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Abstract:

Purpose

This study investigates the combinations of religiosity, cosmopolitanism, and perceived destination image leading to satisfaction and loyalty amongst Muslim consumers within the Maldivian tourism and hospitality context.

Design/methodology

Using fuzzy-set qualitative comparative analysis (fsQCA), the study reveals that diverse combinations of religiosity, cosmopolitanism, and destination image dimensions stimulate satisfaction and loyalty in Muslim consumers.

Findings

Multiple recipes can be used to design compelling destinations that balance the desire for religiosity and cosmopolitanism characteristic of contemporary Muslim consumers. The results confirm the applicability of complexity theory in explaining Muslim consumer behaviour within the Islamic destination context.

Implications

Several implications for the hospitality and tourism industry are drawn from the results, with suggestions for future research provided. Each fsQCA recipe identifies distinct suggestions to shape the design of destination attributes and hospitality offerings to stimulate consumer satisfaction and loyalty.

Originality/value

Complexity theory was applied to assess the complex causal relationships among Muslim consumers' religiosity, perceived destination image, cosmopolitanism, satisfaction, and loyalty.

Keywords: religiosity; cosmopolitanism; destination image; consumer behaviour; Maldives

Introduction

Capable of influencing lifestyles, habits, consumption choices, and interpersonal relationships, religion has long served as a core cultural force shaping human behaviour (Jafari and Scott, 2014). Accordingly, research recognizes religion's influence over decision-making and behaviour within the context of tourism and hospitality consumption (Battour *et al.*, 2017; Terzidou, 2010). Given tourism's socio-cultural significance, it is unsurprising that religion, hospitality, and travel have been associated in academic scholarship (Sharpley, 2009). While this is sometimes restricted to examining the interface between religion and tourism manifest as pilgrimage (Poria *et al.*, 2003), an increasing number of studies investigate how religion shapes tourism development and the supply of hospitality services (Henderson, 2016); local community perceptions and attitudes towards tourism (Rasoolimanesh *et al.*, 2019; Gannon *et al.*, 2020); and tourist consumption behaviour therein (e.g., destination selection, visitation patterns, and preferred experiences) (Gannon *et al.*, 2017). To this end, hospitality literature asserts that destination planners must recognise and adapt offerings to meet the religious needs of travellers, with religion representing a core symbolic expression and identity marker in consumers' decision-making processes (Arnold, 2004).

Recent years have witnessed increased academic attention on consumption within the Islamic context, with hospitality and tourism discourse recognizing the distinctiveness of Muslim destinations and/or travellers (Battour *et al.*, 2017; Eid and El-Gohary, 2015). This is underpinned by Islam's position as the second largest religion in the world, boasting 1.8bn followers (PRC, 2017). Muslim travellers thus represent a lucrative market, with the global value of this segment estimated to reach US\$274 billion by 2023 (WTM, 2019). The fundamental role religion plays in shaping Islamic travel and hospitality consumption has been acknowledged; they should "continue practicing their religion...in both Muslim and non-Muslim countries" (Han *et al.*, 2019a, p.153). Thus, while allowances are made for Muslims travelling under specific circumstances, they are generally expected to consume goods permitted by the Quran (e.g., halal food) and gender segregation is often preferred when using hospitality facilities (Farmaki *et al.*, 2020; Yalinay *et al.*, 2019). Muslim's thus typically seek halal-friendly products and practices during their travels, alongside facilities that satisfy their religious needs. Yet literature indicates that service inconsistencies and concerns from failing to adequately address Muslims' religious needs emerge as a potential threat to consumer satisfaction (Han *et al.*, 2019a). Accordingly, many Muslims prefer to travel to Islamic countries or to destinations perceived as 'Muslim-friendly' (Gannon *et al.*, 2017). Nevertheless, the Muslim travel and hospitality market is not homogeneous, with variations in the extent to which individuals demonstrate religious commitment (Farmaki *et al.*, 2020).

For example, reports highlight the emergence of a new generation of socially liberal Muslims (Akyol, 2019), with globalisation blurring the boundaries between Islamic and Western cultures and complicating the consumption context in which religious commitment is exercised (Cleveland *et al.*, 2013). The increasingly cosmopolitan orientation of some contemporary Muslims may influence their decision-making, potentially compromising their faith and commitment in the process (Aljunied, 2016). A cosmopolitan orientation dictates that one considers him/herself a world citizen, as opposed to being restricted by indigenous cultural traditions (Merton, 1968). Generally, cosmopolitans are world-minded consumers interested in diverse experiences (Cleveland *et al.*, 2011). Concerning tourism and hospitality, cosmopolitan consumers immerse themselves in transnational experiences to improve their understanding of host cultures (Cannon and Yaprak 2002, p.32). For

cosmopolitan-oriented Muslims, meaningful social interactions with host communities and fellow consumers can also shape their overall experience. Hence, in demonstrating open-mindedness, these ‘new’ Muslim travellers may consume forbidden ingredients (e.g., haram food) or relax their religious commitment. This move away from archetypal consumption patterns is consistent with the increased emphasis on transformative tourism experiences characteristic of contemporary hospitality (Soulard *et al.*, 2019), but has yet to receive sufficient academic attention.

Non-religious destination attributes thus remain important in stimulating Muslim consumer satisfaction (Gannon *et al.*, 2017; Kandampully *et al.*, 2018), particularly for those travelling for leisure purposes. Irrespective of religion, a variety of shopping and food amenities and high-quality attractions are valued by travellers (Okumus *et al.*, 2020; Olya and Al-ansi, 2019). Nevertheless, Muslims may decide against visiting a destination if they perceive its hospitality offerings as unlikely to meet their needs (Battour *et al.*, 2011). Hence, balance is required. A destination image comprised of both universal and Islamic attributes can better stimulate satisfaction and loyalty (Jafari and Suerdem, 2012); a challenge for some Islamic destinations (Gannon *et al.*, 2017). As the developing cosmopolitan orientation of Muslim travellers has received little attention within hospitality research, greater insight into the interplay between religiosity, cosmopolitanism, perceived destination image, and its influence on decision-making and post-travel outcomes is required (Han *et al.*, 2019).

Decision-making and behaviour in travel hospitality settings is nonetheless complex, underpinned by multiple criteria. Thus, this study adopts complexity theory to examine the combination of factors holding the potential to influence Muslim consumers’ behaviour. Complexity theory clarifies the potential relationships between causal antecedents and outcome conditions, suggesting that single antecedents cannot sufficiently predict high/low scores in desired outcomes. Therefore, complexity theory provides rich insights into how causal antecedents interact. By applying complexity theory to support the development of a configurational model (Woodside, 2017), this study examines Muslim consumers’ satisfaction and loyalty underpinned by religiosity, cosmopolitanism, and perceived destination image within the Maldivian hospitality and tourism context. Doing so, it contributes theoretically, methodologically, and contextually to extant knowledge on Muslim consumers’ travel behaviours. Specifically, the study addresses the following question:

What are the relationships between the variables of religiosity→satisfaction and loyalty; cosmopolitanism→satisfaction and loyalty; perceived destination image→satisfaction and loyalty?

Theoretical background

Religiosity in tourism and hospitality

“A unified system of beliefs and practices relative to a sacred ultimate reality or deity” (Arnold *et al.*, 2004, p.518), religion pervades contemporary society. Religion consists of: a) spirituality and b) laws and regulations. While spirituality is common across all faiths, emphasising love for others and avoiding hatred and greed (Fam *et al.*, 2004), each religion carries regulations which govern what food to eat and how to prepare it, what constitutes a crime, and how one should be punished. Such laws are particularly important in Islam, where Sharia guides behaviour. Muslims are not allowed to consume pork or alcohol (Cleveland *et al.*, 2013); women are expected to cover their bodies and, in some cases, faces; and genders often use separate hospitality facilities. Nevertheless, followers of the same religion do not

always practice in the same way, with faith serving as base influence as opposed to steadfast dogma (Farmaki *et al.*, 2020).

Thus, the concept of *religiosity* is relevant when examining behaviour (Johnson *et al.*, 2001), particularly in relation to the Muslim consumer market. Religiosity refers to one's religious orientation and/or commitment to a religion and its teachings. Religiosity is distinguished from affiliation to a religion, which describes membership of a particular faith. Instead, religiosity refers to devoutness. It represents the degree to which one is religious and thus exerts influence over attitudes and behaviours (Weaver and Agle, 2002). The measurement of religiosity has fascinated consumer behaviour scholars, with many highlighting its influence over consumption choices, with this extended to decision-making and behaviour within tourism and hospitality, including satisfaction and loyalty. Studies suggest that travel decision-making and behaviour is influenced by religiosity (Terzidou, 2010), especially in relation to visitation patterns (Poria *et al.*, 2003); perceived travel risk (He *et al.*, 2013); and behavioural and experiential outcomes (Taheri, 2016). Accordingly, several studies turn to the Islamic context to explore how religion shapes travel motives and behaviours (Battour *et al.*, 2017).

Literature traditionally considers Islamic religiosity in relation to the dimensions of faith and commitment. Yet, recent work encourages researchers to assess it in broader terms (Eid and El-Gohary, 2015). Hence, recent conceptualisations of religiosity incorporate the construct of 'religious values and faith' in an attempt to acknowledge the importance of morality. Within the context of this study, 'religious values' are important to examine alongside 'religious beliefs and faith' and 'religious commitment', as the increasingly cosmopolitan nature of contemporary Muslims may compromise steadfast adherence to Islamic principles, influencing travel decision-making and behaviour (Aljunied 2016). Therefore, we conceptualise Islamic religiosity as: i) faith (shared belief systems), ii) commitment (rituals) and iii) values (distinguishing right from wrong).

Cosmopolitanism

Cosmopolitanism is etymologically derived from the Greek *cosmos* and *politis* ('world' and 'citizen' respectively). It advocates that people belong to a single global community, acknowledging the cultural orientation of those who view themselves beyond the peripheries of their locale (Merton, 1968). This cultural hybridity encourages individuals to pursue new experiences and activities beyond the indigenous. Accordingly, cosmopolitans are open-minded (Riefler *et al.*, 2012); seeking diverse transnational cultural experiences, personal growth, and demonstrate openness towards products/brands of international origin (Weaver, 2017). Reflecting this, Riefler (2002, p.287) contends that cosmopolitans' "consumption orientation transcends any particular culture, locality or community...and [they] appreciate diversity including trying products and services from a variety of countries".

A cultural orientation that motivates individuals to seek adventure, self-enhancement, and diverse cultural undertakings, cosmopolitanism was introduced to tourism literature by Cannon and Yaprak (2002). This study contends that pre-existing knowledge of other cultures is not necessary; rather, it is the motivation to engage with foreign cultures that characterises cosmopolitans. In this context, the view that cosmopolitanism is an antecedent of travel emerges as cosmopolitans are more likely to travel abroad to experience new destinations, hospitality offerings, and heritage assets therein (Gannon *et al.*, 2019b; Skrbis and Woodward, 2007). Distinguishing between cosmopolitans and non-cosmopolitans, Skrbis *et al.* (2004) suggest the concept should be measured as an attitudinal disposition due to

different attitudes held by individuals. Yet Swain (2009) conceptualises cosmopolitanism as a cultural characteristic, and Johnson (2014) paralleled the concept with identity, arguing that a cosmopolitan identity comprises the background of an individual and the accumulated cultural capital derived from travel experiences. Thus, as a characteristic relevant to the cultural background of tourists, cosmopolitanism could interact with religiosity in influencing travel decision-making and behaviour, with these combined progenitors serving to mould the transformative experiences offered by hospitality and tourism service providers (e.g., gastronomic experiences, experiential hospitality offerings) in the contemporary global marketplace (Soulard *et al.*, 2019). Tourism and hospitality studies support the view that tourism is conducive to learning and transformation. This is consistent with the belief that tourism and in-situ hospitality consumption activities reinforce the cosmopolitan orientation of individuals, particularly when eliciting high engagement and participation (e.g., culinary and volunteer tourism) (Swain, 2009).

Religiosity and Cosmopolitanism Nexus

Given its cultural relevance, it is unsurprising that the global reach of religion and religiosity have been posited as potential drivers of cosmopolitanism (Levitt, 2008). This is primarily born from religion's ability to connect different groups of people around the world (Lochrie *et al.*, 2019). Regardless of cultural background, those who share the same religion become interconnected through faith. Nevertheless, cosmopolitanism also has the power to reshape religious affiliation as individuals begin to see themselves as citizens of the world rather than members of a religious community (Rovisco and Kim, 2014). Against this backdrop, some contend that religion stands in opposition to cosmopolitanism, with the latter encouraging individuals to renege on their religious obligations (Nussbaum, 1996). Thus, irrespective of a positive or negative association, when cosmopolitanism is considered a philosophical notion it holds the potential to inform religious identities and practices.

The interplay between religiosity and cosmopolitanism may prove particularly interesting for Muslim consumers. On one hand, Muslims are expected to demonstrate commitment to their religion in their everyday life, including when travelling (Cleveland *et al.*, 2013). On the other, the new generation of Muslims are more socially-liberal despite also prescribing to core Islamic values (Akyol, 2019). Thus, while being socially-liberal is considered prestigious among young Muslims (BBC, 2019), a cosmopolitan orientation may compromise religious faith and commitment, influencing decision-making in the process (Aljunied, 2016). For example, some contemporary Muslim consumers may consume non-halal products when travelling, either due to the unavailability of halal items or in an attempt to show open-mindedness. To this end, Taheri *et al.* (2017) noted that presenting good manners to please others (i.e., ceremonious politeness) significantly shapes host-guest interactions within experiential hospitality contexts. Accordingly, Sharia dictates that Muslims can show flexibility when presented with circumstances likely to challenge their physical and psychological well-being.

Perceived destination image

Destination image's influence over decision-making is established across hospitality and tourism literature (Chen and Tsai, 2007; Gursoy *et al.*, 2014). Research suggests that perceived destination image can shape destination selection, tourist expectations, and consumption experiences, alongside behavioural outcomes including satisfaction, loyalty, an inclination to recommend, and repeat visitation intentions (Curran *et al.*, 2018; Lee and Kim, 2018; Li *et al.*, 2018; Lin *et al.*, 2020; Prayag and Ryan, 2012; Rather and Hollebeek, 2019). Derived from brand image literature, destination image was initially defined as one's overall

view of a nation as a tourism destination (Crompton, 1979). Subsequent research considered functional variables (e.g., attractions, amenities) in an attempt to understand what constitutes destination image. Thereafter, researchers began to incorporate affective dimensions into definitions as the importance of intangible elements (e.g., tourist emotions) was acknowledged. Consequently, attempts to conceptualise and operationalise destination image are fragmented; multi-faceted, descriptive, aggregated, and evaluative approaches emerge (Kock *et al.*, 2016). The most common perspective of destination image is derived from attitude theory, which suggests that image is comprised of multiple cognitive, affective, and conative dimensions. While cognitive components are based on the *perceptions* individuals hold of destinations, affective components concern the *feelings* one holds towards destinations. These components interact hierarchically to form a conative image capable of shaping tourist actions and behaviours, alongside their overall impression of a destination (Zhang *et al.*, 2014).

The image formation process can explain the interrelationships between the various constituents of destination image (Gursoy *et al.*, 2014). This acknowledges that several factors mould image perceptions to influence consumption choices (Stylidis *et al.*, 2017). For example, demographics and culture, psychological stimulus (e.g., beliefs), past experiences, and information sources determine image perceptions (Tasci *et al.*, 2007). Accordingly, religiosity can influence destination image; determining destination selection, tourist behaviour, and travel outcomes (e.g., satisfaction, loyalty) (Han *et al.*, 2019a; Gohary *et al.*, 2018; Šerić and Gil-Saura, 2019). Muslims may decide against travelling to a destination when certain Islamic attributes are absent in its perceived destination image (Battour *et al.*, 2011). Yet, some suggest that non-religious destination attributes remain most important in satisfying Muslim travellers (Gannon *et al.*, 2017). As such, literature identifies accessibility; quality facilities and activities; weather; the availability of luxury services, shopping and dining experiences; and high-quality cultural attractions as key components of perceived destination image, with many of these echoing the principles of cosmopolitan consumption (Prayag and Hosany, 2014).

Therefore, consistent with the increasingly cosmopolitan orientation of Muslim consumers (Akyol, 2019), greater emphasis must be placed on investigating the interplay between religiosity, cosmopolitanism, perceived destination image, and its subsequent influence on consumer behaviour in hospitality settings. Doing so, greater understanding may be gained with regard to the portrayal of both Islamic and cosmopolitan attributes in destination image, particularly within Islamic contexts. While certain Islamic destinations (e.g., Dubai, Malaysia) project a cosmopolitan image attracting Muslim and non-Muslim tourists en masse (Sharpley, 2009), developing a cosmopolitan image remains challenging for many Islamic destinations perceived as religiously conservative, placing restrictions on predominantly hedonistic activities (Shakeela and Weaver, 2018).

Why study Muslims' travel behaviour using complexity theory?

The travel behaviour of Muslims remains under-researched (Eid and El-Gohary, 2015), particularly with regards to growing cosmopolitan consumption preferences. The cosmopolitan orientation of the new generation of Muslims influences their consumption choices and behaviour, potentially compromising faith and commitment (Aljunied 2016). Nonetheless, Muslims typically prefer destinations perceived as Muslim-friendly (Battour *et al.*, 2011). Accordingly, a balance between Islamic and cosmopolitan attributes is required in destination image development (Jafari and Suerdem, 2012); a task that many Islamic destinations find challenging (Thompson *et al.*, 2018).

Guided by transformative tourism processes, Reisinger (2013, p.30) stresses “during transformation the individual not only develops a feel for the visited place, but also forms a deep sense of identification...and experiences oneself as belonging to this place, to others, and to the world”. Tourism and hospitality service providers’ “strategies for enhancing loyalty include creating the right physical atmosphere, personalizing experiences, and establishing a cultural bridge” (Soulard *et al.*, 2019, p.93). To this end, recognising the transformative behaviour of Muslim consumers, an examination of the interplay between religiosity, cosmopolitan orientation, perceived destination image, and the associated effects on travel behaviour may offer significant insights for Islamic destination marketing. Specifically, this study seeks to enhance understanding of how combinations of religiosity, cosmopolitanism, and perceived destination image attributes explain conditions leading to satisfaction and loyalty among Muslim consumers. It seeks to identify the conditions necessary to achieve high satisfaction and loyalty within Islamic destinations. Doing so, it focuses on Muslims who visited the Maldives, an Islamic destination known primarily for leisure as opposed to religious pilgrimage; offering a combination of cosmopolitan and Islamic attributes. For instance, while it allows the consumption of non-halal products (e.g., alcohol, pork) in tourist resorts, it restricts gambling and bikinis on public beaches.

Consequently, the study utilizes complexity theory (Gannon *et al.*, 2019a; Mehran and Olya, 2019:2020; Taheri *et al.*, 2019) to investigate the proposed conceptual model (**Figure 1**). It assesses the complex causal relationship among religiosity, perceived destination image, cosmopolitanism, satisfaction, and loyalty. Complexity theory has been applied across various disciplines, including tourism and hospitality, in an attempt to explain complex causal relationships, the outcomes of which are often contingent upon multiple factors (Mehran and Olya, 2020; Woodside, 2017). As the same cause can produce different effects, complexity theory explains how a combination of antecedents can identify causal solutions for complex phenomena by describing nonlinear, heterogeneous, and dynamic interactions between the motivational and behavioural responses of travellers (Woodside, 2017). As Muslim consumers’ decision-making and behaviour are impacted by religiosity, perceived destination image, cultural background, and shaped by their cosmopolitan orientation, this study proposes that satisfaction and loyalty are likely to evolve from a complex, dynamic process.

[Figure 1]

Methodology

Study area

The Maldives is an Islamic nation located in the Indian Ocean. Known for leisure, its key attractions are its sandy beaches and marine environment. A tourism-dependent archipelago, 1.2 million annual international visitors significantly outstrip its 400,000 domestic citizens (Shakeela and Weaver, 2018). While recent years have seen the number of guesthouses in the Maldives increase, the majority of tourists stay in resorts operated on uninhabited islands leased by the government to private companies (TY, 2017). Around 4.8%-6.3% of those visiting the Maldives are Muslim, primarily visiting from the Middle East (TY, 2017). Yet, as a leisure destination attracting a significant number of non-Muslim travellers, the Maldives also allows the consumption of pork and alcohol in resorts. Nevertheless, to protect its citizens’ Islamic values, alcohol and pork are not sold in local communities and visiting tourists are expected to cover themselves on public beaches. The international operation of tourism resorts, however, limits the extent to which Maldivian culture impacts upon tourism.

Nevertheless, as the number of Muslim travellers to cosmopolitan leisure destinations continues to grow (WTM, 2019) it becomes imperative to examine their travel behaviours in greater depth.

Data collection

This study used a questionnaire to collect quantitative data. The unit of analysis was exclusively *Muslims* visiting the *Maldives*. This allows insight to be gained regarding their behaviour when travelling to this cosmopolitan yet Islamic destination. One member of the research team visited a number of travel agents, hotels, and guesthouses. Further, email requests were sent to holiday resorts inviting participation. However, industrial contacts could not provide contact details for customers, and hotel managers were unwilling to ask visitors to take the survey while holidaying. As such, help was sought from the Maldivian government. Policy-makers agreed that the project was important for understanding Muslim tourist behaviours and likely to aid in planning, promotion, and policy development. Dialogue was established with multiple Maldivian governmental and industrial bodies and exceptional permission was provided to collect data from Velana International Airport.

Using non-probability judgmental sampling, we surveyed Muslims who had visited the Maldives in 2016. The study purpose was described to participants and, to minimise social desirability bias, all replies remain anonymous. The questionnaire was developed from conversational interviews alongside an extensive literature review. The questionnaire was piloted with 50 participants. Based on feedback, some items were revised. We predominantly used an English language questionnaire, but surveys were also translated and administered in Arabic and French. Back translation was used to avoid language errors. Overall, 1038 questionnaire responses were collected, with 961 useable questionnaires returned (an acceptable 92.5% response rate). The all-Muslim sample represented 47 nationalities. 53.4% of participants were male, with 58% aged 18-29. Most were married (90.6%); 56.6% were first-time visitors.

Measures

To maximize content validity items were adapted from existing studies and measured using a 7-point scale. Measures were anchored at 1 (*‘strongly disagree’*) and 7 (*‘strongly agree’*). Cosmopolitanism (4-items) was adapted from Cleveland *et al.* (2013). Gannon *et al.* (2017) previously used this construct to test the impact of Muslim tourist cosmopolitanism on perceived destination image and behavioural intentions. Perceived destination image was operationalised based on its multidimensionality (Prayag and Hosany, 2014). This was underpinned by: (i) customised activities/amenities (4-items); (ii) accessibility (4-items); (iii) luxury services/people/reputation (4-items); (iv) luxury shopping/dining experiences (4-items); and (v) culture/weather (4-items). Prayag and Hosany (2014) applied perceived destination image to investigate Muslim traveller perceptions of Paris as a luxury destination. Four items borrowed from Zhang *et al.* (2014) measured loyalty; the most common operationalization of tourist loyalty was underpinned by ‘visit/revisit intentions’ and ‘willingness to recommend’. Three items adapted from Lee *et al.* (2014) measured satisfaction. Satisfaction is a tourists’ overall assessment of the travel experience. The ten-item ‘faith’ and three-item ‘commitment’ measures were borrowed from Cleveland *et al.* (2013), who used these constructs to measure religiosity when comparing the consumption patterns of Lebanese Muslims and Christians. Two items for ‘religious value’ were adapted

from Sood and Nasu (1995, p.3): “spiritual values are more important to me than material things’ and ‘religious people are better citizens”.

Common method variance

Common Method Variance (CMV) was tested for. First, participants were informed that anonymity was guaranteed. Second, independent and dependent constructs were positioned in different areas of the questionnaire. Harman’s single-factor test was employed to assess CMV; placing all constructs into a principal component analysis (PCA) (Taheri *et al.*, 2019). The eigenvalue unrotated PCA solution detected 6 factors; with the highest portion of variance described by one single factor 33.201%. The unmeasured method factor approach was used to further assess CMV; a common method factor was offered to the structural model. The average variance was 58%, while the average method-based variance was 1.5% (38:1). CMV was not a concern.

Analytical approaches

PLS-SEM was used to assess the measurement model as it offers robust findings for data with non-normal distribution (Hair *et al.*, 2017). Skewness and kurtosis were calculated for each questionnaire item (acceptable between -3 and $+3$). Results indicate that the assumption of normality was violated; PLS-SEM is the appropriate statistical procedure. It is suitable in the primary stages of theory building with models with large numbers of indicators (Hair *et al.*, 2017; Prayag *et al.*, 2020). In this study, the conceptual model comprises 45 indicators; it is appropriate to employ PLS-SEM. Component-based SEM (i.e., PLS-SEM) can deal with highly complex models (up to 100 constructs/1000 indicators) (Hair *et al.*, 2017). As combining destination image, religiosity, and cosmopolitanism as antecedents is complex, we use complexity theory to explain Muslim consumers’ behaviours. Complexity theory is tested using configurational modelling (Woodside, 2017). Accordingly, configurational modelling enables us to explore the complex combination of factors (recipes) predicting satisfaction and loyalty. We used SmartPLS 3.2.4 to analyse the measurement model alongside fsQCA to test the proposed configurational model. fsQCA includes three steps: calibration, truth-tabulation, and counterfactual analyses (Olya and Al-ansi, 2018). It applies Boolean algebra to explore the combinations (recipes) of religiosity, cosmopolitanism, and destination image factors which predict model outcomes. Coverage and consistency are two probabilistic measures to ensure recipes sufficiently and consistently explain the conditions leading to model outcomes (Woodside, 2017). Necessary condition analysis (NCA) was also conducted to identify the *necessary* factors leading to satisfaction and loyalty (Olya and Al-ansi, 2018; Taheri *et al.*, 2019).

Results

Assessment of measurement model

The measurement model was tested using PLS-SEM. Cronbach’s alpha (α) and composite reliability (CR) were calculated to evaluate the internal consistency of the study measures (Hair *et al.*, 2017). **Table 1** demonstrates that all CR and α values exceeded 0.70; supporting scale reliability. We rigorously tested convergent and discriminant validity (**Table 1**) (Hair *et al.*, 2017): (1) AVEs exceeded 0.50; (2) factor loadings exceeded 0.60, with significant *t*-values for PLS-SEM (**Table 1**); (3) following Henseler *et al.* (2015), we used heterotrait-monotrait ratio of correlation (HTMT). Construct HTMT values were <0.85 (0.127-0.581), confirming the discriminant validity of all scales.

[Table1]

Assessment of configurational model

Results from fsQCA to predict satisfaction and loyalty are presented in **Tables 2-5**. Per **Table 2**, three recipes from a combination of religiosity and cosmopolitanism factors explain conditions where Muslim consumers are satisfied and loyal. Per Recipe 1, consumers with religious values and faith are satisfied and loyal. Recipe 2 indicates that a combination of religious faith and cosmopolitanism stimulates satisfaction and loyalty. Interestingly, Recipe 3 shows that Muslim consumers with low levels of religious values and commitment, alongside a cosmopolitan outlook, are also typically satisfied and loyal.

[Table2]

Table 3 presents two recipes stimulating satisfaction and loyalty based on combinations of destination image attributes. Recipe 1 indicates that a combination of customized activities and amenities, accessibility and luxury services, people, and reputation create conditions where consumers are satisfied and loyal. According to Recipe 2, consumers are satisfied and loyal when destinations offer accessible luxury services, people, and reputation, even if they do not provide luxury shopping and dining experiences.

[Table3]

Table 4 shows fsQCA results predicting satisfaction and loyalty based on religiosity and perceived destination image. Recipe 1 indicates that consumers with religious values, faith, and cosmopolitan outlooks are satisfied with, and loyal to, destinations with customized activities and amenities, accessibility, luxury services, people, reputation, and excellent weather and culture. Alternatively, Recipe 2 reveals that consumers with religious values, faith, commitment, and a cosmopolitan outlook are satisfied and loyal in accessible destinations with customized activities and amenities and luxury services, people and reputation, irrespective of opportunities for luxury shopping and dining experiences. Recipe 3 shows that some satisfied and loyal consumers demonstrate religious values and faith, commitment, and cosmopolitan values. This group prefer destinations with customised activities and amenities, luxury services, people and reputation, rich culture and excellent weather, again irrespective of opportunities for luxury shopping and dining experiences.

[Table4]

Table 5 demonstrates that three recipes from a combination of religiosity and destination image configurations combine with satisfaction to explain conditions that stimulate loyalty. Recipe 1 shows that satisfied consumers with religious values, faith and cosmopolitan principles are loyal to an accessible destination with customised activities and amenities, luxury services, people and reputation, and excellent weather and culture. Per Recipe 2, satisfied consumers with religious values, faith, and commitment, along with cosmopolitan values are more likely to revisit and recommend an accessible destination with customized activities and amenities and luxury services, people and reputation even when it has poor shopping and dining experiences. Recipe 3 explains that satisfied consumers with

religious values, faith and commitment, with cosmopolitan values are loyal to accessible destinations with luxury services, people and reputation and good weather and culture, again even if shopping and dining experiences are poor.

[Table5]

Assessment of Necessary Conditions

Table 6 presents the religious and destination attributes required to stimulate satisfaction and loyalty. Among religiosity factors, faith appeared as a necessary condition to attain satisfaction and loyalty (consistency>0.93). Two destination attributes: accessibility (consistency>0.92) and luxury services, people and reputation (consistency>0.94) are necessary to achieve satisfaction and loyalty. Accordingly, the loyalty of Muslim consumers depends on their satisfaction (consistency>0.98) (Taheri *et al.*, 2019).

[Table6]

Discussion and implications

Discussion

Muslim consumer behaviour is influenced by several factors (Eid and El-Gohary, 2015), with recent moves towards more open and cosmopolitan consumption practices when travelling consistent with the hospitality industry's turn towards encouraging transformative behaviour more generally (Soulard *et al.*, 2019). As various factors combine to determine satisfaction and loyalty, this study extends our understanding of the role that religiosity, cosmopolitan perspectives, and perceived destination image attributes play therein. The results echo extent literature and deepen our understanding of the interplay between perceived destination image, religiosity, cosmopolitanism, satisfaction, and loyalty (Eid and El-Gohary, 2015; Gursoy *et al.*, 2014; Prayag and Hosany, 2014). Findings from fsQCA configurational modelling indicate a transformative pattern in shaping the behavioural intentions of Muslim consumers; consumers combine elements of religiosity and cosmopolitanism in developing satisfaction with, and loyalty toward, a destination. The results therefore suggest that religious faith and cosmopolitan values increase Muslim consumers' satisfaction and loyalty. Nevertheless, low religious faith and commitment coupled with high cosmopolitan values also stimulates satisfaction and loyalty for some Muslim consumers.

Finally, the NCA results demonstrate that Muslim consumers prioritise religious faith, with satisfaction and loyalty contingent on a destination's hospitality offerings demonstrating consistency with their faith. However, destination attributes such as accessibility and luxury services, people, and reputation remain important in stimulating satisfaction and loyalty. This indicates that satisfaction and loyalty are not attainable if destinations are not accessible, prestigious, and endowed with luxury services. Nonetheless, some destination hospitality attributes (e.g., customised activities/amenities, luxury shopping/dining experiences, culture, weather) are not necessary to predict satisfaction and loyalty.

Theoretical implications

This study proposes several theoretical implications. *First*, discourse on religiosity within tourism research remains limited (Jafari and Scott, 2014; Eid and El-Gohary, 2015). More specifically, studies examining the nexus between religiosity and cosmopolitanism are scant despite literature contending that the two are interconnected (Rovisco and Kim, 2014). This relationship is particularly apparent within Muslim settings. On one hand, Muslims are

expected to adhere to the principles of Islam when travelling (Cleveland *et al.*, 2013). On the other, an increasing number of Muslim travellers are eager to demonstrate cosmopolitanism through travel behaviours. Thus, travel decision-making for Muslims represents a complex process as multiple criteria are used to make decisions. However, using fsQCA, this study extends extant discourse by empirically testing the combined influence of religiosity, cosmopolitanism, and perceived destination image characteristics leading to satisfaction and loyalty within the Maldivian tourism context. Given the complex interplay among these factors, attention should be paid to interpreting such conditions in tourism studies as they can be interpreted differently based on consumer decision-making process and their intention to travel to moderately religious destinations or insular tourism-intensive destinations. *Second*, destination attributes make evaluating consumer behaviour even more complex. For example, some may overlook their religious commitment based on the nature of the destinations they visit. However, destinations that demonstrate respect for religious values and faith contribute to Muslim consumers' satisfaction and loyalty. Yet, not all destination and hospitality attributes stimulate satisfaction and loyalty; with luxury shopping and dining experiences playing a negative role in some recipes. This study was thus justified in its use of complexity theory to explain the nuances of Muslim tourists' consumption behaviours (Woodside, 2017).

Managerial implications

The fsQCA results calculate recipes for satisfying Muslim consumers and stimulating loyalty therein (**Tables 2-5**). These recipes explain the conditions where Muslim consumers with different religious backgrounds and destination image perceptions express satisfaction and loyalty. Destination managers can use these results as a guide to design offerings likely to stimulate satisfaction and loyalty. For example, for destinations with little emphasis on providing shopping and dining opportunities, destination managers can instead encourage consumer satisfaction and loyalty by improving the accessibility of luxury services while developing the destination's reputation for friendly, helpful, and welcoming locals (Recipe 2; Table 3). Further, offering customized activities and amenities can stimulate satisfaction and loyalty, irrespective of the quality of luxury dining and shopping experiences, under similar circumstances (Recipe 1; Table 3). Such recipes serve as exemplars; capable of guiding destination hospitality managers, but each recipe identified within the findings could be of potential benefit those hoping to design and develop local hospitality offerings in a manner which encourages Muslim consumer satisfaction and loyalty while balancing the religious and cosmopolitan characteristics required to appeal to both Muslim and non-Muslim audiences (Han *et al.*, 2019a; Han *et al.*, 2019b).

Thus, while some contemporary Muslims are cosmopolitan-oriented, that does not mean that they are not religious, as the findings from this study demonstrate. Indeed, our findings indicate that cosmopolitan Muslim consumers that demonstrate high religious faith are more satisfied and loyal. We suggest that destination hospitality managers remain vigilant in communicating the cosmopolitan nature of their destination before, during, and after travel, in line with the expectations of this growing group of Muslim consumers. Thus, destinations like the Maldives that portray a cosmopolitan leisure image should continue to emphasise these characteristics to attract non-Muslim consumers alongside the new generation of Muslim consumers. Nonetheless, such destinations should simultaneously acknowledge the religious needs and preferences of Muslims and ensure that religious attributes are embedded within their destination image through a balanced approach. Additionally, the Maldivian tourism authority and hospitality service industry can provide moderately religious offerings to cosmopolitan Muslim tourists in order to developing a unique 'destination buzz'; stimulating repeat tourism. For cosmopolitan yet

religious Muslim consumers', attributes such as customized activities, amenities, and destination reputation are important in stimulating satisfaction and loyalty (Gannon *et al.*, 2017). Hence, destinations hoping to develop a cosmopolitan image should emphasize experience-based destination characteristics.

As tourists visiting the Maldives are primarily clustered in resorts, this may influence those contending that there are few opportunities for luxury dining and shopping. It would thus be interesting to see Muslim consumers' perceptions of luxury dining/shopping in different contexts, such as city destinations. *Finally*, our results also indicate that accessibility, reputation, and luxury services and people, alongside faith, are necessary conditions stimulating Muslim consumers' satisfaction and loyalty. Consequently, Islamic destinations like the Maldives should prioritise these attributes. Policy-makers should promote accessibility, luxury services, friendly people, and the prestigious image of the Maldives in marketing communications with greater focus placed on empowering host communities to interact with tourists. Decision-makers should continue to develop a marketing plan which represents the Maldives as a prestigious destination underpinned by luxury services. However, as religious faith is a necessary factor stimulating Muslim consumers' loyalty and satisfaction, destination managers should be careful to avoid the development of conditions where religious beliefs are questioned or disrespected. Therefore, greater emphasis should be placed upon training and educating host communities and hospitality employees with regards to the importance of respecting the balance between cosmopolitanism and religiosity evidenced in the behaviour of contemporary Muslim visitors to the Maldives.

Limitations and future research

This study is not without limitations. *First*, it is quantitative and cross-sectional in design. Thus, while the theoretical reasoning is sound, it cannot provide complete confirmation of predictions. We suggest that a holistic understanding of Muslim consumer behaviour requires a longitudinal study employing multimodal research design. *Second*, data were collected exclusively from Muslim customers. To explore Maldivian service provider perspectives, additional data should be collected from hotel and resort employees via qualitative or mixed-method means to extend our results. *Third*, consumer behaviour is shaped by multiple socio-cultural, economic, and political forces. Accordingly, underpinned by the suggested conceptual model, future research should investigate the behaviour of demographic subsets of Muslim consumer across different socio-cultural contexts. *Fourth*, future studies could consider how different variables (e.g., engagement, socialization) shape the constructs investigated herein. *Fifth*, future studies could apply our model to similar insular tourism-intensive destinations such as Mauritius. *Finally*, data were collected before the COVID-19 pandemic. We acknowledge that data collection and research design might be different if undertaken under current circumstances where, for example, traveller mobility is drastically reduced and consumer demands of the hospitality industry err towards further safety measures over-and-above those considered satisfactory under normal circumstances.

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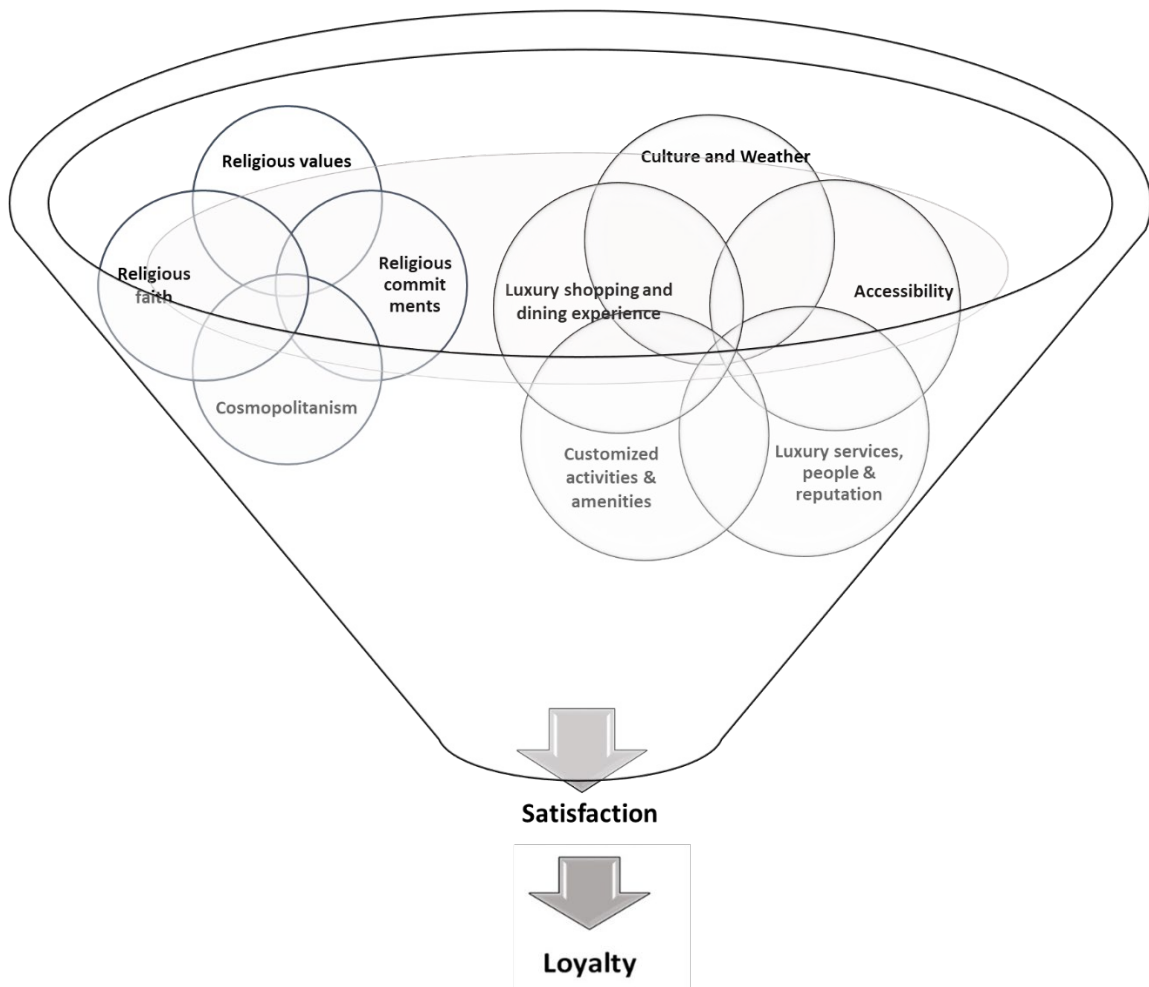


Figure1.Proposed configurational model

Table 1. Reliability and validity

Constructs and underlying items (CR; α ; AVE)	t-value	Standard loading
<i>Cosmopolitanism</i> (CR=0.91; α =0.86; AVE=0.71)		
I like to observe people from other cultures to see what I can learn from them	11.59	0.68
I enjoy exchanging ideas with people from other cultures/countries	32.17	0.81
I am interested in learning more about people who live in other countries	8.77	0.79
I enjoy being with people from other countries to learn about their views and approaches	7.78	0.69
<i>Customised activities and amenities</i> (CR=0.85; α =0.77; AVE=0.60)		
Tailor-made day trips and activities	12.70	0.72
Organised tour to experience local culture	13.89	0.67
Availability of trained help	30.22	0.73
Upscale local transportation facilities(e.g., speedboats, seaplanes)	15.78	0.72
<i>Destination accessibility</i> (CR=0.81; α =0.70; AVE=0.52)		
Language familiarity	18.49	0.71
Safety and security for you and your family	15.57	0.67
Local cuisine in compliance with religious beliefs (e.g., halal)	13.80	0.77
Easy tourist visa	16.50	0.80
<i>Luxury services, people and reputation</i> (CR=0.86; α =0.78; AVE=0.61)		
Luxury accommodation	11.81	0.64
Customized services(e.g., travel arrangements)	12.04	0.70
Friendly people	12.13	0.65
A destination with a good reputation	27.08	0.71
<i>Luxury shopping and dining</i> (CR=0.86; α =0.78; AVE=0.70)		
High-end shopping and boutiques	11.00	0.85
Luxury brands for shopping	13.05	0.71
Gourmet dining	9.07	0.68
<i>Culture/Weather</i> (CR=0.79; α =0.70; AVE=0.51)		
Interesting natural attractions(e.g., beach, lagoons, marine life)	30.09	0.70
Pleasant weather/climate	16.07	0.68
Heritage and history(e.g., museums)	23.22	0.71
Spa/wellness facilities	14.32	0.65
<i>Loyalty</i> (CR=0.82; α =0.78; AVE=0.65)		

I will try to return to Maldives	16.02	0.66
I think I will revisit Maldives	17.22	0.71
I will encourage relatives and friends to visit Maldives	8.32	0.64
I would recommend Maldives	5.89	0.62

Religious faith(CR=0.82; α =0.80; AVE=0.58)

I consider myself active in my faith (I spend time in Mosque)	8.23	0.68
My faith is an important part of who I am	10.26	0.70
I look to my faith as providing meaning and purpose in my life	15.32	0.71
My religious belief is my whole purpose in life	8.56	0.69
Religion is important to me because it answers questions about the meaning of life	8.11	0.62
My religious faith is extremely important to me	7.29	0.65
It is important for me to spend periods of time in private religious thought and prayer	8.23	0.65
My religious beliefs influence many of my decisions and dealings in life	13.29	0.71
I pray every time I'm supposed to	14.22	0.73
I look to my faith as a source of comfort	17.29	0.78

Religious commitment(CR=0.81; α =0.82; AVE=0.53)

I keep well informed about my local religious group and have influence in its decisions	9.45	0.70
I make financial contributions to my religious organization (e.g., Zakat)	13.45	0.79
I enjoy participating in the activities of my religious organization	11.39	0.68

Religious values(CR=0.82; α =0.78; AVE=0.51)

Spiritual values are more important to me than material things	10.87	0.80
Religious people are better citizens	8.67	0.65

Satisfaction(CR=0.90; α =0.84; AVE=0.74)

I feel very good about my visit to Maldives	11.36	0.86
Overall, I am satisfied with my visit to Maldives	18.43	0.78
I am satisfied with my decision to visit Maldives	12.03	0.71

Note: Significant at t -value>1.96 at p -value<0.05; t -value>2.57 at p -value<0.01; t -value>3.29 at p -value<0.001.

Table2. Causal recipes (religiosity configuration)

sati=f(vlu, cmt, fith, cos); loy=f(vlu, cmt, fith, cos)	Description: Causal recipes for conditions where tourists are satisfied and loyal (religiosity configuration)
R1:Vlu*Fith	Tourists with high religious values and faith are more likely to be satisfied and loyal.
R2:Fith*Cos	Tourists who are cosmopolitan and have high religious faith are more likely to be satisfied and loyal.
R3:~Vlu*~Cmt*Cos	Tourists who are cosmopolitan, yet do not have high religious faith, are more likely to be satisfied and loyal.

Note: R=recipe. sati:satisfaction, loy:loyalty, Vlu:religious values, Fith:religious faith, Cmt:religious commitment, Cos:cosmopolitanism. Metrics for satisfaction (coverage: 0.92, consistency: 0.97) and loyalty (coverage: 0.92, consistency: 0.95) algorithms.

Table3.Causal recipes(perceived destination image configuration)

sati=f(activ, acb, srv, shp, clut); loy=f(activ, acb, srv, shp, clut)	Description: Causal recipe conditions where tourists are satisfied and loyal (destination image configuration)
R1:activ*acb*srv	Tourists who enjoyed customized activities and amenities, accessibility, and luxury services, people and reputation of the destination are most likely to be satisfied and loyal.
R2:acb*srv*~shp	Tourists who enjoyed accessibility and luxury services, people and reputation of the destination are most likely to be satisfied and loyal tourists, irrespective of few opportunities for luxury shopping and dining experience.

*Note:*R=*recipe*. activ:customized activities and amenities, acb:accessibility, srv:luxury services, people and reputation, shp:luxury shopping and dining experience, clut:culture and weather. Metrics for satisfaction (coverage: .84, consistency: 0.98) and loyalty (coverage: 0.85, consistency: 0.96) algorithms.

Table 4. Causal recipes (combination of religiosity and destination image configurations)

sati=f(vlu, cmt, fith, cos, actv, acb, srv, shp, clut); loy=f(vlu, cmt, fith, cos, actv, acb, srv, shp, clut)	Description: Causal recipe conditions where tourists are satisfied and loyal (religiosity and destination image configurations)
R1:vlu*fith*cos*actv*acb*srv*clut	Cosmopolitan tourists with high levels of religious values and faith enjoyed customized activities and amenities, accessibility, luxury services, people and reputation, and culture and weather of the destination are most likely to be satisfied and loyal.
R2:vlu*cmt*fith*cos*actv*acb*srv*~shp	Cosmopolitan tourists with high religious values, commitment, and faith who enjoyed customised activities and amenities, accessibility, and luxury services, people and reputation of the destination are most likely to be satisfied and loyal; even if they perceive destinations as offering few opportunities for luxury shopping and dining.
R3:vlu*cmt*fith*cos*acb*srv*~shp*clut	Cosmopolitan tourists with high religious values, commitments, and faith who enjoyed customized activities and amenities, accessibility, luxury services, people and reputation, and culture and weather of the destination are most likely to be satisfied and loyal; even if they perceive destinations as offering few opportunities for luxury shopping and dining.

Note: R=recipe. sati:satisfaction, loy:loyalty, Vlu:religious values, Fith:religious faith, Cmt:religious commitments, Cos:cosmopolitanism. actv:customized activities and amenities, acb:accessibility, srv:luxury services, people and reputation, shp:luxury shopping and dining experience, clut:culture and weather. Metrics for satisfaction (coverage: 0.68, consistency: 0.99) and loyalty (coverage: 0.70, consistency: 0.98) algorithms.

Table 5. Causal recipes to predict loyalty (combination of religiosity and destination image configurations with satisfaction)

loy=f(vlu, cmt, fith, cos, actv, acb, srv, shp, clut, sati)	Description: Causal recipe conditions for tourist loyalty (religiosity, destination image, and satisfaction configuration)
R1:vlu*fith*cos*actv*acb*srv*clut*sati	Satisfied tourists with cosmopolitan views and high levels of religious values and faith and enjoyed customized activities and amenities, accessibility, luxury services, people and reputation, and culture and weather of the destination are most likely to be satisfied and loyal.
R2:vlu*cmt*fith*cos*actv*acb*srv*~shp*sati	Satisfied cosmopolitan tourists with high religious values, commitments, and faith who enjoyed customized activities and amenities, accessibility, and luxury services, people and reputation of the destination are most likely to be satisfied and loyal. Even when they perceive little opportunity for luxury shopping and dining.
R3:vlu*cmt*fith*cos*acb*srv*~shp*clut*sati	Satisfied tourists with cosmopolitan views and high levels of religious values, faiths, and commitments who enjoyed customized activities and amenities, accessibility, luxury services, people and reputation, and culture and weather of the destination are most likely to be satisfied and loyal. Even when they perceive little opportunity for luxury shopping and dining.

*Note:*R=*recipe*. sati:satisfaction, loy:loyalty, Vlu:religious values, Fith:religious faith, Cmt:religious commitments, Cos:cosmopolitanism. actv:customized activities and amenities, acb:accessibility, srv:luxury services, people and reputation, shp:luxury shopping and dining experience, clut:culture and weather. Metrics for loyalty (coverage: 0.69, consistency: 0.98) algorithms.

Table 6. Necessary conditions: Religiosity and Destination Image

Condition	Satisfaction		Loyalty	
	consistency	coverage	consistency	coverage
Religious values	0.88	0.96	0.88	0.94
Religious faith	0.93	0.96	0.93	0.94
Religious commitment	0.77	0.97	0.77	0.95
Cosmopolitanism	0.87	0.97	0.87	0.95
Customized activities/amenities	0.85	0.97	0.86	0.96
Accessibility	0.92	0.96	0.92	0.94
Luxury services, people and reputation	0.94	0.97	0.94	0.94
Luxury shopping and dining	0.63	0.98	0.65	0.97
Culture/weather	0.83	0.97	0.94	0.96
Satisfaction			0.98	0.95

Note: Necessary conditions **bolded**(consistency>0.9).