism destinations set by the Indonesian government since 2014, with a large number of sharia hotels compared to other cities. The high number of Muslim tourists from Malaysia and Middle Eastern countries coming to Bandung creates a demand for high sharia hotel accommodation, which led to the development of sharia hotels in Bandung instigating the number of hotels that will transform to meet the standards of *sharia compliance*. Bandung tourism potential for the sharia tourism industry is also supported by cultural tourism, historical tourism, culinary tourism and shopping.

First of all, only 44% sharia lodging or hotels were available, especially in Bandung, as opposed to 86% sharia hotel needs (Gaffar et. al., 2013). This study also examines the perception of the availability of sharia-based tourism facilities in Bandung.

Gaffar, Setiyorini, & Othman, (2013) showed that the perception of the level of availability of halal food in Bandung received the highest rating compared to other

aspects. That is, Bandung has been good enough in providing halal food (87%). The lowest assessment is the perception of the availability of sharia accommodation or hotels (49%), while the level of importance is considered high (86%). The results of the study imply that tourists need sharia accommodation or hotels. To see the overall perception of the availability of sharia-based facilities and tourism in Bandung can be seen in Figure 1.

Figure 1.
Perception of Availability of Sharia Hotels in Bandung
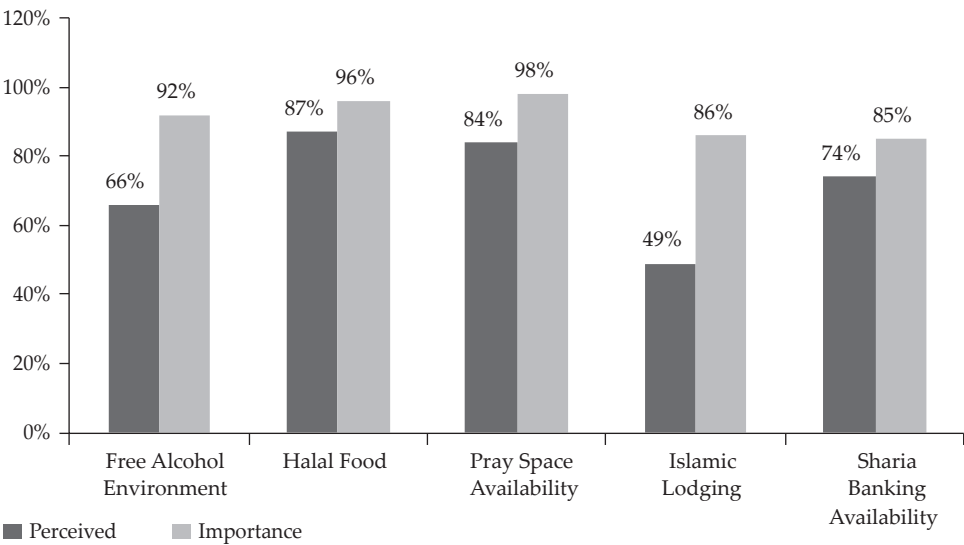
Research Gaffar, Setiyorini, & Othman (2013) also examined the attitude of tourists towards sharia hotels in Bandung, the results of the study found the level of preference and importance of the existence of sharia hotels in Bandung was relatively high at 84%. However, enthusiasm and interest in staying at a sharia hotel is relatively lower, namely 76% and 78%. As for the tourist profile itself, the level of knowledge about sharia hotels is still low at only 12%, but 82% of respondents are willing to stay in sharia hotels.

Even so, there is a relief after staying at the relatively high sharia hotel that is 82%. Travelers who are willing to stay in sharia hotels reveal that they want to try a new atmosphere with Islamic nuances, some of which feel calm and comfortable because the hotel has a good image in the eyes of the public.

Figure 2.
Attitudes (Attitude) of Tourists Against Sharia Hotels
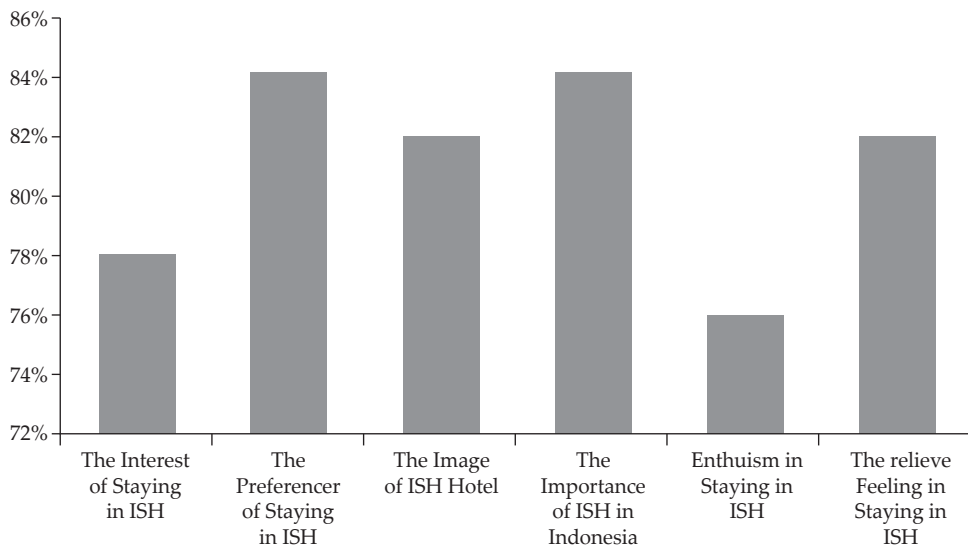
Seeing this phenomenon, it becomes important for business people in the hotel industry to provide Islamic standardized facilities to attract the attention of Muslim tourists. (Choi, 2001)state that hotels that can attract attention, provide satisfaction and maintain their customers are hotels that can survive in the long run. Therefore, it is fundamental for hotel managers to understand the relationship between the needs of tourist satisfaction with the facilities of the hotel where they stay, and their intention to return (*repurchase intention*).

Undoubtedly, religious identity appears to play an important role in shaping consumption experiences including hospitality and tourism choices among Muslim customers. It is a religious compulsion for all Muslims to consume products that are permitted by Allah (God) and falls under the jurisdiction of Sharia. In Islam, Sharia-Compliant tourism products generally refer to all such products that are in accordance with the instructions of Almighty Allah (God) and Prophet Mohammad (may peace be upon him). Sharia designates the term 'Halal' specifically to the products that are permissible, lawful and are unobjectionable to consume. Sharia-Compliant tourism products may therefore add value to Muslim consumers' shopping experiences through Islamic benefits that contribute to the value of the shopping experience. Sharia principles are requirements for every Muslim, and sensitivity toward application of these principles is important because religious deeds are not acceptable if they are not conducted appropriately. A typical Muslim is expected to do regular prayers in clean environments and fast in Ramadan. In Islamic teachings, Muslims are also expected to abstain from profligate consumption and indulgence (Hashim, Murphy, &Hashim, 2007). In addition, Sharia principles prohibit adultery, gambling, consumption of pork and other haram (forbidden) foods, selling or drinking liquor and dressing inappropriately (Zamani-Farahani & Henderson, 2010). Therefore, Sharia compliance should be a prerequisite for high value tourism experiences for Muslims. Based on the aforementioned discussions, two conclusions can be

introduced to help in building an effective scale to measure Muslim *perceived value*. Firstly, the view of perceived value as a cognitive variable is not enough, because it is necessary to incorporate the affective component. Secondly, Muslim tourist evaluates not only the traditional aspects of value (cognitive and affective components) but also the religious identity related aspects that contribute to the value creation. This overall vision underlies the multidimensional approach to Muslim *perceived value*.

Likewise, with Muslim perceived value, there are not many findings regarding the Muslim perceived value of sharia hotel guests regarding a hotel that has fulfilled the criteria of hotel *sharia compliance*(Zulkharnain, 2012). Therefore, this research also tries to develop a new measure in assessing *perceived value* by using the *Muslim customer perceived value* size proposed by(Eid & El-Gohary, 2015). Thus, this study tries to explore whether the new measure influences *customer satisfaction* in sharia hotels in shaping guest intentions for *repurchase intention* of sharia hotels in Bandung.

Based on previous research, Gaffar, Setiyorini, & Othman (2013) known perception and level of importance of the existence of sharia hotels in Bandung is relatively high, but the interest to stay in sharia hotels in Bandung was found to be low. This is in line with what was found in the field that some sharia hotels in Bandung experienced a decrease in *occupancy.* For Daarul Jannah Cottage, the rate decreased *occupancy* from 2005 by 52% to 45.98% in 2011.

Based on (Raza, 2012)It is known that influences the intention of hotel guests to visit again is high *customer satisfaction*, while *customer satisfaction is* influenced by *perceived value*. Therefore, it is important for analyze what factors influence *repurchase intention* sharia hotel guest by using a new measurement approach in assessing *perceived value*. So based on the explanation, the research problem can be formulated as follows:

1. How is the effect of *Muslim Perceived Value Dimension* on *customer satisfaction*?
2. How does the *Muslim customer perceive value Dimension* Affect *Repurchase Intention*?
3. How does *customer satisfaction* affect *repurchase intention*?

II. LITERATURE REVIEW
2.1 Background Theory
This study adopted the previous research (Eid & El-Gohary, 2015) regarding the variable interaction between *perceived value*, *customer satisfaction*, and *revisit intention* in the luxury hotel industry in Pakistan. Their study shows that *perceived value* have an important and positive relationship to *customer satisfaction* and *revisit intention*.

Religious identity is an important factor in shaping the consumption experience, which includes a consideration for choosing within the scope of *hospitality* and *tourism*. Therefore, giving *value* to consumers in the scope of *hospitality* and *tourism* is a strong foundation to be used as a competitive advantage (Zamani-Farahani H, 2010).

Thus, this study implemented the new measurement proposed by Eid & Gohary (2015) called *Muslim Customer Perceived Value* (MCPV) to measure *perceived*

value. The dimensions in MCPV include *quality values*, *price values*, *emotional social values*, *Islamic physical attributes*, and *Islamic nonphysical attributes.*

Other variables that influence *repurchase intention* are *customer satisfaction*. *Customer satisfaction is* important because many researchers examine that customer satisfaction has a positive impact on the profitability of an organization. Thus, the consequences of guest satisfaction and dissatisfaction must be considered. Singh (2006) argues a positive relationship between satisfaction, loyalty and a sense of guest ownership. Akhter (2010) also mentions that satisfaction experienced by consumers will lead to pleasant repurchase activities.

Thus, based on the theory that has been developed obtained the following frame of mind:

Figure 3.
Research Framework
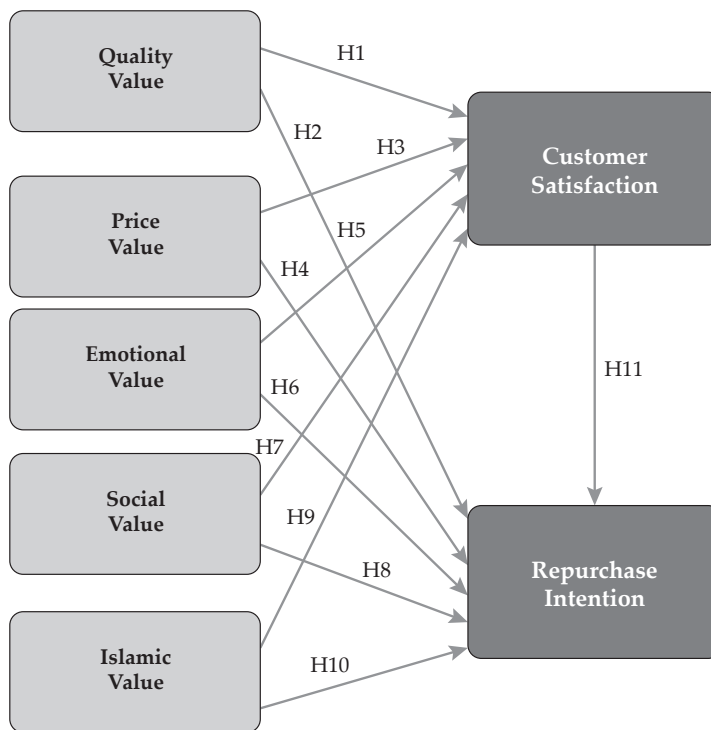
2.2. Previous Studies

Previous work shows that various measures of customer value are positively correlated with satisfaction (Spiteri JM, 2004).Yet none of these measures includes items similar to the notion of Muslim attributes value. For example, studies conducted by (Battour, 2012) identified Islamic attributes of destinations that may attract Muslim tourists such as the inclusion of prayer facilities, Halal food, Islamic entertainment, Islamic dress codes, general Islamic morality and the Islamic call to prayer. This study recommended that Islamic attributes of destination should be developed for the purpose of empirical research.

Ozdemir I(2012) also argued that as Muslims typically observe a dress code and avoid free mixing, some hotels in Turkey offer separate swimming pool and recreational facilities. Thus, a key question here is whether Muslim customers' perception of such Islamic attributes leads to satisfaction outright.

Derived from previous works on the multidimensional nature of consumption value, we can assume that positive and negative value dimensions could have positive and negative effects on the Muslim customer perceived value construct. Thus, the six dimensions of (Sanchez J, 2006)study could be considered: among them, we choose functional value (quality and price), emotional value and social value. But, considering the special nature of Muslim tourists, we shall add another positive input of perceived value (Islamic attributes value). The research hypotheses supporting this proposal are then as follows:

H1: The perceptions of benefits referred to quality will have a positive impact on Muslim customer satisfaction

H2: The perceptions of price will have a positive impact on Muslim customer satisfaction

H3: The perceptions of benefits referred to emotional value will have a positive impact on Muslim customer satisfaction

H4: The perceptions of benefits referred to social value will have a positive impact on Muslim customer satisfaction

H5: The perceptions of benefits referred to Islamic attributes value will have a positive impact on Muslim customer satisfaction

Based on the literature review, loyalty is measured as a direct result to customer satisfaction (Heskett JL, 1997). However, many researchers suggest that satisfying customers may not be sufficient to create loyal customers. For example, conditions like a quality, cost, effort perceptions, pleasure perceptions or personal characteristics may contribute directly to loyalty behavior or shape the influence of satisfaction. Most of these factors are studied under the concept of customer value (Day E, 2000). Therefore, a critical question is whether MCPV might serve as a type of relationship switching barrier that operates in part independently from satisfaction and directly influences customer loyalty. We propose the following hypothesis to investigate this question:

H6: The perceptions of benefits referred to quality will have a positive impact on Muslim Repurchase Intention

H7: The perceptions of price will have a positive impact on Muslim Repurchase Intention

H8: The perceptions of benefits referred to emotional value will have a positive impact on Muslim Repurchase Intention

H9: The perceptions of benefits referred to social value will have a positive impact on Muslim Repurchase Intention

H10: The perceptions of benefits referred to Islamic attributes value will have a positive impact on Muslim Repurchase Intention

Overall Satisfaction has been shown to influence behavioral intention Mazursky (1983), state that purchase intentions are directly influenced by customer satisfaction. If overall satisfaction is high, consumers will tend to express greater repurchase intentions. Thus, for customer service can be done repeatedly, such as attending a symphony event, increasing overall satisfaction will affect the purchase intention. A positive relationship between overall satisfaction and purchase intention is in accordance with the consumer behavior literature.

The findings of this study have several strategic implications. Service providers must seriously consider the impact of different attributes of the services they provide as it is a form of attribute satisfaction assessment that affects overall satisfaction, further leading to repurchase behavior.

Regarding *customer satisfaction* in the field of hospitality services, Choi (2001) explained that the hotel business is a long-term investment in that they can safeguard consumers, meet consumer needs will be able to survive in their business. Therefore, it is important for managers to understand the relationship between the level of tourist satisfaction associated with services and facilities provided by the hotel, where they stay, and their intention to buy back. Some studies explain that *customer satisfaction* has a strong relationship and is consistent with *repurchase intention* (Cronin & Taylor, 1992). *Customer satisfaction* functions as a support to shape consumer attitudes toward brands and the intention to use them again (Cronin & Taylor, 1992).

Akhter (2010) found that *customer satisfaction* has a positive influence on purchase intention and then the intention has an impact on the *actual repurchase intention.* Therefore, Akhter (2010) concluded that *overall satisfaction is* high in that consumers will be more likely to do *repurchase intention.* Thus, the proposed hypothesis can be formulated as follows:

H11 *Customer Statisfaction* **has a positive effect on** *Repurchase intention*

III. METHODOLOGY
3.1. Data Collection
The generalizability of the study relied on the representativeness of the respondents. Therefore, a representative selection of Muslim tourists was made from a database of Muslim tourists in Bandung. Some Sharia Hotels in Bandung that are used as population based on website recommendation for the best hotel sharia in Bandung include: (1) MQ Guest House, (2) Daarul Jaanah, (3) Daarul Mutmainah, (4) Orang Home Sharia, and (5) Narapati Hotel Sharia, three of which granted us access to the data confidentially. A database of Muslim tourists has been made for data collection purposes. The criteria for selecting customers to participate were simple. First, the customer should be a Muslim. Second, customer should have bought a tourism package within the last two years. A systematic random sampling method has been used to draw a sample of 1000 customers. Systematic random sampling uses the same statistical principles as simple random sampling, that is, p-values and confidence intervals are calculated the same way. However, systematic random sampling does not involve separate random selection of each unit. For this reason, systematic random sampling is often used to select large

samples from a long list of units. A research packet, which contained a covering letter and an anonymous [self-administering] questionnaire, was e-mailed to the customers and a web link of the online survey has been given in the e-mail. A total of 308 respondents returned questionnaires, but 53 were omitted from analysis due to missing data, leaving a total of 255 useful responses or a 20,7% overall response rate.

3.2. Research Instrument Development - Measures

We measured the five constructs: functional value (quality), functional value (price), emotional value, social value, and Islamic attributes value by multiple-item scales adapted from previous studies. All items were operationalized using a five-point Likert-type scale. The following statement sources will be explained in Table 1.

Table 1.
Measurement

No.	Statement	Source / Description
Quality		
1	Hotel where I was staying already has a good service system	(Eid and Gohary, 2015), adapted from the indicators the statement "*The tourism package purchased was well organized*"
2	Quality of service of the hotel is guarded well	(Eid and Gohary, 2015), adapted from the indicator statement "*The quality of tourism packages were maintained throughout*"
3	Hotels have good quality service standards	(Eid and Gohary, 2015), adapted from statement indicators "*The tourism package purchased had an acceptable level of quality*"
4	The hotel has a standard operation service quality in serving the guest	(Eid and Gohary, 2015), adapted from the indicators the statement "*The tourism package purchased was well made Price*"
Value		
5	Rates offered eligible to be purchased	(Eid and Gohary, 2015), adapted from the statement of the statement "*The package was a good purchase for the price*"
6	The hotel rates offered by the hotel are reasonable compared to other hotel rates	(Eid and Gohary, 2015), adapted from the indicator statement "*The tourism purchased reasonably priced package*"
7	The hotel where I stayed was cheap	(Eid and Gohary, 2015), adapted from the indicators the statement "*The tourism package purchased was economical*"
Emotional Value		
8	I'm comfortable with my hotel	(Eid and Gohary, 2015), adapted from the indicators the statement "*I am comfortable with the tourism package purchased*"

Table 1.
Measurement (Continued)

No.	Statement	Source / Description
9	I feel relax with the hotel I was staying in	(Eid and Gohary, 2015), adapted from the indicator of "*I felt relaxed about the tourism package purchased*"
10	The hotel I stayed in gave a positive feeling	(Eid and Gohary, 2015), adapted from the indicator statement "*The tourism the package purchased gave me a positive feeling*"
11	Hotels I stayed at gave a sense of pleasure	(Eid and Gohary, 2015), addressed The indicator of the "*Value Package Hotel*"
Social Value		
12	Hotel where I stayed made me feel welcome in the community	(Eid and Gohary, 2015), adapted from the statement indicator "*The tourism package purchased has helped me to feel acceptable*"
13	By staying at this hotel, increasing the judgment / perception of others in assessing my self	(Eid and Gohary, 2015), adapted from the indicator statement "*The tourism package improved the way people perceive me*"
14	Hotels I stayed in gave recognition of my social status	(Eid and Gohary, 2015), adapted from the indicator statement "*The tourism package purchased social approval*"
15	Many people I know also stayed at the same hotel	(Eid and Gohary, 2015), adapted from statement indicators "*Many people that I know I purchased the tourism package*"
Islamic Physical Attributes		
16	The Hotel provides appropriate facilities / places of worship	(Eid and Gohary, 2015), adapted from the indicator "*statement Availability of prayer facilities*"
17	Hotels provide food that is guaranteed halal	(Eid and Gohary, 2015), adapted from the indicator "*Statement Availability of Halal food*"
18	Hotels provide Al-Quran in a hotel room properly	(Eid and Gohary, 2015), adapted from the indicator statement "*Availability of a copy of the Holy Qur'an in hotel rooms*"
19	Hotels provide toilets that are in accordance with sharia rules (Squat Toilet and Clean Water)	(Eid and Gohary, 2015), adapted from the indicator "*Availability of Shari'ah compatible toilets*"
Islamic PhysicalAttribute		
20	Hotels provide services that separate women's and men's places according to shariah rules	(Eid and Gohary, 2015), adapted from "*Availability of segregated services*"
21	Hotels provide television channels that are compliant with sharia rules (no adult channels, pornography)	(Eid and Gohary, 2015), diad aptasi of indicators statement "*Availability of Shari'ah compatible television channels*"
Non Physical Attribute Islamic		
22	PartyHotel provides entertainment that according to the rules of sharia (Islamic Music, Religious Teaching Activities)	(Eid and Gohary, 2015), adapted from a statement indicator "*Availabilityof Shari'ah compatible entertainment tools*"

Table 1.
Measurement (Continued)

No.	Statement	Source / Description
23	The Hotel installed art / paintings according to sharia rules (Calligraphy, Asma Allah, Muhammad)	(Eid and Gohary, 2015), adapted from the indicator "*Statement Availability of artthat does not depict human forms*"
Overall Customer Satisfaction		
24	I am satisfied with the products and services provided by this hotel	(Petrick, 2004) adapted from indicator statements "*Iwith the product and service provide by this hotel*"
25	am satisfied with responsive hotel employees	(Petrick, 2004) adapted from the indicator statement "*I'm satisfy with the respondent of employee*"
26	I am satisfied with the advice of the services of the employee an	(Petrick, 2004) adapted from the statement "*I'm Satisfy with the suggestion provide by the employee*".
27	I am satisfied with the level of quality of services provided by the hotel	(Petrick, 2004) adapted from the statement "*I'm Satisfy with the overall service of hotel*".
Repurchase Intention		
28	I will still choose this hotel to stay in the future	(Petrick, 2004) adapted from the indicator statement "*If I have another hotel, the vacation would be with a hotel*".
29	I like to tell others that I am a customer of this hotel	(Petrick, 2004) adapted from the statement "*I'm happy to tell people that I am a customer of this hotel*"
30	I would recommend this hotel to my friends and family	(Petrick, 2004) "*I Will recommend this hotel to others*".

IV. ANALYSIS AND RESULT

First, the psychometric properties of the constructs were assessed by calculating the Cronbach's alpha reliability coefficient and the items-to-total correlation (Nunnally & Bernstein, 1994). As can be seen form Table 1, all scales have reliability coefficients ranging from 0.888 to 0.926, exceeding the cut-off level of 0.60 set for basic research (Nunnally, 1978).

Table 2.
Confirmatory Factor Analysis **and** *Coefficient Alpha*

Constructs and Indicators	Standardized Factor Loadings	Cronbach's Alpha
Muslim Costumer Perceived Value		0,888
Quality Value 1	0,524	
Quality Value 2	0,561	
Quality Value 3	0,555	
Quality Value 4	0,571	
Price Value 1	0,546	
Price Value 2	0,546	
Price Value 3	0,527	

Table 2.
Confirmatory Factor Analysis **and** *Coefficient Alpha* **(Continued)**

Constructs and Indicators	Standardized Factor Loadings	Cronbach's Alpha
Emotional Value 1	0,544	
Emotional Value 3	0,571	
Emotional Value 4	0,558	
Social Value 1	0,538	
Social Value 2	0,483	
Social Value 3	0,450	
Social Value 4	0,345	
Islamic Physical Atribute 1	0,490	
Islamic Physical Atribute 2	0,490	
Islamic Physical Atribute 3	0,366	
Islamic Physical Atribute 4	0,466	
Islamic Non Phisycal Atribute 1	0,502	
Islamic Non Phisycal Atribute 2	0,458	
Overall Customer Satisfaction		**0,926**
Overall Customer satisfaction 1	0,771	
Overall Customer satisfaction 2	0,918	
Overall Customer satisfaction 3	0,936	
Repurchase Intention		**0,904**
Repurchase Intention 1	0,788	
Repurchase Intention 2	0,938	
Repurchase Intention 3	0,894	

To meet the requirements for satisfactory validity, Table 2 shows that the confirmatory factor analysis loading was greater than any 0,5. In summary, the measurement model test, including validity measures, was satisfactory. Next, confirmatory factor analysis has been used to assess the measurement models. Before building a model that will consider all the dimensions of value together, it is also important to highlight, from a methodological point of view, that individualized analysis of each of those dimensions will be made (the measurement model), in order to carry out a prior refinement of the items used in their measurement. Having established the five dimensions of the scale, we conducted a confirmatory factor analysis. For this research, we chose to use both the structural model, including all the constructs in one model, and the measurement model, i.e., separate model for each construct.

Table 3.
Goodnes Fit of Model

Measurement of Goodness of Fit	RecommendedLimits of Acceptance	Value is	Decision
Chi Square Chi Square	low X2 table df = 59 = 77,93052	410,773	Not Fit
p-value	Minimum 0,05 or above 0,05	0,000	Not Fit
GFI	> 0,9 or close 1	0.838 Margin	Fit
RMSEA	<0.08	0.092	Not Fit
AGFI	> 0.9 or close to 1	0.788	Marginal Fit
NFI	> 0.9 or close to 1	0.875	Marginal Fit
IFI	> 0.9 or close to 1	0.911	Good Fit
CFI	> 0.9 or close to 1.	0.911	Good Fit
Normed chi square	Lower limit 1, upper limit 2.3, or 5	3.136	Good Fit

Source: Processed data

Based on the table above, it can be seen that *absolute fit measures* the main requirements of the value *chi square*. This can see from the value *chi square* of 410,773 with p-values 0,000 (below 0.05) to be concluded that this model is not *goodness of fit*.

That said, as it is well known that SEM is very sensitive to the number of samples used in a study, it means that the number of respondents who are more and more certainly will be better but on the other hand can cause CMIN values to be greater so that Ho is rejected even though the testing *of goodness of fit* desired is Ho be accepted. Therefore, SEM provides another alternative test of *goodness of fit*, namely through other criteria of *absolute fit measures* by looking at the GFI value of 0.957 (Good Fit).

Criteria based on *incremental fit measures* can be seen from the AGFI value of 0.826 (marginal, still close to one), NFI of 0.914 (> 0.9 or near one), TLI of 0.958 (> 0.9 or close to one), CFI of 0.968 (> 0.9 or close to one).

The criteria are based on *Parsimonious Fit Measure* by looking at the *normed chi square value* of 3.136 (fulfilling the lower limit 1 and upper limit 5). Overall, it can be concluded that this model is still declared marginally feasible to be used as a tool in confirming the theory that has been built based on existing observational data or it can be said this model is *goodness of fit.*

After testing the suitability of the model and found that the model is feasible, then it can be continued by testing the hypothesis. In this study, the hypothesis was tested using t test, where the basis for decision-making tested this hypothesis by comparing the significance value with the error tolerance limit (α) used by 5%. If sig <0.05 then the hypothesis is accepted, and if sig> 0.05 then the hypothesis is rejected. The results of testing the hypotheses carried out are as follows:

Table 4. The Result of t-test

| Variable	Coefficient	Sig	Decision
Quality_Value → Satisfaction	0.299	0	Positive Significance
Emotional_Value → Satisfaction	0.287	0	Positive Significance
Price_Value → Satisfaction	0.095	0.142	Insignificant
Social_Value → Satisfaction	0.146	0.128	Insignificant
Islamic_Attribute → Satisfaction	0.2	0.019	Positive Significance
Quality_Value → Repurchase	-0.044	0.612	Insignificant
Price Value → Repurchase	0.177	0.007	Positive Significance
Emotional Value → Repurchase	0.244	0.003	Positive Significance
Social Value → Repurchase	-0.037	0.703	Insignificant
Islamic Attribute → Repurchase	0.088	0.304	Insignificant
Satisfaction → Repurchase	0.591	***	Positive Significance

Testing the hypothesis on the Muslim variable customer perceived value for customer satisfaction. The probability value of 0.055 indicates a value smaller than sig <0.05 so that the decision is Ho accepted. Then it can be stated that there is no influence of Muslim customer perceived value on customer satisfaction. The results of this study do not support previous studies by Eid and Gohary (2015) that states that the dimensions contained in Muslim Perceived Value Muslim have a positive influence on Customer Satisfaction. The Muslim Perceived Value dimension proposed by Eid and Gohary (2015) includes Quality Value, Price Value, Emotional Value, Social Value, Islamic Physical Attribute, and Islamic Non Physical Attribute which are new indicators in assessing the Perceived Value relationship to Customer Satisfaction. The findings of Eid and Gohary (2015) also show that customer satisfaction directly affects customer loyalty that ultimately is the main determinant of customer retention. Thus, the dimensions of MCPV influence customer satisfaction and customer loyalty. This is in line with what was stated by Eid and Gohary (2015) that consumers in assessing products can not only be seen from the functional value in the form of quality expected from a service product, but whether the service product can improve the assessment to others, i.e. social value. In addition, Eid and Gohary (2015) state that cognitive elements (quality and price) and affective elements (emotions and social recognition) play a fundamental role but it will not be possible to understand Muslim consumer behavior without incorporating Islamic attributes in research. Testing the next hypothesis was done on the Customer Satisfaction variable on Repurchase Intention. The probability value of 0,000 shows a value smaller than sig <0.05; therefore, the decision is Ho rejected. Then it can be stated that there is an effect of customer satisfaction on repurchase intention. The effect is positive at 0.740, which indicates that each increase in customer satisfaction will contribute to an increase in repurchase intention of 0.740. The results of this study support previous research conducted by LaBarbera and Mazursky (1983) which states that purchase intentions are directly influenced by customer satisfaction. If overall satisfaction is high, consumers will tend to express greater repurchase intentions. Thus, an increase in overall satisfaction will affect purchase intention. A positive

relationship between overall satisfaction and purchase intention is in accordance with the consumer behavior literature. Other research that supports the findings in this study is also found in Akhter's research (2011) that there is a positive and significant overall customer satisfaction on the actual repurchase. Thus, service providers must seriously consider the impact of different attributes of the services they provide, because this is a form of assessment of satisfaction attributes that affect overall satisfaction. This then leads to repurchase behavior.

As for Singh (2006) in his research found a positive relationship between satisfaction, loyalty and a sense of ownership of guests. Thus, guest satisfaction is important because many researchers examine that guest satisfaction has a positive impact on the benefits of an organization. Thus, the consequence of guest satisfaction and dissatisfaction is to consider service providers, especially hotel service providers.

Figure 4. The Result of Structural Equation Model
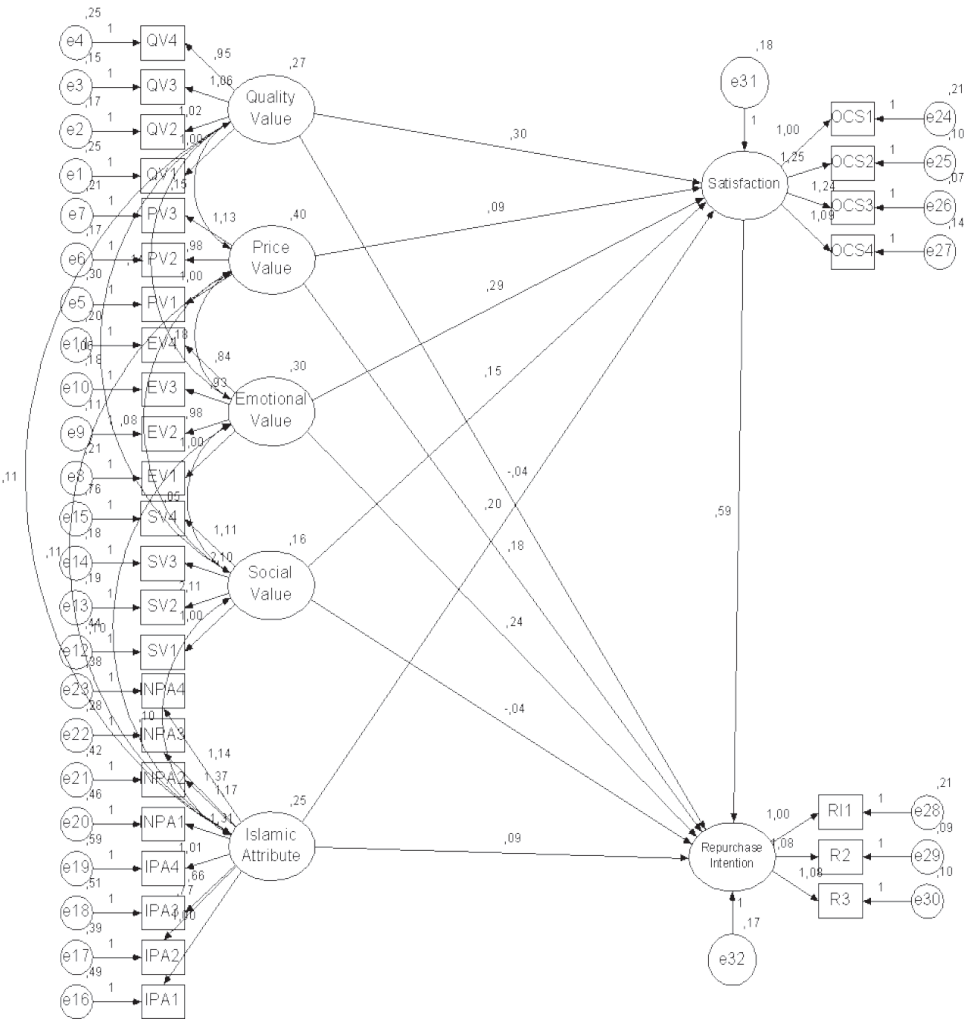
The purpose of this article is (1) to offer some useful and practical guidelines for tourism organizations and other types of businesses wishing to successfully understand MCPV and (2) to enhance our understanding of its impact on customer satisfaction and customer retention. The results of testing *Structural Equation Model* show that there are three influences of the dimension *perceived value* to *satisfaction*, namely *Quality Value*, *Emotional Value*, and *Islamic Attribute*. Then for dimensions that affect *Repurchase intention* consists of *price value* and *emotional value*. Variables *Satisfaction* also affects *repurchase intention*. Thus, the results of the study indicate the importance of attributes of Islamic values that influence consumers' intentions to revisit sharia hotel products. In this regard, the importance of the dimensions of MPCV recommends sharia hotels to be able to develop tangible aspects originating from hotel compliant sharia such as halal food (Islamic physical attributes value) and availability of sharia-compliant entertainment value. To meet the demands of hotel guests, policy makers must recognize all dimensions that shape Muslim perceptions regarding the value of sharia hotels.

There has been little empirical research that examines customer value from the perspectives of the Muslim customers. In service industries, like tourism, the consumption experience is intangible, dynamic and subjective (Havlena & Holbrook, 1986; Bolton & Drew, 1991; Sweeney & Soutar, 2001), and therefore it is not acceptable to assume that the dimensions of value are applicable to different customers and cultures. The reliabilities, factor structure and validity tests indicate that the 20-item MCPV scale and its five dimensions have sound and stable psychometric properties. The scale demonstrates that Muslim consumers asses products, not only in functional terms of expected quality of the tourism product, price of the tourism product, the enjoyment delivered from the tourism product (emotional value) and what the tourism product communicates to others (social value), but also in terms of providing tangible attributes that result on the delivery of Sharia-Compliant tourism products such as Halal food and the availability of Sharia compatible art, fun and entertainment tools. Consequently, Muslim tourist decision should not be seen from a purely rational point of view. The experiential view provides new keys to the valuation made by Muslim tourists and therefore to the most important attributes that will later affect their satisfaction, loyalty and retention. Cognitive elements (quality and price) and affective elements (emotions and social recognition) play a fundamental role but it would not be possible to understand the behavior of Muslim tourists without incorporating the Islamic attributes into the study.

Surprisingly, Quality and Social value has shown only a negligible negative impact on customer loyalty. However, upon closer examination of our study, this should not have been unexpected. The findings of this research support previous theoretical views of different researchers. For example, Salazar (2005) argued that understanding Islamic values must be seen in local contexts as a type of 'Glocalization' and call for a dramatic change that moves the concept of value-in-use to a more descriptive 'value-in-context' concept (Vargo, 2009). The results also support Lusch and Vargo's view that 'value is always uniquely and phenomenologically determined by the beneficiary' and is idiosyncratic, experiential, contextual and meaning laden. Certainly, this embraces a multiple perspective (Lusch & Vargo, 2011).

The findings show that customer satisfaction is directly affecting customer retention. The MCPV dimensions affect customer satisfaction and customer retention. It means that acquiring a better understanding of Muslim customers allows tourism companies to interact, respond and communicate more effectively to significantly improve retention rates. The results clearly demonstrated that customer satisfaction have catalytic influence on Muslim customer retention.

The results further support previous research that a two-stage causal mechanism should be assumed in which customer satisfaction drives customer retention (Gerpott, Rams, & Schindler, 2001). With regard to the business implications, recognition of the importance of the different dimensions of MCPV should enable tourism and hospitality companies to develop more sophisticated positioning strategies. Our results show the importance of Islamic attributes value on Muslim consumer's willingness to buy a tourism product normally considered as functionally and affectively oriented. This has substantial implications for marketing strategy. For example, tourism and hospitality companies should develop a hospitality and tourism market that represents Sharia compliant tourism products. Such initiatives illustrate the potential tourism companies have in establishing and developing forms of hospitality and tourism grounded in principles and behavioral codes that represent national society and culture. Tourism and hospitality institutions can improve the chance of their selection by identifying and marketing their ability to meet the Muslim tourist needs.

An additional implication related to the urgent need for tourism organizations to readdress its hospitality and tourism products in association with culturally oriented particularities and distinctions. Such innovation requires investment in product development, research and marketing, integral to a broader trend that ought to consider Islam as a cultural philosophy. Merging elements of the conservative Islamic lifestyle with the modern tourism industry could present new tourism options and spheres (Al-Hamarneh & Steiner, 2004).

V. CONCLUSION AND RECOMMENDATION
5.1. Conclusion
The key contribution of this study is that it provides a more comprehensive model of the consequences of MCPV with tourism services. This claim is based on the grounds that we found strong support for 11 of hypotheses in our model. Overall, the study findings indicate that (1) MCPV has five dimensions-quality, price, emotional, social and Islamic attributes value; (2) MCPV is an antecedent of Muslim customer satisfaction; (3) MCPV is an antecedent of Muslim customer loyalty; and (4) both Muslim customer satisfaction and Muslim customer loyalty have positive effects on intention to return.

5.2. Recommendation
The direction for future research, which emerged from our findings, is to improve our understanding of the MCPV in other types of business. For example, each MCPV discussed in this study warrants more in-depth study in other services industries such as banking and insurance. Given the importance associated with the

MCPV, a potentially fruitful area would be to develop the quantification of MCPV into an 'index of practice' so that tourism companies could determine the level of performance on a time-based approach. The results from an audit, with regard to the index, could pinpoint areas that need attention and improvement. Future research may choose to focus on one or more of the Islamic attributes to generate an in-depth knowledge to inform both theoretical and practical applications. Researchers could use these factors to assess the success of tourism companies in attracting Muslim tourism. On the other hand, the MCPV measurement must be subjected to review, critique and discussion for an extended period before getting general acceptance. Additional items might be explored in each category. Finally, different constructs could be tried to measure the MCPV effect. To this end, a very promising research approach is to study the on sequences of MCPV for the tourist's post-purchase behaviors. More specifically, we suggest analyzing the causal relationship between perceived value and satisfaction and loyalty.

Hotel managers should understand the perception of guest values in sharia hotels. Effective strategies will be recommended for other sharia hotels in order to attract more Muslim guests to choose their accommodation services. Therefore, this research is of more value to the government, hotels, and tourism agencies in order to help the sharia hotel industry grow rapidly and directly strengthen the image of Bandung as one of the sharia tourist destinations in Indonesia.

The Bank Indonesia blueprint concept in sharia economic and financial development includes functions as an Accelerator, Initiator and Regulator (AIR). Sharia economic and financial development efforts cannot be implemented partially. The financial sector cannot develop optimally without good growth in the (real) economic sector. In addition, in the current era, the role of research, assessment and education becomes an integral part that cannot be separated. Likewise, close collaboration between institutions is increasingly needed in carrying out strategies and programs so that they are more effective. Therefore, the blueprint for sharia economic and financial development is built in three pillars that include: (Bank Indonesia, 2017):

1. First Pillar
    Regarding the first pillar, empowerment and strengthening of Islamic economics is achieved through strengthening the halal value chain by developing ecosystems from various levels of sharia businesses, including pesantren, UKM, and companies in the business relationship chain to strengthen an inclusive economic structure. The program is implemented in four main sectors, namely the halal food industry, halal tourism sector, agricultural sector and renewable energy sector. The government hopes that the halal industry can contribute to reducing the current account deficit (CAD) deficit. Therefore, the government made various efforts to boost exports of halal products and services by implementing a strategy to create new markets while keeping the existing markets in Indonesia from diminishing. The short-term target is how to reduce the heavy imports of halal products and its long-term target is to reduce the position of Indonesia as a net consumer to become a net producer of halal products and services.

2. Second Pillar
    The second pillar, Bank Indonesia supports the distribution of Islamic finance

for the development of the halal value chain through deepening the Islamic financial market to improve the efficiency of liquidity management in the Islamic financial market. The financial sector itself plays a very important role in triggering the economic growth of a region. According to the World Bank, the growing financial sector is believed to be able to encourage economic growth, reduce poverty, and reduce macroeconomic volatility.

3. Third Pillar

    Moreover, the third pillar through research, assessment and education can strengthen the research, assessment and education of Islamic economics and finance to improve public literacy regarding economic and Islamic finance. (Bank Indonesia, 2017). In increasing the role and contribution of sharia economics and finance globally and nationally, an active role is desirable from all parties: policy makers, economic actors, and the world of education. Bank Indonesia always encourages coordination of measures to synergize sharia economic and financial development.

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