






# “The impact of User-Generated Content and religiosity on tourist expectations and visit decisions in Muslim-friendly tourism”

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# THE IMPACT OF USER-GENERATED CONTENT AND RELIGIOSITY ON TOURIST EXPECTATIONS AND VISIT DECISIONS IN MUSLIM- FRIENDLY TOURISM

## Abstract

The rapid growth of Muslim-friendly tourism has intensified competition among halal destinations, making effective digital communication and trust-building mechanisms increasingly important. User-Generated Content (UGC) and religiosity are considered important factors influencing Muslim tourists' decision-making processes; however, empirical evidence on their combined effects remains limited. This study aims to examine the influence of UGC on travel decisions to Muslim-friendly tourism destinations, with tourists' expectations as a mediating variable and religiosity as a moderating variable. This study employed a quantitative approach, utilizing primary data collected in between June and August 2025 through structured questionnaires administered to 400 Muslim tourists visiting Muslim-friendly destinations in East Java, Indonesia. The data were analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) to test direct, mediation, and moderation relationships. The results indicate that UGC has a positive and significant influence on tourists' expectations and visit decisions. Tourist expectations also showed a significant positive influence on visit decisions and acted as a partial mediator in the relationship between UGC and visit decisions, confirming its central role in shaping travel behavior. Conversely, religiosity was found not to strengthen the relationship between tourist expectations and visit decisions, suggesting that highly religious tourists rely less on experiential expectations when making travel choices. These findings imply that halal destination managers should prioritize credible and emotionally engaging UGC strategies while considering varying levels of tourist religiosity. This study provides new empirical evidence by highlighting the moderating role of religiosity in Muslim-friendly tourism decision-making.

## Keywords

User-Generated Content, religiosity, tourist expectations,  
visit decisions, Muslim-friendly tourism

## JEL Classification

Z32, D10, M31, Z12

## INTRODUCTION

Muslim-friendly tourism, previously known as halal tourism, is one of the fastest-growing segments in the global tourism industry. The number of Muslims worldwide grew by 21% between 2010 and 2020, rising from 1.7 billion to 2.0 billion. This growth rate is twice that of the global population, which increased by only 10% during the same decade. As a result, the proportion of Muslims in the global population has also risen, from 24% to 26%. The projected growth of the Muslim population to 26% of the worldwide population by 2030 creates a vast market opportunity (Hackett et al., 2025). As awareness of Muslim travelers' needs increases, halal travel is influencing how destinations design and deliver their experiences. According to the latest Mastercard-CrescentRating Global Muslim Travel Index (GMTI) 2025 report, international Muslim tourist arrivals reached 176 million in 2024, a 25% increase from 2023. This number is expected to

increase to 245 million by 2030. By then, total travel expenditure is projected to reach USD 230 billion, emphasizing the significant influence and economic potential of this dynamic market. Stercard et al. (2025) ranks Indonesia as the fifth-best halal tourism destination in the world. This recognition highlights Indonesia's rich tourism resources, service quality, and significant potential within the tourism industry, affirming its strategic position in market development in GMTI 2025.

Halal tourism development continues to face several fundamental challenges, including ineffective promotional strategies, difficulties in enhancing destination branding, and limited use of modern communication media to reach tourists effectively. Nurdiansyah (2018) highlighted that ineffective communication strategies have left Indonesia's immense halal tourism potential underexplored. Social media places UGC at the forefront of digital information flows. UGC is a key source of destination information, shaping consumer perceptions and influencing decision-making. Travelers rely on reviews, comments, photos, and videos shared by other users as essential references for making travel choices. UGC is becoming increasingly important in modern tourism marketing because it offers more authenticity and credibility than official promotions. Both factual and emotional UGC play a crucial role in shaping a destination's image and influencing travelers' intentions and decisions.

A key scientific problem arises from the gap between the growing reliance on UGC in the digital era and the limited understanding of how such content interacts with religiosity to influence tourist expectations and visit decisions in Muslim-friendly tourism. Most studies have concentrated on the influence of UGC on visit intentions. However, research regarding its impact at the post-decision stage and the role of religiosity in reinforcing this relationship remains limited.

Religiosity, as a key characteristic of Muslim tourists, is believed to influence how individuals process information and make decisions (Adel et al., 2021). Bibliometric study identified emerging research themes, including Muslim tourist satisfaction and loyalty, service quality, privacy facilities, and the importance of enhancing the role of religiosity among tourists. Although religiosity is mentioned as a potential theme, there are very few empirical studies that have thoroughly examined it as a moderating variable in the Muslim-friendly tourism model (Fauzi & Battour, 2024). This presents a significant research gap, particularly regarding how religiosity interacts with UGC in influencing expectations and visit decisions.

This problem is particularly relevant in emerging Muslim-friendly tourism destinations, where digital information often serves as the primary reference for potential visitors. Without a clear understanding of how UGC and religiosity contribute to expectation formation and decision-making, tourism stakeholders may struggle to design effective digital marketing strategies and policy interventions. Therefore, addressing this scientific problem is essential for advancing tourism marketing theory and supporting evidence-based development of Muslim-friendly tourism in the digital era.

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## 1. LITERATURE REVIEW AND HYPOTHESES

In the field of tourism studies, the term "Muslim-friendly tourism" is synonymous with "halal tourism." This concept refers to Muslim travelers' involvement with various objects and activities during their journeys, guided by Islamic religious rules and regulations that support their faith and practices (Battour & Ismail, 2016). Investigations into Muslim-friendly tourism have been conduct-

ed in Malaysia, Turkey, Indonesia, and Tunisia (Battour et al., 2018). Researchers have identified key attributes of Muslim-friendly tourism, such as prayer spaces, halal food, Muslim-friendly toilets, sharia-compliant entertainment and activities, along with a mutual sense of respect and benefits (Said et al., 2022; Battour & Ismail, 2016). It has become imperative to precisely identify the characteristics of halal tourism. The initial definition delineates a wide array of attractions and tourism activities sanctioned by Islamic doctrines. The

second definition is more precise, highlighting the delivery of tourism services tailored to fulfill the religious and cultural requirements of Muslim tourists. Han et al. (2019) and Said et al. (2022), which revealed Muslim travelers' specific considerations and preferences in this context. Said et al. (2022) conducted a qualitative study examining the key demands and concerns of Muslim tourists visiting Taiwan, South Korea, and Japan, nations with Muslim communities. The research revealed that Muslim visitors in nations where Muslims constitute a minority possess certain requirements. Their demands encompass mental preparation prior to travel to navigate travel circumstances and social support to surmount cultural and linguistic obstacles while securing access to halal food.

In the context of Muslim-friendly tourism, the tourist decision-making process can be explained by the Social Cognitive Theory (SCT). Dynamic and reciprocal interactions among environmental, personal, and behavioral factors characterize human behavior. This framework helps us understand how tourists make decisions when selecting Muslim-Friendly Tourism destinations. It highlights the impact of environmental influences and individual expectations on these decision-making processes. SCT, provides the foundation for this understanding, proposed by Bandura (1986). This theory is often used as a reference to explain further phenomena related to information technology use. SCT emphasizes a reciprocal relationship among environment, behavior, and cognition, known as triangular reciprocity. Based on SCT, Compeau and Higgins (1995) developed a Cognitive Social Model that shows the mutually influencing relationship between environmental factors (such as encouragement from others, their usage, and support), cognitive factors (in the form of computer self-efficacy and outcome expectations), and behavior (in the form of affect, anxiety, and usage) in visit decisions.

The process of tourist decision-making can be explained using SCT, which is applied in fields such as marketing, health, and tourism to understand future individual behavior (Bandura, 1986). Intention alone is insufficient to predict future behavior; it must be accompanied by actual control over tourists' decision-making regarding their vis-

its. This highlights the importance of understanding tourist behavior to anticipate future actions. User-Generated Content (UGC) and mainstream media both play significant roles in shaping cognitive and emotional perceptions of destinations. Additionally, tourists' cognitive perceptions significantly influence their satisfaction with visits to those destinations.

User-Generated Content (UGC) has become a dominant source of information in the digital tourism environment. Since the creation of Web 2.0 in 2004, internet users' roles have transitioned from passive readers to active creators and sharers of content and information (Lo & Yao, 2019). UGC has become a valuable resource for tourists to collect information and make informed travel decisions (Lian et al., 2025). UGC is the content posted by users on social media through photos, videos, or text (Li et al., 2024). Xu et al. (2023) explored the influence of UGC on tourist loyalty and categorized it as factual and emotional.

With the development of Information and Communication Technology (ICT), the concept of UGC has been introduced into the tourism industry. This technology allows individual visitors to create and share electronic content among many users globally. Travelers are increasingly making travel decisions based on UGC information found on social media, such as travel posts and reviews on TripAdvisor, C-trip, or Mafengwo (Van der Zee & Bertocchi, 2018). Researchers generally categorize UGC based on social media applications, so the impact of UGC on traveler behavior has been studied for Twitter (Liu et al, 2017), TripAdvisor, and YouTube (Guo et al, 2017). Other scholars have classified UGC sources as strong ties and weak ties based on UGC contributors (Narangajavana et al, 2019). However, the potential impact of UGC attributes on traveler perceptions and behavior remains unclear. The popularity of UGC use by tourists has increased significantly (Yamagishi et al, 2023) This is because it allows consumers to easily obtain the latest information about destinations and services reported by other travelers, such as popular tourist attractions, transportation, and travel tips. This collected information also includes photos, videos, and stories that can positively influence travelers' feelings and emotions about travel products or destinations. In

this sense, UGC is not only a source of information used to inform travel purchasing decisions, but also a supporting source of information used to shape perceptions about travel products or destinations (Luo & Zhong, 2015).

UGC plays a crucial role in influencing tourists' decisions to visit a destination. Factual UGC provides objective information such as prices, amenities, accessibility, and authenticity, helping tourists make more informed decisions (Xu, 2022). Meanwhile, emotional UGC reviews, images, and videos evoke positive or negative feelings, fostering emotional attachment and strengthening the destination's appeal (Cheung et al., 2021; Yamagishi et al., 2023). The combination of credible information and authentic emotional content makes UGC an important reference source in strengthening tourist confidence, reducing uncertainty, and driving decisions to visit destinations, including in the context of Muslim-friendly tourism.

Tourist expectations represent an essential psychological mechanism in decision-making processes. Expectation theory is based on the various characteristics or attributes that one seeks to achieve or that lead to specific results (Olson & Dover, 1976). As such, expectations are pre-formed perceptions and prior experiences of a product's performance or attributes (Andereck et al., 2012). Tourist expectations are "pre-formed perceptions about travel outcomes" (Wang et al., 2016) built from various sources of information related to tourist destinations. Wang et al. (2016) found that tourists' cognitive and affective images shape their expectations of travel destinations. Significantly, these images impact satisfaction levels, memory, knowledge, and decision-making regarding the destination. Furthermore, positive destination images, created by the combination of destination attributes such as tourism services, activities, infrastructure, and attractions play a key role in influencing travelers' selection decisions (Kim et al., 2012). In tourist behavior, Wang et al. (2016) argue that expectations differently influence attitudes, motivation, and loyalty to tourist destinations (Solís-Radilla et al., 2019). Gannon et al. (2017) pointed out that tourists are likely to return to destinations and recommend their overall experiences to others if their expectations are met. Measuring tourist expectations in tourism involves assessing indicators that

reflect how tourists anticipate the quality of information, services, and experiences before visiting a Muslim-friendly tourism destination (Wang et al., 2016).

Tourists form expectations as mental representations of a destination's quality, advantages, and experiences. Consumer behavior theory emphasizes that these expectations are a crucial factor in the decision-making process (Wang et al., 2021). Tourists are more likely to visit a destination when their expectations align with the information they have gathered. However, if there is a gap between their expectations and their actual perceptions of the destination, it can lead to disappointment. This disappointment diminishes tourists' confidence in the quality of the experience they will have, which, in turn, reduces their intention to visit.

Tourist expectations refer to the predictions or hopes that travelers have before they begin their journey. These expectations cover various aspects of a destination, including services, facilities, and experiences. They are often influenced by information available on social media, particularly UGC such as reviews, recommendations, and personal stories (Narangajavana Kaosiri et al., 2019). Research indicates that tourist expectations significantly influence the connection between UGC and travel behavior. Antari et al. (2023) found that tourist expectations primarily determine variance in motivation and visit decisions. Similarly, Wang et al. (2024) showed that positive expectations can lead to an increase in the frequency of visits to public spaces. This highlights the importance of expectations in transforming UGC into actual tourist behavior. When tourists encounter UGC, which includes both factual and emotional elements, they begin to form expectations about the destination. These expectations play a crucial role in influencing their decisions to visit.

The literature on the relationship between religion and consumer behavior has expanded significantly. Several studies emphasize how religion influences consumption patterns, preferences, and purchasing decisions (Gupta et al., 2023). Most early studies emphasized religious affiliation as the primary variable. This approach was subtle, classifying followers of a particular religion into a single, uniform category while failing to recognize

the diverse levels of religiosity within that group. Research has shown that religiosity encompassing intrinsic motivation, religious values, awareness of halal labels, and sensitivity to religious symbols—significantly influences attitudes and purchase intentions. Among Muslim consumers, the presence of halal symbols and certification can enhance trust and the willingness to pay. However, these effects can vary based on the individual's specific religious beliefs (Santovito et al., 2023). According to Agarwala et al. (2019), asserts that religiosity influences various aspects of consumer behavior, including attitudes toward products, purchasing decisions, consumption ethics, and risk-taking.

The research focuses on the concept of religiosity, which refers to an individual's level of commitment or adherence to their religious beliefs. This concept is regarded as more representative because it is continuous, enabling a more detailed analysis of how varying levels of religious practice influence consumer behavior (Agarwala et al., 2019). This literature review focuses on two main aspects: (1) measuring religiosity in consumer behavior research, and (2) the role of religiosity in purchasing decisions for halal products.

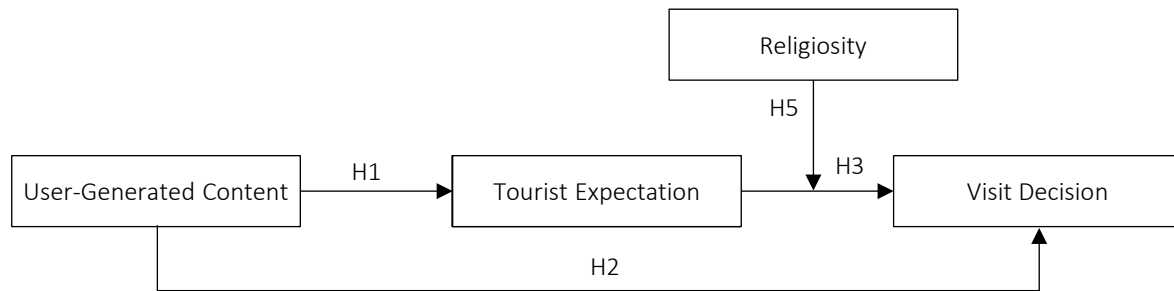
Religiosity is the level of an individual's adherence to the values, norms, and teachings of their religion. In the context of tourism, religiosity serves as a lens that shapes how tourists interpret information, form preferences, and ultimately make travel decisions. (Roswinanto & Suwanda, 2021). Tourists with high levels of religiosity tend to be more selective in their destination choices. Their considerations are not limited to entertainment or facilities, but also the extent to which the destination supports their religious practices, such as the availability of halal food, prayer facilities, and an atmosphere that aligns with Sharia principles. This condition allows religiosity to strengthen or weaken the influence of expectations on travel decisions, depending on the destination's compatibility with religious principles. Previous research supports this moderating role. Muslichah et al. (2020) found that religiosity plays a significant role in strengthening the relationship between halal awareness and purchasing decisions. Nugraha and Widyaningsih (2022) also confirmed that Religiosity influences the relationship between tourism expectations and the motivation for Umrah visits.

The tourist decision-making process is used to identify destinations, sites, or attractions to be visited, which are influenced by that information (Rather et al., 2023). Chen et al. (2015) state that the online consumer holiday decision-making process consists of three stages: information search, evaluation, and purchase. During the purchase stage, consumers interact fully with the brand as they select and buy their preferred travel package. After their trip, tourists compare their actual experiences to their initial expectations. This comparison leads to the development of positive or negative attitudes, which are often shared on social media and can influence the decisions of other potential travelers. Frequent social media users tend to visit various destinations and assess their quality based on factors such as credibility, integrity, and trust. These evaluations reflect the final choices consumers make regarding travel to tourist attractions (Zainuddin et al., 2022).

Consumers make numerous purchase decisions every day, and these choices have become a focal point for marketers across various industries (Trung & Khalifa, 2019). However, understanding consumer purchase behavior is not easy because it is often hidden in consumers' minds. Consumers do not know precisely what influences their purchases (Kotler & Armstrong, 2018). This is fundamental and closely related to certain conditions, such as when a tourist decides to visit a particular destination (Abou-Shouk & Khalifa, 2017).

The visitor decides to visit a destination, and the process of gathering information is influenced by factors such as the individual's stage in the family life cycle (Mohamud Hussein et al., 2017). Kotler and Armstrong (2018) argued that purchase decisions are decisions made by consumers about brands or products to buy.

In tourist behavior studies, visit decisions are often regarded as similar to visit intentions, particularly in research involving participants who have previously visited the destination. This stage encompasses information gathering, evaluating alternatives, and deciding to visit a location (Chen et al., 2015; Kotler & Armstrong, 2018). Visit intention is a psychological construct that reflects an individual's readiness and motivation to make visits (Pop et al., 2022). In this research context,



**Figure 1.** Conceptual model

where respondents have already visited specific destinations, we equate the visit decision variable with visit intention. This is because the decision to visit has been made, and our focus is on the motivations and underlying intentions that drive it. In other words, the visit decision reflects the evaluation process and the confirmation of intentions that have already occurred, which can be assessed through prior visit experiences. Therefore, this research adopts the perspective that visit decisions and intentions are synonymous, particularly among tourists who have made visits. This understanding allows for a more comprehensive analysis of the factors that influence post-visit behavior, including tourists' likelihood of returning to the destination or recommending it to others.

Based on the above discussion, it is evident that there is a need for an integrated empirical framework that simultaneously examines User-Generated Content, religiosity, tourist expectations, and visit decisions within the context of Muslim-friendly tourism. Such an approach is expected to contribute to tourism marketing literature by clarifying the mechanisms through which digital information and religious values jointly influence tourist behavior.

This study aims to examine the influence of UGC on travel decisions to Muslim-friendly tourism destinations.

Based on the theoretical framework of consumer decision-making and digital marketing communication, this study proposes a set of hypotheses to examine the relationships among UGC, tourist expectations, religiosity, and visit decisions in the context of Muslim-friendly tourism. UGC is conceptualized as a key source of market-based information influencing tourists' cognitive and

ffective evaluations, while tourist expectations represent an important psychological mechanism linking digital information to behavioral intentions. Religiosity is incorporated as a boundary condition that may alter the strength of the relationship between expectations and visit decisions. Accordingly, the following hypotheses are formulated to be tested empirically. The conceptual research model is shown in Figure 1.

- H1: UGC has a positive and significant effect on tourist expectations toward Muslim-friendly tourism destinations.*
- H2: UGC has a positive and significant effect on tourists' visit decisions toward Muslim-friendly tourism destinations.*
- H3: Tourist expectations have a positive and significant effect on tourists' visit decisions toward Muslim-friendly tourism destinations.*
- H4: Tourist expectations mediate the relationship between UGC and tourists' visit decisions toward Muslim-friendly tourism destinations.*
- H5: Religiosity moderates the relationship between tourist expectations and tourists' visit decisions toward Muslim-friendly tourism destinations.*

## 2. METHODOLOGY

This study employed a quantitative research design using a survey method to examine the relationships among User-Generated Content, Religiosity, Tourist Expectations, and Visit Decisions toward Muslim-friendly tourism. The research procedure consisted of four main stages. First, relevant con-

structs and measurement indicators were identified based on established tourism marketing and religiosity literature. Second, a structured questionnaire was developed and pre-tested to ensure clarity and reliability. Third, data were collected through an online survey distributed to eligible respondents. Finally, the collected data were analyzed using Structural Equation Modeling (SEM) to test the proposed hypotheses and mediation effects.

The primary data for this study were collected using a structured questionnaire that was distributed both face-to-face and online to Muslim tourists visiting the Muslim-friendly tourist destinations of Pintu Langit Prigen and Kurma Park in Pasuruan Regency, East Java Province. The questionnaire comprised five sections: (1) demographic information; (2) factual UGC measurement items; (3) emotional UGC measurement items; (4) tourist expectation measurement items; and (5) visit decision and religiosity measurement items. All indicators were assessed using a five-point Likert scale (1 = strongly disagree to 5 = strongly agree).

This study involved human participants who voluntarily participated in the survey. Prior to data collection, all participants were provided with information regarding the purpose of the research, the anonymity of their responses, and their right to withdraw at any time without consequence. The survey consent procedure was approved by the institutional ethics committee of Universitas Negeri Surabaya. To evaluate the research model, data were gathered from Muslim-friendly tourists at Pintu Langit Prigen and Kurma Park in Pasuruan Regency, East Java Province, via face-to-face and online surveys employing purposive sampling techniques. The study focused on domestic tourists aged 18 and older who had visited either Pintu Langit Prigen or Kurma Park. It had been exposed to UGC on Instagram. We employed purposive sampling, meaning only respondents who met specific criteria were included in the study sample.

**Table 2.** Constructs and reliability

Variables	Number of items	Reference source	Cronbach's Alpha
Factual UGC	3	Yamagishi et al. (2023)	>0.70
Emotional UGC	7	Xu et al. (2023)	>0.80
Tourist Expectations	6	Samaddar and Mondal (2024)	>0.75
Visit Decision	9	Suryawardani et al. (2024)	>0.80
Religiosity (M)	7	Rahimah et al. (2024)	>0.85

The sample size was calculated using the inverse square root method Kock and Hadaya (2018) with a significance level of 5% and a power level of 80%. The calculations indicated a minimum requirement of 155 respondents. Ultimately, we collected 400 valid questionnaires, exceeding the minimum threshold, thereby enabling statistical analysis with greater reliability

In-between June and August 2025, 400 questionnaires were distributed. Among the respondents, 52.3% were male, and 47.7% were female. Regarding religion, most respondents (98%) identified as Muslim, while the remaining 2% identified as non-Muslim. The age distribution of the respondents was as follows: 18.5% were aged 18-23 years, 41.7% were aged 24-29 years, 20.5% were aged 30-35 years, 15.2% were aged 36-41 years, and 4.1% were aged 48-53 years (Table 1).

**Table 1.** Characteristics of respondents

Characteristics	Category	Frequency (%)
Gender	Male	52.3
	Female	47.7
Religion	Muslim	98.0
	Non-Muslim	2.0
Age (years)	18-23	18.5
	24-29	41.7
	30-35	20.5
	36-41	15.2
	48-53	4.1

All constructs in this study were assessed using instruments adapted from prior research. Each indicator was measured on a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The reliability of the instruments was evaluated using Cronbach's Alpha, with all constructs demonstrating values exceeding the 0.70 threshold as recommended by Hair et al. (2021), thus being considered reliable. A summary of the constructs, number of items, reference sources, and reliability coefficients is presented in Table 2.

Next, the data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The analysis stages included: (1) testing the measurement model to assess convergent validity, discriminant validity, and construct reliability; and (2) testing the structural model to test the research hypotheses, including the moderating effect of religiosity on the relationship between variables.

### 3. RESULT

Measurement model testing was conducted to assess convergent validity, construct reliability, and discriminant validity. Convergent validity was assessed using factor loadings and AVEs. Table 3 shows that all indicators had factor loadings above 0.70 (Hair et al., 2019), indicating that each item represented the construct vigorously. The AVE values for all constructs ranged from 0.552 to 0.810, which exceeds the minimum threshold of 0.50. This indicates that more than half of the variance in the indicators can be explained by the measured construct. In addition, construct reliability was tested using Composite Reliability (CR) values. All constructs had CR values ranging from 0.849 to 0.961, exceeding the minimum threshold of 0.70. For example, the religiosity construct obtained a CR value of 0.961, indicating very high internal consistency. Overall, these results confirm that all measurement items have adequate convergent validity and reliability, making them suitable for use in the next stage of structural model analysis.

**Table 3.** Validity and reliability testing

Construct/items	Loading	AVE	CR
<b>UGC</b>			
X.1	0.733	0.552	0.910
X.2	0.747		
X.3	0.756		
X.4	0.736		
X.5	0.741		
X.6	0.728		
X.7	0.740		
X.8	0.751		
X.9	0.738		
X.10	0.760		
<b>Tourist Expectation</b>			
Y1.1	0.729	0.570	0.851
Y1.2	0.754		

Construct/items	Loading	AVE	CR
Y1.3	0.731		
Y1.4	0.826		
Y1.5	0.747		
Y1.6	0.740		
<b>Religiosity</b>			
M1.1	0.909	0.810	0.961
M1.2	0.909		
M1.3	0.932		
M1.4	0.940		
M1.5	0.853		
M1.6	0.870		
M1.7	0.884		
<b>Visit Decision</b>			
Y2.1	0.771	0.601	0.917
Y2.2	0.772		
Y2.3	0.747		
Y2.4	0.766		
Y2.5	0.748		
Y2.6	0.784		
Y2.7	0.824		
Y2.8	0.801		
Y2.9	0.761		

Discriminant validity was analyzed using the Heterotrait-Monotrait Ratio (HTMT) approach as recommended by Henseler et al. (2015).

**Table 4.** Descriptive statistics and HTMT-discriminant validity

Variable	1	2	3	4
R				
TE	0.472			
UGC	0.548	0.672		
VD	0.618	0.607	0.693	

Table 4 shows that all HTMT values range from 0.472 to 0.693, below the 0.90 threshold. This confirms that each construct can be clearly distinguished from the others, with no significant conceptual overlaps. Based on the results, discriminant validity has been established, indicating that the constructs used in this study are appropriate for proceeding to the structural model analysis.

The R<sup>2</sup> results show that Tourist Expectation has an R<sup>2</sup> of 0.351, indicating that its predictor variable, UGC, can explain 35.1% of its variance. Meanwhile, Visit Decision construct has a value of 0.520, meaning 52% of the variance in visit decisions can be explained by UGC and Tourist Expectation. Based on the criteria of Hair et al. (2021) This R<sup>2</sup> value is in the moderate range.

**Table 5.** R-square for endogenous constructs

Construct	R <sup>2</sup>	Interpretation
Tourist Expectations	0.351	Moderate
Visit Decision	0.520	Moderate

As a final step, the model’s goodness-of-fit was evaluated. The results showed an SRMR value of 0.058, smaller than the threshold of 0.08 (Hu & Bentler, 1999), indicating a good model fit. The NFI value of 0.822 indicates moderate model fit. Meanwhile, the d\_ULS value of 1.759, d\_G = 0.801, and Chi-square of 1707.203 further support the overall model fit. Overall, these results confirm that the research model meets the statistical feasibility criteria and can be used for hypothesis testing in the next stage.

Structural model testing is conducted to evaluate direct relationships among constructs using path coefficients, t-statistics, and p-values as the basis for decision-making.

The analysis results, as shown in Table 6, show that all hypotheses are empirically supported. User-Generated Content (UGC) has a positive and significant effect on Tourist Expectation ( $\beta = 0.59$ ;  $t = 14.31$ ;  $p < 0.001$ ) and Visit Decision ( $\beta = 0.36$ ;  $t = 6.12$ ;  $p < 0.001$ ) (H1 and H2). This indicates that UGC can improve both tourists’ expectations and their visit decisions.

Besides, tourist expectations have a positive and significant effect on the decision to visit ( $\beta = 0.18$ ;  $t = 3.66$ ;  $p < 0.001$ ), indicating that higher expectations increase the likelihood of visiting (H3). Overall, these results demonstrate that both the factual and emotional aspects of User-Generated Content (UGC) significantly enhance expectations and influence visit decisions. Conversely, tourists’ personal expectations play a crucial role in determining these decision-making behaviors.

These findings align with Social Cognitive Theory. (Bandura, 1986), which emphasizes the interaction between environmental factors (in this case,

UGC), cognitive factors (Tourist Expectations), and behavior (Visit Decisions). UGC is not only a valuable source of information but also shapes tourists’ perceptions of their experiences. The expectations formed from exposure to UGC influence tourists’ confidence in their decision to visit a destination. In other words, UGC plays a dual role: it directly influences travel decisions and indirectly raises tourist expectations. These findings confirm that UGC-based promotion strategies, whether through factual facility reviews or emotional narratives of experiences, are practical tools for influencing tourist behavior. Additionally, this indicates that destinations that effectively manage their image and reputation through UGC have the potential to enhance their appeal and sustainably increase visitation.

A mediation effect test was conducted to evaluate the role of Tourist Expectation as an intermediary variable in the relationship between UGC and Visit Decision. The analysis results showed that Tourist Expectation significantly mediated the effect of UGC on Visit Decision (Mediation Effect = 3.54;  $p < 0.001$ ), indicating that UGC influences visit decisions both directly and indirectly by increasing tourist expectations (H4). This indicates that when tourists receive transparent, credible, and emotionally compelling information from User-Generated Content, they are more likely to develop positive expectations about the destination, which ultimately influences their decision to visit. These results are supported by research by Xu et al. (2023) who found that Tourist Expectation and expectations mediate the relationship between UGC and tourist loyalty at world cultural heritage sites, indicating that digital content can shape expectations and influence tourist behavior. Similarly, Wang et al. (2024) confirmed that positive Tourist Expectations regarding the quality of a destination can enhance both the frequency and duration of visits to public spaces. This indicates that expectations play a significant role in predicting visiting behavior. The findings of this study support the idea that User-Generated Content (UGC) has

**Table 6.** Direct effect

Hypothesis	Path	Std Beta	t-statistic	p-value	Decision
H1	UGC > TE	0.59	14.31	<0.001	Supported
H2	UGC > VD	0.36	6.12	<0.001	Supported
H3	TE > VD	0.18	3.66	<0.001	Supported

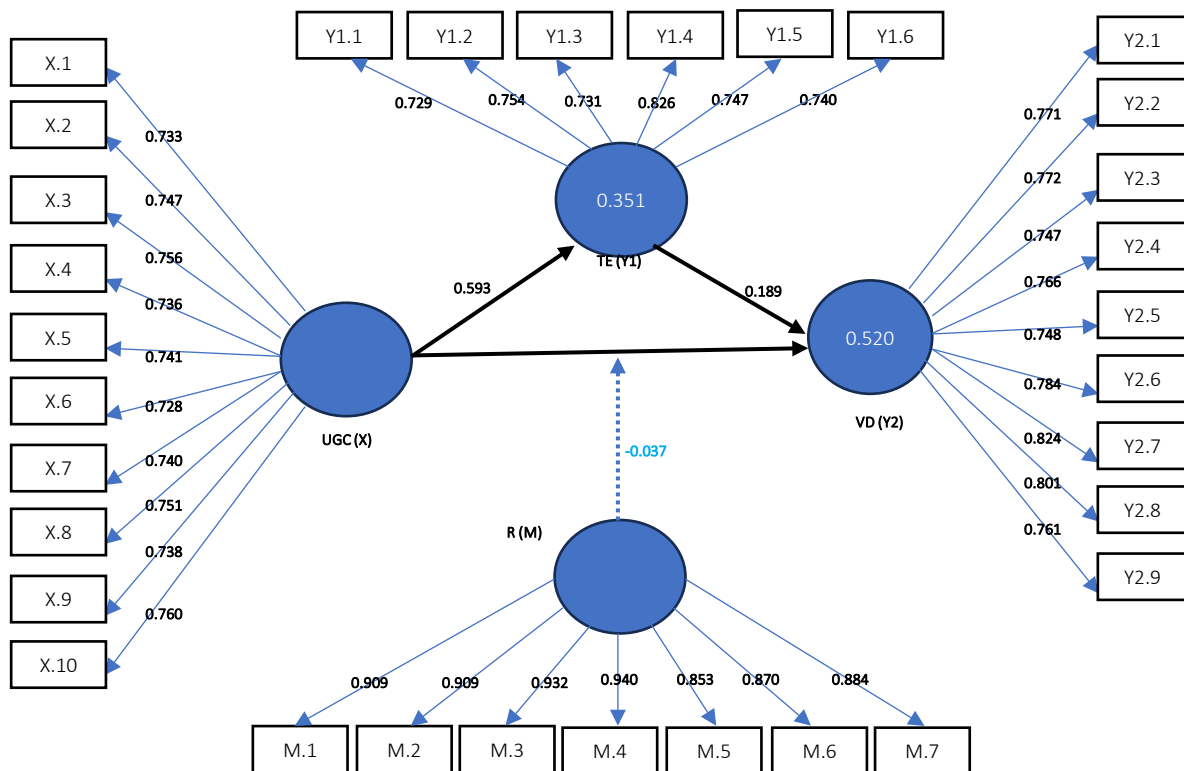
**Table 7.** Indirect effect

Hypothesis	Path	Indirect effect	p-value	Decision
H4	UGC > TE > VD	3.54	<0.001	Supported
H5	TE > R > VD	-0.03	>0.005	Rejected

a dual influence: it not only shapes travel decisions directly but also indirectly raises tourists' expectations. This highlights the importance of destination management strategies, especially within the context of halal tourism, to focus on creating UGC that is both informative and capable of fostering positive expectations for the tourist experience.

Similarly, religiosity was shown to weaken the relationship between Tourist Expectations and Visit Decision (Moderating Effect = -0.03;  $p > 0.005$ ), indicating that religiosity does not enhance the relationship between visitor expectations and the decision to visit a destination (H5). In other words, although tourists may have positive expectations about a place, those with high levels of religiosity tend to be more selective about whether to visit. This selectivity arises because religious tourists prioritize their religious values when making travel decisions. As a result, even if they have fa-

vorable expectations about a destination, they may choose not to visit if they believe that the location does not align with Sharia standards or their religious values. This finding is consistent with Rafiki et al. (2023), who emphasized that religiosity may weaken the relationship between external factors, such as consumption habits, and the decision to purchase halal products. This is because religious consumers tend to prioritize Sharia values over external influences. Consequently, the findings enhance our understanding of the role of religiosity: it acts not only as a motivating factor in religious consumption behavior but also as a barrier that diminishes the impact of expectations on actual purchasing choices. This insight has significant implications for the management of halal destinations. To attract tourists with strong religious beliefs, it is essential to provide essential religious amenities, such as prayer facilities, halal certification, and a sharia-compliant atmosphere.



Note: UGC = User-Generated Content, TE = Tourists Expectation, R = Religiosity, VD = Visit Decision.

**Figure 2.** Smart PLS model

## 4. DISCUSSION

This study found that UGC has a positive and significant influence on Tourist Expectation and Visit Decision in the context of Muslim-friendly tourism. Research indicates that information such as pricing, available facilities, and accessibility helps tourists form a clear cognitive image of a destination. In contrast, emotional narratives, like personal experiences, photos, and videos, are more effective in creating an emotional attachment to the destination. This observation is consistent with Social Cognitive Theory (Bandura, 1986), which emphasizes the interaction between environmental, cognitive, and behavioral factors. UGC acts as an external stimulus that strengthens tourists' cognitive-affective processes in forming expectations and visit decisions. This supports the findings of Yamagishi et al. (2023), who said that visual content that evokes emotions contributes significantly to destination image. Consistent with prior research Wijaya et al. (2024), the emotional aspect of UGC significantly influences visit intentions and decisions, particularly in Muslim-friendly tourism, where subjective experiences often play a primary role.

Furthermore, this study strengthens the role of Tourist Expectation as a significant predictor of Visit Decision. Expectations derived from UGC have been shown to mediate the relationships between factual and emotional content and the decision to visit. Thus, expectations act as a psychological mechanism that bridges tourists' perceptions and actual behavior. This finding is consistent with research by Wang et al. (2016) and Solís-Radilla et al. (2019), which found that destination expectations play a crucial mediating role in the relationship between destination image and intention to visit. This study enhances our understanding by showing that UGC serves not only as a source of information but also as a cognitive and emotional trigger that influences the behavior of Muslim tourists.

The findings regarding the mediating effect of Tourist Expectations enrich the theoretical discourse in the Muslim-friendly tourism literature by demonstrating how tourist expectations are formed through cognitive-affective interactions before being manifested in actual decisions. Therefore, this study not only replicates previous

findings but also provides new nuances in the context of halal tourism. Furthermore, the analysis shows that religiosity plays a role different from what was expected. Religiosity can actually weaken the relationship between tourist expectations and visit decisions. This suggests that even if tourists have high expectations for a destination, their decision to visit may not increase if the destination is perceived to fall short of specific religious standards. This finding highlights the role of religiosity as a selective filter that restricts the impact of expectations on tourist behavior. This result contrasts with the findings of Muslichah et al. (2020), who reported that religiosity strengthens the relationship between expectations and visit decisions, indicating that higher levels of religiosity amplify the likelihood of visiting when expectations are met. The discrepancy may stem from differences in research context, destination characteristics, or the way religiosity is operationalized, suggesting that religiosity does not uniformly enhance tourist decision-making but may also function as a limiting mechanism under certain conditions.

From a practical perspective, this research has important implications for managers of Muslim-friendly tourism destinations. It is essential to provide accurate and reliable information channels, particularly concerning prayer facilities, halal food, and transportation access. Dependable information can enhance tourist confidence and diminish uncertainty (El-Gohary, 2020). Second, managers need to encourage the creation of emotional, experience-based content, such as testimonials and visual narratives, which have been proven effective at building emotional engagement with tourists Rahman et al. (2020). Third, the results regarding the mediation effect emphasize the importance of building positive expectations before a visit, for example, through collaboration with Muslim influencers, user-generated hashtag campaigns, and active digital communities that share experiences. These strategies not only encourage visits but also strengthen the image of a halal destination in a sustainable way.

Theoretically, this study extends the literature on Muslim-friendly tourism by demonstrating that UGC plays a dual role: as a direct source of information and a cognitive-affective trigger that operates through expectations. Furthermore, religiosity

ity is demonstrated as a moderating factor that can weaken the influence of expectations on decisions, thus providing a new perspective on understanding Muslim tourist behavior. However, this study has limitations. First, using cross-sectional data restricts our ability to understand how tourists' expectations and decisions change over the long term. Second, most respondents were from a single geographic region, so we should be cautious when generalizing the results to an international context.

For future research, a longitudinal design is recommended to capture the dynamics of changing expectations and visit decisions over time. Comparative studies across social media platforms are also important for determining whether platform type influences UGC's impact on tourist behavior. Thus, further research has the potential to broaden the generalizability and enhance the practical relevance of these findings for the development of global halal tourism.

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## CONCLUSION

This study examines that UGC plays a crucial role in shaping tourist behavior within the context of Muslim-friendly tourism. Rather than functioning merely as an information source, UGC operates as a cognitive and emotional stimulus that significantly influences Tourist Expectation and Visit Decision. Content helps tourists construct a rational understanding of destinations and strengthens affective attachment, together reinforcing expectation formation and decision-making processes. These findings confirm the relevance of Social Cognitive Theory by demonstrating how external informational environments interact with tourists' cognitive and affective evaluations to guide behavioral outcomes.

The study further establishes Tourist Expectation as a key psychological mechanism that mediates the relationship between UGC and Visit Decision. Expectations derived from UGC bridge tourists' perceptions and actual behavioral intentions, highlighting the importance of expectation management in destination marketing strategies. This mediating role enriches existing tourism literature by clarifying how digital content influences behavior indirectly through expectation formation, particularly in Muslim-friendly destinations where experiential and symbolic meanings are highly salient.

Importantly, this study reveals a nuanced role of religiosity that extends theoretical understanding in halal tourism research. Religiosity does not simply strengthen positive behavioral outcomes; instead, it functions as a selective filter that can weaken the influence of tourist expectations on visit decisions. High expectations alone are insufficient to drive visit decisions when destinations are perceived as inconsistent with religious values. This finding underscores that Muslim tourists' decisions are not solely driven by emotional appeal or informational richness but are also bounded by compliance with religious principles.

Overall, this study contributes to the Muslim-friendly tourism literature by integrating UGC, tourist expectations, and religiosity into a single explanatory framework. It offers theoretical advancement by demonstrating the cognitive-affective pathway through which UGC shapes behavior and by positioning religiosity as a moderating constraint rather than a reinforcing factor. These conclusions suggest that destination managers and policymakers should prioritize not only compelling digital content but also credible alignment with Islamic values to effectively influence Muslim tourists' expectations and visit decisions.

## AUTHOR CONTRIBUTIONS

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## APPENDIX A

**Table A1.** Survey instrument items

Constructs	Indicators	Reference
UGC	<p>Knowing the location of Pintu Langit Prigen or Kurma Park in East Java as a halal tourist destination thru content created by other tourists.</p> <p>Knowing information about halal tourist destinations from content created by other tourists.</p> <p>Knowing about attractions, facilities, accessibility, and activities that can be done at Pintu Langit Prigen or Kurma Park from content created by other tourists.</p> <p>Experiencing the halal tourism of Pintu Langit Prigen or Kurma Park in East Java is very impressive based on content created by other tourists.</p> <p>Experiencing the halal tourism of Pintu Langit Prigen or Kurma Park in East Java has an interesting atmosphere based on content created by other tourists.</p> <p>Very interested in the beautiful natural scenery based on content created by other tourists.</p> <p>Very much enjoyed the halal tourism of Pintu Langit Prigen or Kurma Park in East Java based on content created by other tourists.</p> <p>Inspired to visit the halal tourism of Pintu Langit Prigen or Kurma Park in East Java based on content created by other tourists.</p> <p>Inspired to visit and enjoy the natural scenery at Pintu Langit Prigen or Kurma Park in East Java based on content created by other tourists.</p> <p>Feeling that the journey to the halal tourism of Pintu Langit Prigen or Kurma Park in East Java is worth visiting based on content created by other tourists.</p>	<p>Adopted from Yamagishi et al. (2023) and Xu et al. (2023)</p>
Tourist Expectation	<p>The expectation at the halal tourist destination Pintu Langit Prigen or Kurma Park is to have an esthetic natural view.</p> <p>The expectation is to be able to enjoy an impressive natural view at the halal tourist destination Pintu Langit Prigen or Kurma Park.</p> <p>The expectation is satisfaction when visiting the halal tourist destination Pintu Langit Prigen or Kurma Park in East Java.</p> <p>The expectation is to enjoy the natural scenery visually.</p> <p>The expectation is to enjoy the natural scenery emotionally.</p> <p>The expectation is to be interested in the attractions, facilities, access, and additional services of the halal tourist destination Pintu Langit Prigen or Kurma Park in East Java.</p>	<p>Adopted from Samaddar and Mondal (2024)</p>
Visit Decision	<p>The decision to visit interesting halal tourist destinations such as Pintu Langit Prigen or Kurma Park.</p> <p>The decision to visit halal tourism with interesting natural scenery such as Pintu Langit Prigen or Kurma Park.</p> <p>Seeking information from various media about the halal tourist destinations Pintu Langit Prigen or Kurma Park.</p> <p>Asking for recommendations from friends/relatives before choosing the halal tourist destinations Pintu Langit Prigen or Kurma Park.</p> <p>Comparing several tourist destination options before visiting Pintu Langit Prigen or Kurma Park.</p> <p>Comparing the facilities of tourist destinations before visiting Pintu Langit Prigen or Kurma Park.</p> <p>Choosing to visit Pintu Langit Prigen or Kurma Park because it has a different concept than other halal tourist destinations.</p> <p>Choosing to visit Pintu Langit Prigen or Kurma Park because it offers a more interesting halal tourism concept than others.</p> <p>Pintu Langit Prigen or Kurma Park offers more interesting halal tourist destination options than others.</p>	<p>Adopted from Suryawardani et al. (2024)</p>
Religiosity	<p>Believe in the existence of God Almighty.</p> <p>Believe in life after death.</p> <p>Feel the importance of religion in daily life.</p> <p>Feel the importance of religion as a guide for life.</p> <p>Adhere to the teachings of a particular religion.</p> <p>Actively participate in religious activities.</p> <p>Parents educate their children based on religious principles.</p>	<p>Adopted from Rahimah et al. (2024)</p>

## ETHICAL EXEMPTION



KEMENTERIAN PENDIDIKAN TINGGI, SAINS DAN TEKNOLOGI  
UNIVERSITAS NEGERI SURABAYA  
LEMBAGA PENELITIAN DAN PENGABDIAN KEPADA MASYARAKAT  
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**KETERANGAN LAYAK ETIK**  
*DESCRIPTION OF ETHICAL EXEMPTION*  
"ETHICAL EXEMPTION"

No.018/UN38.III.1/DL.01.02/2025

Protokol penelitian versi 1 yang diusulkan oleh :  
*The research protocol proposed by*

**Peneliti utama** : Dr. (C) Rio Era Deka, MM  
*Principal In Investigator*

**Nama Institusi** : Universitas Brawijaya  
*Name of the Institution*

Dengan judul:  
*Title*

**"PENGARUH FACTUAL DAN EMOTIONAL USER GENERATED CONTENT TERHADAP TOURIST EXPECTATION SERTA DAMPAKNYA TERHADAP VISIT DECISION DENGAN RELIGIOSITY SEBAGAI VARIABEL MODERATOR (Survei Pada Wisatawan yang berkunjung ke Destinasi Halal Tourism Jawa Timur)"**

*"The Influence of Factual and Emotional User-Generated Content on Tourist Expectations and Their Impact on Visit Decisions, with Religiosity as a Moderator (Survey of Tourists Visiting Halal Tourism Destinations in East Java)"*

Dinyatakan layak etik sesuai 7 (tujuh) Standar WHO 2011, yaitu 1) Nilai Sosial, 2) Nilai Ilmiah, 3) Pemerataan Beban dan Manfaat, 4) Risiko, 5) Bujukan/Eksploitasi, 6) Kerahasiaan dan Privacy, dan 7) Persetujuan Setelah Penjelasan, yang merujuk pada Pedoman CIOMS 2016. Hal ini seperti yang ditunjukkan oleh terpenuhinya indikator setiap standar.

*Declared to be ethically appropriate in accordance to 7 (seven) WHO 2011 Standards, 1) Social Values, 2) Scientific Values, 3) Equitable Assessment and Benefits, 4) Risks, 5) Persuasion/Exploitation, 6) Confidentiality and Privacy, and 7) Informed Consent, referring to the 2016 CIOMS Guidelines. This is as indicated by the fulfillment of the indicators of each standard.*

Pernyataan Laik Etik ini berlaku selama kurun waktu tanggal 21 Agustus 2025 sampai dengan tanggal 20 Agustus 2026.

*This declaration of ethics applies during the period August 21, 2025 until August 20, 2026.*

August 21, 2025  
Chairperson,



Ir. Aric Wardhono, S.T., M.MT., M.T., Ph.D.

## PROOFREAD CERTIFICATE



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### SURAT KETERANGAN PROOFREAD

**Dengan ini menyatakan bahwa dokumen berupa jurnal:**

**Judul:** Expectations in the Digital Era: Understanding the Impact of User-Generated Content and Religiosity on Muslim-Friendly Tourism Decisions

**TELAH MELALUI PROSES PROOFREADING YANG TELITI  
OLEH:**

**JATRIFIA ONGGA. S, S.S., M.HUM**

Tujuan dari proofreading ini adalah untuk memastikan keakuratan, kejelasan, dan kesesuaian dengan standar tata bahasa, ejaan, dan gaya penulisan.

Demikian sertifikat ini dibuat untuk dapat digunakan sebagaimana mestinya.

Malang, 17 November 2025,  
Tertanda,

  
**JATRIFIA**  
Jatrifia Ongga S, S.S., M.Hum  
Owner Ong Lingua