

# THE ROLE OF ATTITUDE AND MOTIVATION OF PIETY AS MEDIATION OF TOURIST INTEREST IN CHOOSING THE OF ISLAMIC MEDICAL TOURISM IN ABROAD: STUDY ON MUSLIM TOURISTS IN INDONESIA

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## Abstract

Indonesia is a country with the largest Muslim population in the world with 231.06 million people according to MABDA, 2022, thus making Indonesia a potential country to gain a wider market. The aims of the study for elucidating the role of attitude and motivation of piety as a variable that bridges the relationship between conformity of policies with Islamic norms and safety in travel to the interest of Muslim tourists in determining medical tourism destinations, and examine the direct impact of conformity of policies with Islamic norms and safety in traveling on interest Muslim tourists in determining medical tourism destinations. The study was conducted using a primary survey (n: 145) of Muslim tourists in Indonesia. The study found that attitude is able to bridge the relationship between policy conformity with Islamic norms on the interest of Muslim tourists in determining medical tourism countries. However, the motivation for piety has not been able to bridge the relationship between safety in travel and the interest of Muslim tourists to visit Muslim medical tourism countries. This study shows the importance of Islamic norms based on the Qur'an and hadith and providing guarantees in travel because there is a tendency for Indonesian Muslim tourists to pay attention to this before choosing a medical tourism destination. This research reveals that Muslim tourists have a tendency before they act, they first think about the overall benefits based on their religion, this provides input to Muslim medical service providers, to really pay attention to the characteristics of Muslim tourists.

**Keywords:** Interest in Visiting Muslim Tourists, Attitudes of Muslim Tourists, Motivation for Piety, Conformity of Policies to Islamic Norms, Safety in Travel.

## INTRODUCTION

The tourism sector has recently become an important agenda for every country (Yoety, 2008). This is because tourism is often proven to make a very significant contribution to a country's economic development, through creating jobs, and increasing the country's foreign exchange (Benjamin, 2018). In recent years, a new tourism model has emerged, namely medical tourism (Yu, Seo & Hyun, 2021). Although medical tourism is actually not a new form of tourism, considering that in ancient time's people also travelled to places for treatment (Bishop & Litch, 2000; Awadzi & Panda, 2006). Malaysia, Singapore, Thailand and South Korea are among the countries that have developed this tourism model by offering various facilities and advantages (Zailani et al., 2016). Along with its development, medical tourism is growing, currently it is known as the trend of Islamic medical tourism, consumer demands are also increasingly

diverse, for example Islamic medical tourism that complies with Islamic sharia (Moghavvemi et al., 2006). Based on these trends, researchers try to examine the factors that encourage Indonesian Muslim tourists to choose Islamic medical tourism abroad (Moghimehfar & Nasr-Esfahani, 2011). This study will explore models for creating interest in Muslim medical tourism in Indonesia in accordance with Islamic law or what is often referred to as Islamic medical tourism. There are three gaps in this study, namely the phenomenon gap, the research gap and the theoretical gap.

From this gap, this research phenomenon raises the issue that the health industry is currently an industry with great potential, because it has very close relationships with other sectors, such as: travel and tourism, health and information, communication and technology (Wong & Hazley, 2021). Because of the very close linkages with other sectors, medical business actors or the government of a country need to pay attention to the health industry sector for the long term, as one of the leading medical tourism destinations. The concept of health tourism itself was born from a combination of the concepts of health care, travel, tourism and wellness (Wong & Hazley, 2021). Medical tourism is starting to become a new source of revenue from total tourism receipts in many destinations (NaRanong & NaRanong, 2011). Visits by Indonesian foreign tourists abroad are relatively large, namely around 11.96 million foreign tourists in 2019, while in 2020 there was a 75% decrease due to the pandemic, the number was around 2.92 million, recorded until the end of December 2021, around 73,605 Indonesian tourists. tourists, but visit data is also still increasing in line with the recovery of the world of tourism from the covid 19/post-pandemic outbreak (Central Statistics Agency, December 29, 2021). Previous research by Yusof & Rosnan, (2017) researching health tourism in Malaysia shows that tourism for health purposes is proven to have a positive effect on other tourism sectors (eg hotels, airlines, food and beverages). Based on the benefits of medical tourism, new phenomena are starting to emerge, such as Islamic medical tourism (Zailani, 2016). Islamic medical tourism is now a new phenomenon that is growing rapidly where patients (especially Muslims) seek treatment abroad (Rahman, 2019). In contrast to regular tourism, Islamic medical tourism services target potential Muslim market types, which of course differ significantly because they contain special attributes. Islamic medical tourism is a medical care service whose main target is Muslim patients (Rahman & Zailani, 2016).

According to Patient beyond Borders research, Malaysia and Singapore are the main destinations for patients from Indonesia for treatment. In addition, several countries in Southeast Asia such as Thailand, Singapore and Malaysia have started to take advantage of this opportunity by working on health tourism. The existence of the health tourism sector brings in profits of US\$ 4.3 billion for Thailand, and around US\$ 3.5 billion for Singapore. In fact, the number of patients from abroad in Thailand reached 2.5 million patients and in Singapore reached 850 thousand patients. Indonesia is also the largest contributor to the overseas health tourism sector. On average, Indonesians spend US\$ 11.5 billion/year to undergo treatment abroad, and Indonesia is not yet one of the countries that have benefited from the development of the health industry (Wong & Musa, 2012). The second gap in this study, previous studies that examined the problem of Islamic medical tourism only examined and explained the factors that influence a medical tourist in making a decision to seek treatment (eg Bochaton, 2015; Li,

Zhang & Du, 2018; Correa et al., 2018). Therefore, it is necessary to discuss in more depth the factors that influence the interest of Indonesian Muslim tourists to visit Islamic medical tourism abroad. This considers the trend of demand for Islamic medical tourism. In addition, previous researchers rarely discussed the relationship between interest and the religiosity of a tourist, this is important considering that religion is an important socio-cultural factor to study because it is one of the most universal factors and social institutions that have a significant influence. Influencing the attitudes, values and behavior of society both at the individual and societal levels (Mokhlis, 2009).

Research on interest in Islamic medical tourism has been carried out by previous researchers. However, there are still differences in research results, for example according to El-Gohary, (2016) one of the factors that makes tourists interested in using or visiting a tour is the presence of halal elements (Islamic Shari'a), regarding this matter Rahman, Zailani & Musa, (2017) suggested that Muslim tourists would be more interested in visiting abroad with a Muslim-friendly service approach (Islamic Shari'a), and Al-Ansi et al., (2021) added that the presence of Islamic Shari'a elements applied by service providers could make this tour a potential tourism destination. For Muslim tourists to visit. However, another thing was expressed by Küpeli, Koc, & Hassan, (2020) saying that the use of Islamic nuances is sometimes not the main thing to attract Muslim tourists to choose tourist attractions, this can happen because Muslim tourists are aware of the limited services that have Islamic sharia standards. In addition, Cham et al., (2021) said that one of the determining factors for medical tourists to Malaysia is guaranteed security from medical service providers, besides that previously Çapar, & Aslan, (2020) have explained that there is a guaranteed safety and security provided by medical service providers, will make medical tourism potential to be visited by medical tourists, and Chaulagain, Wiitala, & Fu, (2019), also provides an explanation that perceptions of security and safety on travel are one of the determining factors for medical tourists to visit. Or use the medical services they need, because with the guarantee of safety and security in travel, medical tourists will feel more at ease on their medical trips. However, different things have been expressed by Sönmez, & Graefe, (1998) and Khan et al., (2020) saying that security risks during travel are sometimes not an obstacle for tourists to visit, because by encountering risks, tourists can learn and gain travel experience in his life.

Based on the differences in the results of these studies, this research proposes a solution to the existing gap, namely by making the variables of the attitudes of Muslim tourists and the motivation of piety, which in the hope can be a bridge to the differences in the results of the research. In addition, research on medical tourism has been mostly carried out in the Middle East, such as research conducted by Moghimehfar & Esfahani, (2011), research conducted in Iran, Khan & Alam, (2014) in their research on potential medical tourism destinations in Saudi Arabia. Research on Islamic medical tourism has been carried out by previous researchers. Meanwhile, research on Islamic medical tourism conducted in the Southeast Asia region has been carried out by (Yusof & Rosnan, 2017; Mohezar et al., 2017; Iranmanesh et al., 2018; Kamassi et al., 2020) research is still being carried out in Malaysia, while for Indonesia the context is still limited. Therefore, it is necessary to conduct research on Islamic medical tourism in the Indonesian context, with the development of the religiosity factor as reflected in the

variable piety motivation, the discussion of piety motivation is not new in the world of research, but in the Indonesian context it is rarely used, therefore researchers do it in the Indonesian context.

The third gap is the theory gap. One of the main theories related to consumer or tourist interest in addressing a problem is the theory of reasoned action pioneered by Ajzen & Fishben, (1975) The theory of reasoned action with the basic assumption that humans behave consciously and consider all information about the availability of world medical services and participate directly in obtaining information about medical services provided by existing service providers, starting from the selection of medical destination countries, to the selection of hospitals and financing according to the capabilities of tourists. In the theory of reasoned action, whether or not a behavior is performed is determined by one's intention. The theory of reasoned action is seen as contributing to this research because in the decision-making process a Muslim tourist will use various information from several sources such as family, relatives and from social media and this is used as the basis for Muslim tourists in making decisions. Decisions (Ahmad et al., 2020). Although the theory of reasoned action is often used as a theoretical basis in research, this theory is not without its drawbacks or limitations. Werner & Nixon, (2005) criticized the theory of reasoned action popularized by Ajzen & Fishben, (1975). The criticism says, that the desire factor is not limited to attitudes, subjective norms, and perceptions of behavioral control, besides that there may be a large time gap between the assessment of the desired behavior and the actual behavior being assessed, during which time individual desires can change (Werner, 2004). The theory of reasoned action is a predictive model that predicts individual actions based on certain criteria, but individuals do not always behave as predicted by the criteria (Werner, 2004). Because in fact individuals sometimes behave spontaneously.

Based on the weaknesses of the theory of reasoned action, this study adds the theory of planned behavior. The theory of planned behavior is a psychological theory that relates beliefs to behavior and this theory is a complementary theory to the theory of reasoned action made by Ajzen over the criticisms found in the theory of reasoned action (Ajzen & Fishben, 1975). The theory states that the three core components, namely attitudes, subjective norms and perceived behavioral control, together form an individual's behavioral intention, which in reasoned action theory does not address behavioral control. With the behavior control described in the theory of planned behavior, at least it can be a solution to the limitations of the theory of reasoned action. Even though this theory is capable of being a solution to the limitations of the theory of reasoned action, this theory still needs to be studied in depth because the control of tourist behavior cannot be explained in detail, therefore to complement the things that have not been explained. In detail. To fill the gap between the theory of reasoned action and the theory of planned behavior, this study attempts to fill this gap by offering the concept of taqwa motivation which is treated as a mediating variable that can be a solution to existing problems. Because if examined more deeply, Muslim tourists have a tendency before making decisions or are interested in using medical tourism services, Muslim tourists need strong motivation from within to be able to realize the desires and plans that have been made before. The motivation for piety itself is a synthesis of the theory of religiosity popularized by Allport & Ross, (1967) and the theory of motivation (Ryan & Deci, 2000; Bilgin, 2003). Based on the

description of the gap phenomenon and the research gap as well as the theoretical gap, the problems that will be answered through this research can be formulated, namely: determinants of interest in visiting Indonesian Muslim tourists to Islamic medical tourism abroad. In this case what determines interest so that the decision to choose Islamic medical tourism is policy conformity with Islamic norms and safety in traveling? The new variables that become mediating variables and at the same time the novelty of this research are the attitudes of Muslim tourists and the motivation of piety (sharia). Therefore, the research questions to be answered in this study are:

- How does the conformity of policies with Islamic norms and safety in travel affect the attitude and motivation of piety?
- How does the conformity of policies with Islamic norms and safety in travel affect tourist interest in medical tourism destinations through the attitude and motivation of piety as a mediator?
- How do the attitudes and motivations of piety influence Muslim tourists' interest in visiting Islamic medical tours abroad?

Therefore, this research hopes to contribute knowledge in the field of managerial implications, where medical business actors at least have an idea of what makes Muslim tourists interested in using or visiting Islamic medical tourism abroad. In addition, this research also contributes to the theory of reasoned action and the theory of planned behavior and the theory of motivation, which can fill a bit of space by juxtaposing attitude variables with piety motivation as the spearhead of success in attracting Muslim tourists to visit. Or use Islamic medical tourism.

## **LITERATURE REVIEW**

### **Theory of Reasoned Action**

The theory of reasoned action was coined by Ajzen & Fishbein in 1975. The basic assumption made in this theory is that humans behave consciously and consider all available information. In the theory of reasoned action it is studied whether this action needs to be done or not done, a behavior is determined by one's intentions, in this case Muslim tourists. The intention to do or not to do a behavior is influenced by two main factors, the first is related to attitudes, and the second is related to social influences, namely subjective norms. Ajzen & Fishbein, (1975), emphasized that the theory of reasoned action is that individuals are rational in considering their actions and the implications of their actions in making decisions. The rationality of decision making assumes that the decision is made under uncertainty, (Eppen et al., 1998).

The theory of reasoned action in this study is considered capable of explaining the reasons for a Muslim tourist in making a decision, because in this theory it is made clear that a tourist before making a decision the tourist will think rationally. In the context of this research, a Muslim tourist will think rationally about going for treatment at home and abroad with various considerations, such as accommodation, costs, security, suitability of services and maybe a

tourist who will take treatment at home and abroad on the basis of religious affiliation. Each Muslim medical tourist.

### **Theory Planned of Behavior**

The theory of planned behavior is a psychological theory that relates beliefs to behavior and this theory is a complementary theory to Ajzen's theory of reasoned action based on criticism found in the theory of reasoned action (Ajzen & Fishbein, 1975). The theory of planned behavior states that the three core components, namely, attitudes, subjective norms, and perceived behavioral control, together form an individual's behavioral intention, which reasoned-action theory does not address behavior control. With the control of behavior described in Theory of planned behavior, at least it can be a solution to the limitations of the theory of reasoned action. The theory of planned behavior is a conceptual framework that aims to explain the determinants of certain behaviors. The theory of planned behavior is based on the view that humans are rational beings and use the information that is possible for them systematically (Ahmad et al, 2020). In this study, the theory of planned behavior will be used to explain the role of the variables on tourist interest in Islamic medical tourism.

### **Ryan & Deci's Theory of Motivation**

Motivation describes the forces acting on or within an organism to initiate and direct behavior. Motivation also describes differences in the intensity of behavior (Hughes, 2011). Motivation is a psychological phenomenon that makes someone move and directs someone to do something, achieve certain goals and objectives (Ryan & Deci, 2000; Bilgin, 2003). Thus, it can be said that motivation drives the individual's desire, passion and interest in his life, and also creates positive results from his actions. Motivation supports people to carry out tourists' imaginations and provides energy and desire to tourists (Shinn, 1996). People, who have a high level of motivation, access tourist hotspots and reach tourist destinations more easily and successfully. In short, motivation has an undeniable influence on human life to satisfy needs and desires and to become a successful and happy person (Guyen, 2009).

### **Islamic medical tourism**

The development of the term medical tourism is very developed in the world of health with various definitions and specifications. According to the Indonesian Medical Tourism Association (AWMI), according to the language of its definition, medical tourism or medical travel is travel for health reasons. Medical tourism can be defined as individuals who go abroad for tourism and at the same time for treatment (Mujani et al, 2012). Actually, there is no single definition for medical tourism (Wongkit & McKercher, 2013). Medical tourism is organized travel outside the individual's local environment for maintenance, improvement, and restoration of health by carrying out medical interventions (Hall, 2012). However, Tabacchi (2013), tries to propose a general definition for the term medical tourism as "any type of travel to make oneself and one's family members healthier." The term medical tourism concept is increasingly developing, for example according to Tribe (1997) giving the term 'Tourism Studies' which means "An interdisciplinary field that studies all the phenomena and relationships that arise from

tourist interactions. Supplier business, government. Public. and the environment” and this term was further developed to become “Health Tourism” which means organized travel outside one's local environment for the maintenance, enhancement, or restoration of individual well-being in mind and body (Carrera & Bridges, 2006).

On a different occasion, Wongkit & McKercher, (2013) gave the term "Medical Tourism" which means the journey of people to a certain destination to seek medical help which is the main purpose of a tourist trip. Along with the times, medical terms are growing, now it is also known as Islamic medical tourism which has been popularized by researchers from Malaysia such as Mohezar et al., (2014), in this case 'Islamic medical tourism' is seen as a new innovation market in the medical world, where the potential market is the Muslim community throughout the world and is interpreted as a Muslim medical trip for treatment abroad in accordance with Islamic law or Islamic guidance. Likewise, this study focuses on the discussion of Islamic medical tourism, which in its discussion looks at the behavior and attitudes of the Islamic community in Indonesia as an object of observation. Currently, the term Health tourism itself is developing from a combination of the concepts of health care, travel, tourism and wellness (Wong & Hazley, 2021)

### **Muslim tourist's interest**

A tourist, before deciding to use a service or buy a product, is the first thing that triggers a tourist's interest in using a service (Bruyn & Lilien, 2008). Interest, in fact, is acceptance of the relationship between oneself and something outside oneself. Basiya & Rozak, (2012) define interest as a person's mental state that reflects a plan to carry out several actions within a certain period of time. Shah (2013) adds that interest is a person's tendency or big desire for something, if someone already has a big desire, then anything will be done to achieve that desire. Another opinion is from Tanggara et al, (2020), who argue that interest is a preference and a sense of attachment without any pressure from any party.

### **Attitude of Muslim Travelers**

Attitude is a learned tendency to behave positively or negatively with certain objects (Sarwar et al., 2018). According to Schiffman & Kanuk (2008), in the context of tourist behavior, attitude is a learned tendency to behave in a pleasant or unpleasant way towards certain objects. The object word in the definition of tourist-oriented attitude should be interpreted broadly, including concepts related to specific tourists or marketing, such as product, product class, brand, service, ownership, use of the product, causes or problems, advertising people, internet sites, prices, middlemen or merchants. Kotler & Keller, (2009) argue that attitude places tourists in a frame of mind: liking or disliking an object, moving towards or away from it. Furthermore, attitudes can be used as a guide for tourists to behave quite coherently towards the same object (Sudiharti & Solikhah, 2011). Because attitudes save energy and thoughts, attitudes are very difficult to change (Green, 1984). Companies are advised to adapt their products to existing attitudes, and not try to change that attitude (Gursoy & McCleary, 2004). Attitude has four functions for a person, namely adjustment function, ego defense function, value expression function and knowledge function (Sousa & Alves, 2019).

## Motivation of Piety

The motivation for piety is an inner urge to totally do things that are ordered and avoid things that are forbidden by God as contained in the holy book and examples of moral behavior of God's messengers with the aim of avoiding God's wrath and getting God's approval. & Fitriya, 2018). Taqwa is a term that is often referred to as worship. People who are pious will get a lot of glory both in this world and in the hereafter. The order of piety is contained in QS. Al Maidah verse 35 is as follows: Meaning: "For those who believe, fear Allah and seek a way that draws closer to Him, and strive in His way so that you will be successful." (QS. Al Maidah: 35). According to some scholars such as Ghazali (2008) as explained by Farid Ahmad in his book Quantum Takwa (2008), piety can be interpreted as an effort to cleanse oneself from sins that have never been committed before, so that motivation is born within oneself to leave them.

In other words, piety is an attempt to protect oneself from various disobedience. In the Qur'an, piety is interpreted into 3 meanings. The following is the meaning of piety according to His commandments in the Qur'an: the first is Khasyyah (fear of being clad in love) and haibah (fear of being clad in majesty) Allah SWT says in QS. Al Baqarah verses 41 and 281 as follows: Meaning: "And only to me you fear Allah." (QS Al-Baqarah: 41), Meaning: "And fear (the punishment that occurs) the day when you are returned to Allah." (Sura al-Baqarah: 281), the second, Obedience and worship, Allah SWT says in QS. Ali Imran verse 102 as follows: Meaning: "For those who believe, fear Allah, truly fear Him; and do not die except in a state of purity." (QS. Ali Imran: 102)., the third, Cleansing the heart from various sins, Allah SWT says in QS. An-Nur verse 52 is as follows: Meaning: "And whoever obeys Allah and His Messenger and fears and fears Him, then they are the ones who get the victory." (Surat an-Nur: 52).

The motivation of piety in this study is perceived as an encouragement for Muslim tourists to carry out Allah's commandments and stay away from all forms of activities that are prohibited by Allah, with the hope of getting ridha and Allah's pleasure for the endeavours of Muslims. Tourists in seeking treatment in accordance with Islamic law. However, the process of seeking and practicing treatment in accordance with Islamic law is not an easy thing to achieve, it requires a strong commitment in words and actions from within Muslim tourists. In achieving piety motivation, there are four things that can be done to achieve piety, including 1) tawadhu' or humility, 2) qona'ah or ridho and willing, 3) wara' or avoiding doubt, and 4) have faith.

## Conformity of Policies with Islamic Norms

Policy is a series of concepts and principles that serve as guidelines and basis for planning in carrying out a job, leadership, and ways of acting. The term can be applied to governments, private sector organizations and groups, as well as individuals (Friedrich, 2019). In making a policy, of course many things are taken into consideration, one of which is the needs of the state and its people. There are many policies in the life of the nation and state, as well as religion. Indonesia itself has policies or rules based on Pancasila. Regarding the basis of policies and regulations in the life of Indonesian people, according to the Minister of Religion of the Republic of Indonesia Fachrul Razi at the LEMHANNAS meeting, said that all values



in the Pancasila precepts are in line with the teachings of all religions, in the development of technology in this century, state policies must comply with the rules. Religion. This needs to be done so that good habits are maintained in society (Waluya, 2007). In certain sectors such as the tourism industry with certain market segments, such as Islam, of course medical business actors must truly understand Islamic customs or culture and rules, for example in terms of food, worship, and Islamic customs. Community in medicine (Siregar et al., 2020). In this study it is possible to discuss regulations that exist in medical destination countries for tourists based on Islamic values, considering that this research will explore the interests of Indonesian Muslim tourists. Of course, policies that have Islamic nuances will make it easier for Muslim tourists to make decisions about seeking treatment in the country (Siregar & Ritonga, 2021).

### **Safety in Travel**

Tourists who will travel both recreationally and medically to a place or country, of course, will consider the safety of their trip, and travel safety can be determined by looking at the state of the destination country, whether political, economic, and so on (Hanief et al., 2018). According to Buzan & Hansen (2009), reveals that security is an effort to secure a country, individuals, ethnic groups, the environment, or even the sustainability of the planet itself and includes threats that come from within as well as threats that come from outside. (Buzan et al., 2003). Another opinion is from Hua (2009), the concept of security refers to the ability to protect against potential threats. However, in the medical environment, security is defined as the ability of medical service providers to protect tourist travel information, the freedom of Muslim tourists to perform their prayers during medical trips (prayer, tadarusan), and the protection of tourist data from information leaks. Travel data as well as guarantees of legal protection. From countries of origin and countries of medical destination (Deuchars, 2017).

Perceived security control, describes the extent to which a service is considered safe, and able to protect information about tourists from potential threats. According to Arasu & Viswanathan, (2011) tourists who will travel abroad for medical purposes must also pay attention to national security. National security refers to public policy, Hardiyanti, (2012) to ensure the safety and security of the state through the use of economic and military power and diplomacy, both in peace and war (Rohilah, 2018). This can be a reference for medical tourists in determining their medical tourism destinations.

## **HYPOTHESIS DEVELOPMENT**

### **Conformity of policies with Islamic norms and attitudes of Muslim tourists**

The implementation of hospital policies that contain Islamic elements has a high appeal for tourists. Tourists, in this case Muslim tourists, have a tendency before acting to overcome existing problems, one of the things that becomes a consideration in acting is tourism policy or in this case hospitals that implement policies that are in accordance with Islamic law (Pratama, 2018). Susanti (2018), said that implementing hospital policies that are in accordance with Islamic law, such as smoking bans, praying on time for staff, and having to read the Koran every day, will be able to form a good attitude towards visitors or patients (Andiva, 2018). In

addition, the suitability of policies with Islamic norms used by hospitals will certainly have an impact on the attitudes of Muslim tourists. Furthermore, Mansur, (2021), added in his research on the implementation of the concept of policy in society, that the attitude of a Muslim will be better towards an object, if the policy used contains Islamic elements, on different occasions, Rosyid, (2022) said that in research on how a Muslim behaves towards mudharabah contracts, the results prove that the existence of policies that are in accordance with Islamic law, makes a Muslim more trustworthy and avoids suspicion. Based on this explanation, one hypothesis was made in this study, namely: The higher the conformity of the policy with Islamic norms, the better the attitude of Muslim medical tourists (H1).

### **Safety in Travel and Attitude of Muslim Tourists**

Security is one of the most important things for tourists, before visiting or using a service, guaranteeing security during travel is one of the main factors for a tourist in addressing a tourist destination (Knight, 1974; Law, 2006). According to Fuchs & Reichel, (2011) the perception of security risk will be the main focus of tourists in determining their attitude towards the tourist destinations they will visit. Safety in travel can shape tourist attitudes (Wang et al., 2016). Tourists will respond with a good or bad attitude, this can be seen from the perception of the security risks of tourist trips, for treatment or travel (Lo & Lam, 2004). Furthermore, research by Pohan & Huda, (2021) regarding the preferences of the Muslim community for choosing halal tourism reveals that there is a fairly strong relationship between Muslim communities in choosing and responding to halal tourism, one of the highlights being the safety of halal travel and safety of activities. In addition, Novitasari (2021) added that in his research on health support facilities for the safety and comfort of traveling, the results show that with good health support tourists will feel safe and comfortable and can influence tourists' attitudes towards complying with health protocols when traveling. Based on this discussion, a second hypothesis was made in this study, namely: The higher the security on the trip, the better the attitude of Muslim medical tourists (H2).

### **Conformity of policies with Islamic norms and motivation for piety**

Making policies in accordance with Islamic norms is actually not a new thing, because in several Middle Eastern countries where the majority of the population is Muslim have implemented policies or laws that are in accordance with the Islamic religion, such as, if it is proven that the people are corrupt, their hands are cut off, restrictions on places of worship. And separate medical services for men and women (Yilmaz, 2008). Policies implemented by the state or service providers with an approach to Islamic values are proven to be able to increase a person's motivation to be pious, in the sense of doing something according to religious advice (Sarif, 2016). This implies that Muslim tourists will be more motivated in their faith, when tourists take actions that are in accordance with Islamic values (Sarif, 2020). This is due to the belief of Muslim tourists in their religion, when a tourist carries out an activity and is contrary to religious rules, of course his heart will not be calm and will always feel guilty for violating God's rules (Güven, 2013). In the context of this research, the policies taken by service providers based on Islamic law will certainly increase the motivation of piety of Muslim tourists in determining sharia medical tourism destinations (Zarei et al., 2020). Furthermore,

Suwarni, (2021) in this study regarding Islamic organizational culture towards Muslims, the results of implementing and conforming policies with Islamic norms in a job will be able to foster the motivation of piety in Muslim individuals, this is also reinforced by the findings of Yusni, (2021), which says that a Muslim will feel more motivated in his devotion to work based on Islamic norms. Based on this, the third hypothesis is formulated in this study, namely: The greater the level of conformity of policies with Islamic norms, the greater the motivation of Muslim tourists' piety (H3).

### **Safety in Travel and Motivation of Piety**

Safety is one of the main points of a tourist's decision to travel to other places, including medical trips (Wong et al., 2014). Not without reason, a tourist certainly needs a sense of security when going somewhere. Travel safety plays an important role in motivating a tourist to get treatment, or when going to visit a tourist spot. Because according to Muslim tourists, security is a very basic thing in life and must be given proper attention (Jafari & Scott, 2014). Travel safety has a big influence on everyone in the world, because a memorable trip can increase one's piety, for example the safety of the pilgrimage to Mecca, pilgrimage when making a spiritual journey to Saudi Arabia, requires extra tight security, because the congregation will carry out various kinds of worship activities (Yemen, 2008). This implies that travel security needs to be improved by stakeholders or service providers, because this is needed by tourists, apart from being a sense of security, travel security is also needed by tourists so they can carry out their worship properly. A Muslim tourist will feel safer in worship and can directly increase his piety to Allah (Yilmaz, 2008), because the hunch that when carrying out worship in safe conditions will certainly make it easier to concentrate on worshipping Allah. Gray, & Poland, (2008) said that medical tourists have a tendency before deciding to carry out cross-country treatment, tourists focus on one factor, namely security and religious regulations, because going to a destination country, with safe conditions, gets pleasure. From God.

This implies that travel security needs to be improved by stakeholders or service providers, because this is needed by tourists, apart from being a sense of security, travel security is also needed by tourists so they can carry out their worship properly. Ariansyah & Amertha further, (2021) said that the presence of calm and safety when traveling can make a Muslim more motivated in his piety because there is an assumption that traveling in good (safe) conditions is more pleasing to Allah. In the context of this study, travel safety is perceived as a guarantee from the service provider for the implementation of Muslim tourists' worship, even though they are on their way, such as being able to perform the five daily prayers, dhikr, tadarus, and pray. Based on this explanation, the fourth proposition is made in this study, namely: The higher the safety in travel, the higher the piety motivation of Muslim tourists (H4).

### **Conformity of Policies with Islamic Norms, Attitude of Muslim Tourists and Interests of Muslim Tourists in Muslim Medical Tourism**

Hospital policies that comply with Islamic norms (there are places of worship and halal food) have proven to be able to attract Muslim patients to choose Islamic medical tourism destinations (Rahman & Zaelani, 2016). This means that patients who receive information that

the hospital has a Muslim-friendly policy have a tendency to make the patient (patient's family) more religious and motivated to choose a hospital, not just for the sake of the patient's recovery. Disease but because they want to avoid things that are forbidden by Allah if tourists choose hospitals that implement policies that are not Muslim-friendly (Han et al., 2019). Eum's research, (2018) stated that Muslim tourists were more interested in visiting Korea when policies issued by service providers or the country implemented Muslim-friendly tourism policies, further Noor & Ramli, (2017) added that this implies that Muslim tourists when visiting abroad will feel safe, even though tourists know that their medical destination is not a Muslim-majority country, Kadir et al., (2019), with Muslim-friendly tourism policies, tourists will have a better attitude towards the medical tourism destinations they will visit, and feel calmer when traveling abroad.

Furthermore, Banjarnahor et al., (2021) in his book on tourism business strategy says that a factor that can influence the attitude of a tourist is the conformity of policies with Islamic law in a business, and in the end this will affect the interest of Muslim tourists to visit. Annisa, (2022) added that the preferences of Muslims. Tourists to visit tourist objects, tourism service providers must apply the principle of conformity of tourism practices with Islamic law, this can shape attitudes and ultimately serve as a reference for tourists to visit. Based on this explanation, a fifth hypothesis was made in this study, namely: The effect of conformity of policies with Islamic norms on the interest of Muslim tourists to medical tourism abroad is partly mediated by the attitude of tourists towards Islamic medical tourism (H5).

### **Safety in Travel, Motivation of Piety and Interest of Muslim Tourists in Islamic Medical Tourism**

Tourists who are going on a medical trip to a tourist destination certainly need security. This can be felt if the safety of tourists is guaranteed by the service provider. Security in this case is also about the safety of tourists in carrying out their obligatory worship when traveling such as praying, praying and so on, with security in carrying out these services can make tourists feel safer, as well as guarantees of security from the country of origin and the country of medical destination. Khan, Chelliah & Ahmed, 2017). Security provided by service providers can increase the motivation of a traveler's piety (Rahman, Zailani & Musa, 2017), with this security tourists will be happy in carrying out their medical trips, because safety in travel gets a good guarantee, Travel safety has a considerable influence towards tourists' interest in medical tourism through motivation, in this case the motivation of piety (Rafa, 2022; Annisa, 2022).

This can indirectly make these tourists have a strong interest in visiting these medical tourism destinations (Moghadam et al., 2020; Akhtar et al., 2020). Travel safety has a considerable influence on tourist interest in medical tourism destinations through motivation, in this case the motivation of piety. Someone who is going to travel for treatment does need a safe trip, even though the situation is guaranteed to be safe (Heitmann, 2011). If tourist motivation is still low, it will be difficult for tourists to travel (Ray & Ryder, 2003). Based on these circumstances, the motivation of piety is needed, meaning that tourists will seek treatment based on the motivation of piety to God. Because when you don't take care of your health, you don't take care of God's gifts, and that includes bad deeds (Agli, Bailly & Ferrand, 2015; Hunter, 2016). Based on this

explanation, a sixth hypothesis is made, namely: The effect of travel safety on the interest of Muslim tourists to Islamic medical tourism abroad is partly mediated by the motivation of piety (H6).

### **Attitudes of Muslim Tourists and Interests of Muslim Tourists in Islamic Medical Tourism**

Tourist interest in medical tourism destinations is influenced by several factors, both external (such as environmental conditions), and internal, such as mood (Nesse, 2004). A person in a happy mood has a tendency to be kind and it will be easier to say yes when he gets an offer, especially if the offer is profitable for him (Puccinelli, Motyka & Grewal, 2010). Attitude is an evaluative statement about an object, person or event. This reflects a person's feelings towards something that makes the person express spontaneous expressions or actions (Ajzen, 2005). A good attitude will benefit many people, especially the individual itself (Huang & Van. 2019), a good attitude will also make a person open to the wider community and the impact can make someone quickly and logically (Kim & Jun 2016), will make a decision to visit a tourist destination (Hultman, Kazeminia & Ghasemi, 2015). Furthermore, Ma'rifah & Nomasyhuri, (2022) added that one of the factors that can attract tourists to visit post-pandemic tourism is the open attitude of the tourists themselves, who feel that the situation is safe enough to travel. From this explanation, the seventh hypothesis is High motivation will trigger tourists to get what tourists need or want (Jotikasthira, 2010). Motivation in this case the motivation of piety can have a good impact on tourists in determining medical tourism destinations that are in accordance with Islamic law (Jotikasthira & Cox, 2010). Regarding this, Zamani & Musa, (2012) said that tourists who come to Iran are based on the motivations of each tourist. The same thing was also conveyed by Kim, Kim & King, (2020) who said that if tourism wants to continue to progress, it is fitting that the concept of Islamic values be included in the tourism industry made, namely: The better the attitude of tourists towards sharia medical tourism, the higher the interest in visiting Muslim medical tourists (H7).

### **Motivation of Piety and Interest of Muslim Tourists in Islamic Medical Tourism**

This has proven to be able to increase the interest of Muslim tourists in the Middle East. Sobari, Kurniati & Usman, (2019); Hassani & Moghavvemi, (2019); Zarei et al., (2020), who said that Muslim tourists who have high motivation to carry out religious orders can be one of the factors for using or visiting Muslim medical tourism destinations abroad. Based on the previous explanation, it is likely that one of the biggest factors for tourists visiting medical tourism destinations is the high motivation of piety and expecting the pleasure of God (Hammad et al., 1999). Furthermore Rahman et al., (2021) added that tourism that applies Islamic law in its activities can increase the piety of a Muslim which in turn has an impact on the interest of Muslim tourists to visit these tours. Based on the explanation that has been described, the eighth hypothesis is made, namely: The higher the motivation of piety of tourists, the higher the interest in visiting Islamic medical tourism abroad (H8).

## **METHOD**

### **Population, sample, and data collection procedures**

The population in this study are all Muslim tourists who wish to seek treatment abroad. Sampling used a non-probability sampling approach with a judgmental sampling technique. Ferdinand, (2006) states that the judgmental sampling technique is used because the information needed to answer research problems and achieve research objectives is only owned or obtained from certain sample groups, with certain criteria, namely Muslims, Indonesian

citizens, aged < 30 years, income < Rp. 20,000,000 / month, because the income is < IDR 20,000,000 / month, it is very possible for prospective tourists to be able to carry out treatment abroad. Because the purpose of this research is to see what factors make Indonesian Muslim tourists interested in seeking treatment abroad? This study uses the on-site method for data collection. Questionnaires have been distributed to 145 respondents in Indonesia. This study uses five variables with 19 measurement items. The number of questionnaires distributed met the criteria of Hair et al., (2010), where the number of samples must be between 5 and 20 times the number of variables/items. After collecting data, this study obtained 145 respondents from various regions or provinces in Indonesia, such as: Central Java, East Java, West Java, Sumatra and Sulawesi, but in data collection most of them came from Central Java.

**Table 1: Distribution of questionnaires by city**

No	Amount Respondent	Percentage (%)	Province
1.	85	58.62	Central Java
2.	20	13.80	East Java
3.	17	11.72	West Java
4.	12	8.27	Sumatra
5.	11	7.58	Sulawesi

The measurement items used in this study are based on several previous studies. To ensure that the respondents understood the questions accurately, a reverse translation procedure was used for the translation of the questionnaire (Sekaran & Bougie, 2013). Likert scale with seven choices from strongly disagree (1) to strongly agree (7) as the measurement scale used. In this study, five construct variables were used, including the interest of Muslim tourists, attitudes, pious motivation, conformity of policies with Islamic norms and travel safety. This study adopts tourist interest measurement items from Ramadhan, Suharyono & Kumadji, (2018) and Chia, Huang & Nguyen, (2020). This study adopted attitude measurements from Asadzandi, (2019) and Marican et al., (2021). The measurement of piety motivation is based on the Al-Qur'an and hadith, as well as research from Iranmanesh et al., (2018). Measurement of piety motivation is based on research from Iranmanesh et al., (2018). Measurement of policy conformity with Islamic norms was adopted from Abedi et al., (2018). This study adopts travel safety measures from Hardiyanti, (2012) and Capar & Aslan (2020). Table 2 shows the details of the measurement items.

### Data analysis

Covariance-based structural equation modeling using AMOS 24 as a software package was applied in this study (Byrne, 2010). The reason for using covariance-based structural research is because in this study all requirements have been fulfilled, such as data normality, the observed variables are normally distributed multivariate and the observations are independent. If the data to be analyzed meets all the assumptions required by CB-SEM, the researcher must analyze the data by hard modeling using appropriate software, such as AMOS, LISREL, etc. According to Rigdon, Sadstedt & Ringle, (2017) based on empirical research objectives, the quantitative paradigm can be divided into two, namely estimation and prediction. Estimation

research is research that aims to test an empirical model with valid and reliable metrics. Testing and measurement is carried out at the indicator level. The hypothesis being tested is the model hypothesis. The measurement criterion for testing the feasibility of the model is called the goodness of fit test. For the purposes of estimation research, CB-SEM is the right technique to use. Meanwhile, predictive research is research that aims to examine the influence between constructs to predict causal relationships. Testing and measurement is carried out at the construct or latent variable level. The hypothesis that is done is generally a partial hypothesis. Partial testing criteria with a significance test predicts the relationship between variables using the t-statistic test. SEM and regression techniques are the right choice of statistical techniques to use. Meanwhile, this research is an estimation research in which tests and measurements are carried out at the indicator level. Even though the population and research sample were relatively small, only around (n; 145) respondents, the number of respondents who met the criteria to be tested in SEM, this fulfilled the requirements for the Maximum Likelihood (ML) estimation model, which is between 100 – 200 samples (Ghozali, 2016).

More focus on estimation research where tests and measurements are carried out at the indicator level. More focus on events that support research, errors in each variable tested in a model (construct) are not ignored but are still analyzed so that SEM is more accurate for analyzing questionnaire data involving perceptions of Indonesian Muslim tourists. In addition, SEM can confirm the theory according to research data (Confirmatory factor analysis). Can address a wide range of research problems in a more systematic and comprehensive analysis set, and is more illustrative, robust, and reliable than regression models when modeling interactions, non-linearity, measurement errors, correlation error terms, and correlations between multiple independent latent variables, and more efficient in data processing, because the research model has mediating variables, which incidentally will be more complicated if using multiple linear regression (Hair et al., 2019). This is the reason why researchers use covariance SEM as a research data processing tool.

This research also considers the criteria of Goodness of Fit (GoF). This study uses several GoF criteria, such as the Chi-square norm (CMIN/DF), Adjusted Goodness of Fit Index (AGFI), Goodness of Fit Index (GFI), Comparative Fit Index (CFI), Tucker–Lewis Index (TLI), with the root mean square error of approximation (RMSEA) (Byrne, 2010). Cutoff points <5 for CMIN/DF, 0.90 for CFI, TLI and GFI, 0.80 for AGFI and >0.08 for RMSEA were applied in this study (Bentler & Bonett, 1980). This study has also conducted several preliminary analyses, including outlier, normality, multicollinearity and heteroscedasticity tests (Hair et al., 2010; Pallant, 2013).

**Table 2: Variable indicator**

No	Variable	Total indicators	Reference
1	Muslim tourist interest	4	Chia et al., 2020)
2	Attitude of Muslim Tourism	4	Marican et al.,(2021)
3	Motivation of Piety	4	Iranmanesh et al., (2018)
4	Conformity of policies with Islamic norms	3	Abedi et al, (2018)
5	Safety in travel	4	Çapar & Aslan, (2020)
	<b>Total indicator</b>	<b>19</b>	

**Table 3: Loading faktor Construct reliability and validity**

Constructs	Items	Loading	A	CR	AVE
Muslim tourist interest	Next year I might visit a halal tourist destination	0.83	0.91	0.81	0.63
	Next year I plan to visit halal tourist destinations	0.91			
	I want to visit halal medical tourism destinations if I need health services	0.79			
	I always choose halal medical tourism destinations if I need health services.	0.60			
Attitude of Muslim Tourism	Health services in Muslim-friendly medical tourism destinations are better than general medical tourism destinations.	0.85	0.85	0.86	0.69
	I feel happy with Muslim friendly medical services	0.83			
	Visiting halal tourist destinations to get health services is a wise decision.	0.73			
	Visiting halal tourist destinations to obtain health services is a risky decision.	0.68			
Motivation of Piety	I spent time trying to grow in understanding my faith.	0.85	0.87	0.77	0.80
	Religious beliefs influence all my dealings in life.	0.87			
	Religion is important to me.	0.79			
	I often read literature about my faith beliefs	0.83			
Conformity of polices with Islamic norms	Medical service providers must have nurses who are all Muslim.	0.59	0.74	0.88	0.76
	Medical service personnel of different genders should not be in the same room.	0.74			
	Medical service providers must provide halal food.	0.73			
Safety in Travel	I feel safe walking alone on the road while in a halal medical tourism destination.	0.70	0.79	0.75	0.56



	Halal medical tourism destinations have low crime rates.	0.78			
	Halal-free medical tourism destinations are not targets for terrorist attacks.	0.79			
	Halal medical tourism destinations have stable political conditions.	0.68			

The data shows that the data is free from problems. In addition, this study also tested the validity and reliability of the data. By using the loading factor cut point  $> 0.5$ , Table 2 illustrates the reliability and validity of the construct (Hair et al., 2010). In addition, values of average variance extract (AVE)  $> 0.5$ , Cronbach's alpha  $> 0.7$ , and composite reliability (CR)  $> 0.7$  were also found. So that the data has high validity and reliability values (Hair et al., 2017). By using the Fornell–Larcker criteria, this study also used discriminant validity (Hair et al., 2014). Harman's single factor method was implemented in this study to examine common method bias (Podsakoff et al., 2003). Therefore, this study found that there was no common method bias problem because the total single-factor variance was only 24% ( $< 40\%$ ) (Wong et al., 2011). In addition, this study used the Sobel test (table 7) for mediating effects (Baron & Kenny, 1986).

## RESULT AND DISCUSSION

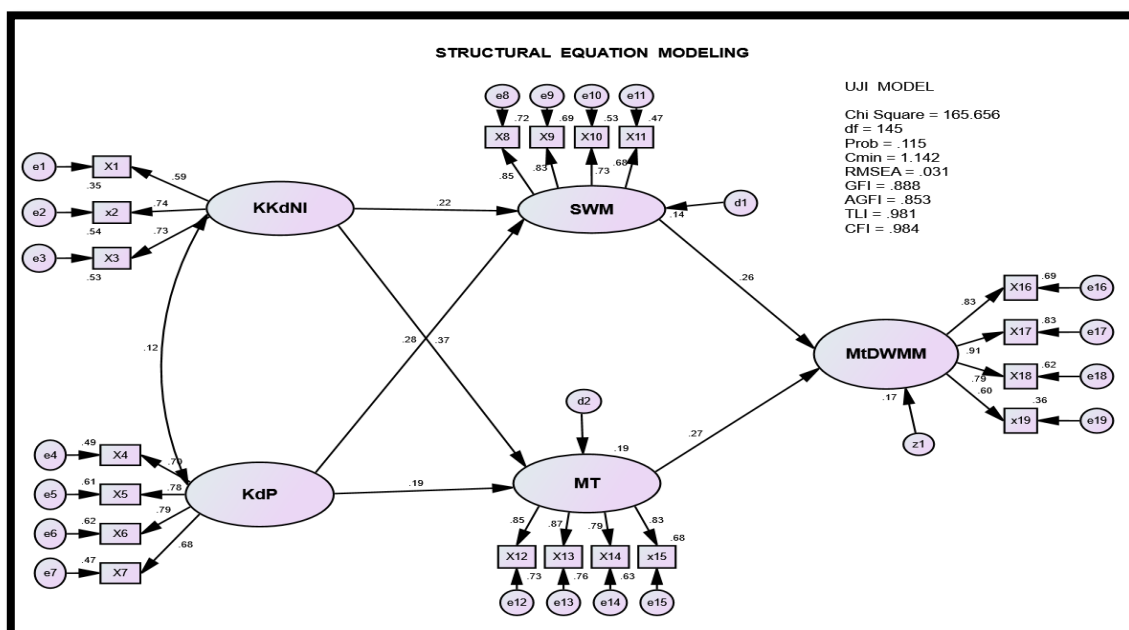
### Result

Descriptive analysis was performed on all respondents in this study. Field data shows that the majority of respondents were male respondents, 97 people (67%), while female respondents were 48 people (33%). Most of the respondents aged 30 –  $< 40$  years were 46 people (32%), aged 40 –  $< 50$  years were 43 people (29%), aged 50 -  $< 60$  years were 32 people (22%) and aged  $< 30$  years were as many as 17 people (12%), and age  $> 60$  years as many as 7 people (5%). From these data, the distribution of the age group 30 –  $< 40$  and 40 -  $< 50$  years is the highest age group distribution in this study. Several research respondents have the largest monthly income in the range of Rp.  $< 20,000,000$  million/month with 59 respondents (41%), then income of IDR 20,000,000 -  $< 30,000,000$  million/month, as many as 42 people (29%), third place income of IDR 30,000,000 -  $< 40,000,000$  million/month with 32 respondents (22%), next in line with income IDR 40,000,000 -  $< 50,000,000$  million/month, 9 respondents (6%), and finally with income IDR  $> 50,000,000$ /month, 3 people (2%). From the results of the data collection on the respondents' monthly income, it can be interpreted that the research respondents have sufficient reasons to determine medical tourism destinations that are in accordance with their choices or conscience, because assuming a minimum income of IDR  $< 20,000,000$  million / month, respondents can share their income for various needs including health needs. In addition to these data, this study also collected data on respondents from the two largest Islamic religious groups or sects in Indonesia, namely Nahdlatul Ulama and Muhammadiyah with the distribution of respondents, respondents from the characteristics of adherents of religion (Islam), most of them from Nahdlatul Ulama affiliates, as many as 102 people (70 %), while for Muhammadiyah there are 43 people (30%). As which data is presented in table 4 below:

Table 4: Characteristics of Respondents

No	Characteristics	Category	Amount of Respondents	Percentage ( % )
1	Gender	Male	97	67
		Female	48	33
2	Age	< 30 year	17	12
		30 - < 40 year	46	32
		40 - < 50 year	43	29
		50 - < 60 year	32	22
		> 60 year	7	5
3	Monthly income	< 20 juta	59	41
		20 - < 30 juta	42	29
		30 - < 40 juta	32	22
		40 - < 50 juta	9	6
		> 50 juta	3	2
4	Religious affiliation	Nahdlatul Ulama	102	70
		Muhammadiyah	43	30

Figure 1. Result Research Model



Note: KkdNI: conformity of policy with Islamic norms

KdP: Safety in travel

SWM: Attitude of Muslim tourists

MT: Motivation of piety

MtDWMM: Muslim tourists' interest in Muslim Islamic medical tourism

The structural model of this study examines the GoF structural model. The results showed that the structural model met the goodness of fit criteria where CMIN/DF = 1.142 (<5). CFI value = 0.984, TLI = 0.981 for each criterion (0.90), AGFI 0.853 (> 0.80) and RMSEA = 0.031 (< 0.08). Thus, the structural model is found to be valid and reliable. Table 5 shows the estimation results.

**Table 5: Research Model Feasibility Test Results**

Goodness of Fit Indeks	Cut off Value	Result	Model Evaluation
Chi Square (df =145),Sig=5%	≤ 192,610	165.656	Well
Probability	≥ 0,05	0,115	Well
CMIN/DF	≤ 2,00	1.142	Well
GFI	≥ 0,80	0,888	Well
AGFI	≥ 0,90	0,853	Marginal
TLI	≥ 0,95	0.981	Well
CFI	≥ 0,95	0.984	Well
RMSEA	≤ 0,08	0,031	Well

This research also shows a significant and positive relationship which can be seen in table 6, from the relationship between policy conformity with Islamic norms (H1) regarding travel safety (H2), with the attitude of Muslim tourists, the results are the same as the relationship between conformity of policy with Islamic norms (H1) (H3) safety in travel (H4), on the motivation of piety, besides that it is also explained that the attitude of Muslim tourists (H7) and the motivation of piety (H8) can affect the interest of Muslim tourists to visit Muslim medical tourism destinations (table 6).

**Table 6: Standardized Regression Weights**

			Estimate	S.E.	C.R.	P
SWM	<---	KdP	.414	.147	2.814	.005
MT	<---	KdP	.265	.132	2.012	.044
MT	<---	KkdNI	.391	.112	3.496	***
SWM	<---	KkdNI	.243	.114	2.135	.033
MtDWMM	<---	SWM	.270	.093	2.886	.004
MtDWMM	<---	MT	.298	.098	3.055	.002

This study also reveals that the role of the variable attitudes of Muslim tourists and the motivation of piety as mediation, can be seen from table 7 which shows that the attitudes of Muslim tourists contribute to the relationship between policy conformity with Islamic norms regarding the interest of Muslim tourists in tourist destinations, medical tourism (H5), but piety motivation has not shown its role, meaning that motivation has not been able to become a bridge between travel safety and the interest of Muslim tourists in medical tourism destinations (H6), as can be seen from the results of the Sobel test, (1982) which shows the Sobel test value of 2.870 which is greater than 1.96 (t-statistic) for (H5), and

the Sobel test result of 1.67538025 is smaller than 1.96 (t-statistic) (H6). In addition, this study also reveals a direct relationship between the conformity of policies with Islamic norms and safety in travel to the attitudes of Muslim tourists and the indirect effect of conformity of policies with Islamic norms and safety in travel to the attitudes of Muslim tourists through the mediation variable Attitudes and motivations of piety of Muslim tourists, can be seen from table 7. Figure 1 shows this research model.

**Table 7: Sobel Test**

<b>KkdNI SWM MtDWMM</b>	
Sobel test statistic	2.29295671
One tailed probabilistic	0.07682942
Two tailed probabilistic	0.09765363
<b>KdP MT MtDWMM</b>	
Sobel test statistic	1.67538025
One tailed probabilistic	0.04692982
Two tailed probabilistic	0.09385965

This study also reveals direct and indirect causal relationships between variables. Standardized Direct Effect (table 8) shows that the variable that has the greatest direct influence on the motivational piety variable is the conformity of the policy with Islamic norms of 0.370, and the variable that has the greatest direct influence on the attitude of Muslim tourists is safety in traveling by 0.277, and the variable that having the greatest direct influence on the interest variable of Muslim tourists is the piety motivation of 0.274. Standardized Indirect Effect shows the value of the greatest indirect effect on the variable Interest of Muslim Tourists Islamic Medical Tourism is the conformity of policies with Islamic norms of 0.159, after that the variable of safety in transit is 0.124. Based on the standard total effect calculation, it can be concluded that the variables of policy conformity with Islamic norms and safety in travel can directly or indirectly influence the interest of Muslim tourists in Islamic medical tourism. This can be interpreted that the interest of Muslim tourists in Islamic medical tourism can be implemented through the motivation of piety and attitudes of Muslim tourists to increase the interest of Muslim tourists in Islamic medical tourism, which can be presented in table 8 as follows.

**Table 8. Standard Total Effect**

	<b>KkdNI</b>	<b>KdP</b>	<b>MT</b>	<b>SWM</b>	<b>MtDWMM</b>
MT	.370	.187	.000	.000	.000
SWM	.218	.277	.000	.000	.000
MtDWMM	.159	.124	.274	.262	.000
Total	0.747	0.588	0.274	0.262	0.000

## DISCUSSION

This research was conducted in the Indonesian context, not without reason, even though research on Islamic medical tourism has been carried out in Southeast Asia and other countries, but in the Indonesian context it is still rare, it becomes interesting when examined, only for Indonesian Muslims. Tourists, because the discussion of Islamic medical tourism is more attached to Muslim tourists compared to non-Muslim tourists, this is the reason why this research was conducted in the context of Indonesia and Muslim tourists. Furthermore, it reveals the influence of the attitudes and motivations of piety of Muslim tourists on Muslim interests in determining Islamic medical tourism. There are a number of key findings in this study. In addition to the attitude and motivation of piety as a key in attracting Muslim tourists, this study also analyzes the influence of conformity of policies with Islamic norms on the attitudes of Muslim tourists towards Muslim medical tourism and the results show that the variable of conformity of policies with sharia norms can have a significant direct influence on tourist attitudes. Muslims against Muslim medical tourism.

The research findings show that policy compliance with Islamic norms is required by Muslim tourists. Muslim tourists expect Muslim medical service providers to provide Islamic medical services, such as hospital buildings designed in Islamic nuances equipped with prayer facilities and worship equipment as well as building designs with praise to the creator (Allah). This study also analyzes the effect of conformity of policies with Islamic norms on the attitudes of Muslim tourists towards Muslim medical tourism and the results show that the variable of conformity of policies with Islamic norms is able to have a significant direct influence on the attitudes of Muslim tourists towards Muslim medical tourism. The research findings show that the conformity of policies with Islamic norms is required by Muslim tourists. Muslim tourists expect Muslim medical service providers to provide Islamic medical services, such as hospital buildings designed in Islamic nuances complete with prayer facilities and equipment as well as hospital designs with Islamic nuances.

Therefore, sharia medical tourism service providers need to fix things that trigger Indonesian Muslim tourists to visit medical tourism abroad. The test results from this study are also in line with what was conveyed by Susanti (2018) who said that the implementation of hospital policies is in accordance with the nuances of Islamic sharia in Mohayidin et al., (2014), such as smoking bans, timely prayers for staff and mandatory reading the Qur'an every day, will be able to form a good attitude towards visitors or patients (Andiva, 2020). Such as hospital buildings designed in Islamic nuances which are equipped with prayer facilities and worship equipment as well as building designs with nuances of praise to the creator (Allah). There is a tendency for Muslim tourists, if security on the way to Muslim medical tourism destinations is observed to be safe from all disturbances Arasu & Viswanathan, (2011), then Muslim tourists will also be kind to these destinations Hardiyanti, (2012), as will avoid prolonged complaints, and will enjoy the journey with joy and safety (Aslan, 2020). On safety in travel, the results of research conducted by Hua (2009), the concept of security refers to the ability to protect against threats arising from uncertain life security conditions, such as the threat of terrorism, war,

disease outbreaks, and high crime. Rates. Travel safety developed in this study is based on the characteristics of the concept of tourists who will travel both recreationally and medically to a place or country. The results of this study are also in line with research conducted by Fuchs & Reichel, (2011), the perception of security risk by Lo & Lam, (2004) will be the main focus of tourists in determining their attitude. Wang et al., (2016), on tourist destinations to be visited. The results of this study are also consistent with the behavior of Indonesian tourists who, when traveling, get good service and good security. Indonesian tourists have a tendency to be more friendly and discreet. Therefore, medical tourism service providers need to guarantee safe travel for potential Muslim tourists, this is necessary so that Muslim tourists can visit Islamic medical tourism destinations.

The results of hypothesis testing indicate that policy compliance with Islamic norms has a positive and significant effect on the taqwa motivation of Muslim tourists. In this study, policy conformity with Islamic norms has a higher effect than safety in transit with an estimated value of 39.1% with a CR of 3.496 and a probability of 0.001, while for safety in transit it is 26.5% with a CR of 2.012 and a p- value of 0.044, this shows that the existence of policies used by health service providers based on Islamic law will increase the motivation of piety of a Muslim tourist. In the context of conformity of policies with Islamic norms to increase the motivation of taqwa of Muslim tourists, medical service providers, such as medical staff (doctors and nurses) in hospitals are all Muslim or mostly Muslim, before operations or medical procedures begin all staff and patients must clean up self from uncleanness, performed in the form of ablution, besides that before major actions (surgeries), are performed, patients and doctors who will treat patients are advised to pray istikharah (prayers asking for stability in making decisions according to God's instructions). This is in line with research from Sarif, (2020) which says that policies implemented by the state or service providers with an approach to Islamic values are proven to increase a person's motivation to be pious, in the sense of doing something according to his intentions. Religious advice. Before surgery or medical action begins, all staff and patients are required to cleanse themselves of unclean things, in the form of ablution, in addition, before major actions (surgeries) are performed, patients and doctors who will treat patients are encouraged to pray istikhara (prayers asking for stability) in making decisions according to God's guidance).

Based on the results of testing the hypothesis it is proven that safety on the way has a significant and positive effect on the motivation of piety of Muslim tourists, this can be seen from the CR value of 2.012 which is greater than 1.96 with a smaller probability of 0.044. of 0.05, this shows that, if security is high, then the motivation of Muslim tourists will increase. Safety in travel can be seen from how low the crime rate is in an area, how stable the economy, politics and territory of an area are and how prosperous the people in that area or country are. When a Muslim traveler protects himself from various dangers, it can increase his piety to Allah, but not everyone can feel this, because in the Qur'an Allah only mentions people who are believers, meaning only people who believe in the Oneness of Allah and everything. his attribute could feel it. The results of this study are in line with the results of research from Jafari & Scott, (2014) which states that travel safety plays a very important role in the motivation of a tourist to get treatment, or when going to a tourist spot. These results also confirm that there is the

behavior of Indonesian tourists when travel security is felt to be very safe and good, so indirectly tourists feel blessed by God on their trips because they are given safety and smooth travel. This study reveals that the good attitude of Muslim tourists is able to mediate the relationship between the conformity of policies with Islamic norms towards the interest of Muslim tourists in Muslim medical tourism destinations, with the results of the Sobel test of conformity of policies with Islamic norms on interest. Muslim tourists in Muslim medical tourism destinations with a mediated attitude. Muslim tourists with a t-statistic value (0.381) which is smaller than the t-statistic value (1.96). This means that the higher the level of conformity of policies with Islamic norms used by Muslim medical service providers, the better the attitude of Muslim tourists towards Muslim medical tourism destinations, which in turn can influence the level of interest of Muslim tourists towards Muslim medical tourism destinations, which they will visit. The results of this study support the findings of Noor & Ramli, (2017) which state that Muslim tourists are more interested in visiting abroad for treatment, and this interest is accompanied by a positive attitude by Eum, (2018) towards medical tourism destinations. This study also confirms that Indonesian tourists who consist of various Islamic religious groups, (eg Nahdlatul Ulama, Muhammadiyah) have one goal in overcoming problems, including medical ones, Indonesian tourists who are Muslims will certainly highlight what policies have been implemented. by service providers in accordance with Islamic law or norms. Therefore, there is a need for Islamic medical tourism, service providers to actually practice their services according to Islamic law, not just rules without action.

Sobel test results Safety in traveling Muslim tourists with Muslim tourists' interest in Islamic medical tourism by mediating the taqwa motivation of Muslim tourists with a value of t. This can be seen from the results of the Sobel test 1.67538025 which is smaller than 1.96, meaning that the role of piety motivation as a mediating variable has not been proven to be a bridge between safety in travel and the interest of Muslim tourists to visit medical tourism destinations. The assumption is that the indicators used to measure the piety motivation of a Muslim in Indonesia may not be appropriate with one of the statements in the questionnaire, namely. (1) I often read literature about my faith beliefs, (2) I spend time trying to grow in my understanding of my faith, (3) it is important for me to take private time to think and reflect on my faith beliefs, (4) beliefs religion influences all my affairs in life. This statement may be difficult to interpret in its entirety. Because in the hearts of Muslim tourists there must be doubts when filling out or giving an assessment of this statement. Naturally, Muslim tourists understand themselves well but are not spared from being wrong (lying to them). The results of field research from Muslim respondents revealed that travel safety is sometimes not one of the main things that determines Muslim tourists to visit a destination. In some cases it is even more risky to safety on the way, the higher the interest of tourists to visit a tourist destination (for example a Palestinian tourist destination), a country with a high level of danger, it even makes Muslim tourists more motivated to visit it. visit the country. However, before deciding to visit, Muslim tourists also provide an explanation, there must be strong encouragement or motivation from within tourists to visit. If only safe travel conditions, costs, and a good image of the country, without strong motivation, a plan will not materialize. In this study the motivation in question is the motivation of piety, the motivation of piety plays an important

role in determining the country of choice for Muslim tourists to visit Muslim medical tourism destinations. When Muslim tourists travel accompanied by the motivation of the spirit of piety, it will make Muslim tourists closer to the creator (Allah) and the trip will be more enjoyable because the activities carried out are worth rewarding, in addition to getting good Muslim choices. Medical tourism destinations, they will also get prizes for all the activities carried out. The results of this study are in line with research conducted by Zdes, (2008) which says that humans who travel to a place, sometimes not because of their piety to God, but because of other things, namely their curiosity about an object or place. Which are considered attractive. In addition, Sarif, (2020) on another occasion conveyed the piety approach in supporting a Muslim in doing business. The results of the study show that the influence of piety on individuals to start a business trip at home and abroad is very weak because in this case a Muslim will really take into account the financing needed to open a business and focus on financing and profits. But sometimes forget who gives sustenance (Allah). Of course, a positive attitude will have a good impact on decision making, but on the other hand a negative attitude will form new opinions which will eventually lead to rejection (Asadzandi, 2019). Muslim tourists who will visit a Muslim medical tourism destination must take a wise and prudent attitude, because making decisions does not end in disappointment, therefore a Muslim tourist must also be careful in making decisions, so that the decisions he makes can create feelings happy for him (Huang & Van. 2019), which works for the health of a Muslim traveler (Marican et al., 2021). The results of this study indicate that there is a good relationship between attitudes and Muslim tourists' interest in medical tourism destinations (Kim & Jun, 2016), meaning that the better the attitude of Muslim tourists towards medical tourism destinations, the better the method. Muslim tourists make a decision before visiting. Preferred Muslim medical tourism destination. This research is in line with research from (Hultman, Kazeminia & Ghasemi, 2015) which reveals that a good attitude will benefit many people, especially for the individual himself, a good attitude will also make a person open to the wider community and their environment. The impact can make someone quickly and logically make a decision to visit a tourist destination. Therefore it is appropriate for a Muslim tourist to always be kind and wise, because this can affect the procedure for making decisions.

The results of the study show that Muslim tourists have a tendency to try to carry out God's commands seriously, but sometimes fail in the middle of the road, except for people who believe, when given a test in the form of poverty, most of them pass the test. however, when given a test in the form of wealth, they sometimes deny God's favors and gifts, as if the wealth they obtained was based on their own efforts, without the intervention of the creator (Iranmanesh et al., 2018). This is also in accordance with the behavior of Muslim tourists around the world, including in Indonesia. In addition, the results of field studies reveal that frequently following Islamic studies can increase a Muslim's piety to the creator (Allah), Islamic studies can encourage the piety of a Muslim tourist to always follow God's way under any circumstances, and facilitate the affairs of a tourist. Muslims are included in choosing Muslim medical tourism destinations that match the criteria they need. The results of this study confirm that the motivation of piety Hammad, (1999), Islamic law Jotikasthira, (2010) can increase the comfort of Muslim tourists in determining Muslim medical tourism destinations,



meaning that the higher the motivation of piety a Muslim tourist, the higher the interest of Muslim tourists in these destinations. Muslim medical tourism (Zamani & Musa, 2012). The same thing was also conveyed by Kim, Kim & King, (2020) who said that if tourism wants to continue to progress, it is fitting that the concept of Islamic values be included in the tourism industry. Because tourists travel to an area or place, of course, they also want to pursue rewards and the concept of Islam has been proven to be able to increase the interest of Muslim tourists in the Middle East, with the increasing number of Umrah pilgrims (religious tourism). From various parts of the world. Therefore, sharia medical tourism business actors need to think about things that can increase the piety of a Muslim.

## **RESEARCH FINDINGS**

### **1. Contribution to Theory of Reasoned Action**

The basis for the development of the propositions in this study is based on the theory of reasoned action, which is the study of behavior, to reveal the influence of attitudes and subjective norms on the intention to perform or not perform a behavior, Ajzen & Fishben (1975), complements the theory with the belief that attitudes originate from beliefs. About behavior, while subjective norms are derived from normative beliefs. Ajzen & Fishben (1975), emphasized that the theory of reasoned action is that individuals are rational in considering their actions and the implications of their actions in making decisions. The results of this study add to what factors make Muslim tourists act or be interested in a product or service they need. And medicines and halal food (Phelps, 1986; Fernando, 2010) can make it easier for Muslim tourists to make decisions in terms of selecting medical tourism destinations, and this is considered quite efficient if properly implemented by medical service providers. Muslims to attract Muslim tourists to come or use the medical services offered (Abedi & Abedini, 2017).

### **2. Contributions to the Theory Planned Of Behavior**

The basis for developing the propositions in this study is based on the theory of planned behavior, namely a psychological theory that links beliefs with behavior, and this theory is a complementary theory to the theory of reasoned action made by Ajzen on the criticisms found in this study. Theory of reasoned action (Ajzen & Fishbein, 1975). The results of this study add insight in observing tourist behavior in planning before visiting Muslim medical tourism, where a Muslim tourist will not only take attitudes, subjective norms, and control but is also driven by the motivation of piety from the tourist himself, and finally, the motivation of piety in research. This. Able to touch the spirituality of a tourist, thereby strengthening the heart in making decisions before visiting.

### **3. Contributions to Motivation Theory**

The basis for developing propositions in this study is the theory of motivation, which is a psychological phenomenon that moves a person and directs someone to do something, and achieve certain goals and objectives (Ryan & Deci, 2000; Bilgin, 2003). The results of this study support and add to the theory of motivation in predicting the factors that can make Muslim tourists visit Muslim medical tourism destinations, in this study manifested in the form

of the piety motivation of a Muslim tourist. The motivation of piety has a significant role for Muslim tourists in determining the choice of Muslim medical tourism destinations, with the motivation of piety consisting of Tawadhu' or humility, Qona'ah or ridho and willingness, Wara' or avoiding doubt, and Faith. Al-Qur'an & Hadith; Iranmanesh et al., (2018), will increase or strengthen the motivation of Muslim tourists to reach the desired destination because when in the process of achieving the desired goal (health and worship) it is accompanied by piety motivation in practice. , people who are sincere and never complain about Allah's provisions, will get a double reward from Allah and the reward is heaven.

### **Managerial and Social Implications**

This study shows the importance of a sharia medical tourism business actor considering that all decisions to be taken are based on Islamic norms and based on the Al-Qur'an and hadith and provide guarantees on the way (safety guarantees, and guarantees to be able to carry out worship safely) because there are the tendency of Indonesian Muslim tourists to pay attention to this. Before determining the choice of sharia medical tourism destinations, apart from that sharia medical tourism business actors must provide attractive promotions, for example providing health packages at competitive prices, meaning that they are not cheap and not expensive, in addition, the government needs to provide support in terms of security and provide adequate facilities. Adequate, such as good infrastructure for tourists.

Meanwhile, in terms of social implications, this study reveals that Indonesian Muslim tourists have a tendency before acting, to think about the overall benefits based on their religion, this provides input to Muslim health service providers, to really pay attention to the characteristics of Muslim tourists, especially Indonesian Muslim tourists, because this research is in the context of Indonesia, and may have different Muslim characteristics in other parts of the world, in service and action. What will be done for Muslim tourists? To really pay attention to the characteristics of Muslim tourists, especially Indonesian Muslim tourists, because this research is in the context of Indonesia, and may have different characteristics of Muslims in other parts of the world, in service and actions. What will be done for Muslim tourists? To really pay attention to the characteristics of Muslim tourists, especially Indonesian Muslim tourists, because this research is in the context of Indonesia, and may have different Muslim characteristics in other parts of the world, in terms of services and actions that will be taken towards Muslim tourists.

### **LIMITATION AND FUTURE RESEARCH**

Although this research has revealed contributions to theoretical development and managerial implications, this research still has some limitations. First, this research was only conducted by Muslims in Indonesia; hence, it has no generalizations. Therefore, the scope of future studies may be extended to some other countries such as Southeast Asian countries which have significant Muslim populations. Second, this research only focuses on the Islamic medical tourism industry as a whole. Therefore, the focus of future studies can be expanded to several related sectors, such as hotels, property, food and beverages, and halal cosmetics. Third, the study was conducted in a single data collection period (cross-sectional), limiting the

generalizability of the results. Thus, a longitudinal data collection method is recommended for future research. In addition, the distribution of the questionnaire needs to be expanded again, in order to obtain a representative perception of the entire population. Future researchers are also advised to be able to add the perceived factor of Muslim-friendly tourism prices, Islamic Competitive Advantage (Firdaus, 2020) and budgeting, Positive WOM in seeing or predicting the interest of Muslim tourists to use or visit tourist attractions (Firdaus & Mulyanto, 2020). Because financing is also a crucial factor, but it is not discussed in this study. Future researchers need to develop this research into the decision stage to use or visit Islamic medical tourism services.

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