



UNCOVERING THE DETERMINANTS OF ISLAMIC TOURISM STAKEHOLDERS' INCOMPREHENSION ABOUT ISLAMIC MUAMALAT

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Abstract:

Robust growth of halal industry and its components including Islamic tourism is an aftermath of Islam being the fastest growing religion. Despite the thriving success, stakeholders are facing greater challenges in fulfilling the market demand. Incomprehension about Islamic tourism and Muamalat concept among Islamic tourism stakeholders has adversely affected the Islamic tourism growth. Hence, employing content analysis, the researchers were keen to identify the factors affecting Islamic tourism stakeholders' poor understanding about Islamic muamalat and how it affects Islamic tourism's growth. Findings indicated that misunderstanding about Islamic Muamalat among Islamic tourism stakeholders stem from both internal and external factors. Under the Internal factors, demographic profile was found to be the most significant determinant affecting the Islamic tourism operators' incomprehension about Islamic Muamalat. Besides, lack of understanding about Islamic Muamalat even among Muslim stakeholders was attributed to poor Syariah comprehension. As for the external factors, government policies and business opportunities contributed significantly towards the issue. Consequently, we found that the substandard conception has adverse effect towards the Islamic tourism sector's growth which reflects its overall credibility and effectiveness. Hence, further explain the potential business owners' and operators' reticence to penetrate the market.

Keywords:

Determinants, Islamic Tourism, Stakeholders, Incomprehension, Muamalat

Introduction

With the rising acceptance of Islam by the worldwide population, the international halal market is projected to grow at USD 5.0 trillion by the year 2030. Being one of the halal industry subsectors, worldwide Islamic tourism is targeted to entice 230 million arrivals by 2028 contributing to worldwide value of USD225 billion (Mastercard-Crescentrating, 2022).

Correspondingly, through its halal ecosystem, Malaysia managed to gain RM59 billion receipt through its halal export in 2022 (KEM., 2022). The figure is targeted to reach USD 113.2 billion by the year 2030 to benefit the domestic economy (HIMP 2030). This is parallel to the nations' aspiration to be the international halal hub and to consistently maintain its top ranking as Islamic tourism destination choice among the Organization of Islamic Countries (OIC) since more than a decade ago.

The worth of Islamic tourism has enabled it to received significant attention in the National Tourism Master Plan 2030 with special emphasis on Muslim-friendly tourism product development initiatives. Nevertheless, this requires meticulous planning and collaborative effort from all the stakeholders to constantly meet the market demand and industry requirement. This is because most Islamic tourism suppliers are still confused about halal, have poor understanding about Islamic tourism and the halal industry's opportunities and challenges as the industry is booming (Halal Development Corporation Berhad, 2018; Malay mail, 2021; Mastercard-Crescentrating, 2023; MOTAC, 2020).

Notwithstanding the proactive effort and positive socio-economic and environmental impacts, research on Islamic tourism and halal industry are still disparaged (Abas et al., 2022; Mastercard-Crescentrating, 2021; MOTAC, 2020; OIC, 2020). The ambiguity of terminologies and concepts remained debatable even at the international level (Abas et al., 2022; El-Gohary, 2016; OIC, 2020; Suban et al., 2021).

Consequently, the stakeholders' misconception and compliance to Islamic jurisprudence affects the Islamic tourism growth (Abas et al., 2022). Similarly, at the national level, confusion about the Islamic tourism concept adversely affects the Islamic tourism stakeholders particularly the business operators to invest and embark into the sector (Mastercard-Crescentrating, 2019a; MOTAC, 2020; OIC, 2020; SESRIC, 2018). Thus, clear understanding among the business entrepreneurs about halal is vital to help them in product development and marketing (Malay Mail, 2021) as well their business survival.

Besides, research in Muamalat in Malaysia is limited to financial institutions and zakat only. Thus, we urge that research in Islamic tourism muamalat is desperately needed due to its novelty and advantage in helping the stakeholders to develop the Islamic tourism sector to its utmost potential. As such, Islamic tourism stakeholders must strategically plan and manage the sector by continuously comprehending and acquiring updated knowledge about halal industry requirements (Halal Development Corporation Berhad, 2018; MOTAC, 2020). Hence, we fill the previous study gap by incorporating muamalat understanding in Islamic tourism sphere.

Literature Review

Islamic Muamalat

Every divine religion has its own Syariat or divinity law prescribed to the prophet or messenger. In Islamic jurisprudence (Syariah), Fiqh is one of the most important tenets which is classified into two broad categories namely Fiqh Ibadat and Fiqh Muamalat. Fiqh ibadat is the comprehension of religious rituals observed in the five pillars of Islam. These include solat (praying), fasting, almsgiving and performing hajj.

Unlike Fiqh ibadat, Fiqh muamalat emphasizes on the commercial and civil acts or dealings (<https://www.oxfordreference.com>) covering socio-economic and political aspects like jinayat (criminal law), munakahat (marriage law) and muamalat (commercial transaction). Nevertheless, Fiqh muamalat in Malaysia gain prominent focus in the economic aspect hence answers why most muamalat studies in Malaysia focus more on banking, contract, and philanthropies. JAKIM defined muamalat as voluntary exchange of ownership between two or more parties in their daily transactions including contracts formation, pledge or commitments and tasarruf (possession) for mutual benefits (2020).

In Syariah (Islamic jurisprudence), regardless of the sect or Mazhab, Fuqaha (Fiqh experts or jurists employed four main sources in the verdicts' ruling. They are al Quran, Hadith (compilation of the written form of prophet Muhammad's ﷺ sunnah), Ijma' (authoritative agreement among the jurist) and Qiyas (Mantiq or analogical reasoning). This applies to both Fiqh Ibadat and Fiqh Muamalat jurisdictions.

Under the Fiqh Muamalat theory, there are three main components that either party must oblige into to legalize the transaction. The first element is that the transaction should be free from Gharar or deception and ambiguity elements (Quran, 2:188; 4:29-30). Secondly, there should be no Riba or usury (Quran, 2:275; 3:130; 4:161 and 30:39) in the transaction and thirdly, the transaction should be free from Maisir or gambling elements including lucky draw (Quran: 2:219 and 5:90-91).

It is a worldwide acceptance that the Fiqh Muamalat ruling differs accordingly based on local uruf (common practice) and the prevalent dominant sect (mazhab) of the nation. Nevertheless, as mentioned earlier, it is an Ijtihad in all the sects or mazhab that the basic premise of the major sources of ruling and the three main elements in the Fiqh muamalat transaction be observed throughout.

In relation to Islamic tourism business and tourism industry in general, as revealed in verse no five of Suratul Maidah, it is halal for Muslim to consume food prepared by the Ahlul kitab (people of the book) and to marry them (Quran, 5:5). Nevertheless, based on the Syafie sect, Ahlul kitab refers only to the Bani Israel or the offspring of prophet Jacob's twelve sons who adhere to the original Torah of Moses and Gospel of Jesus. However, should there be alternatives between food prepared or slaughtered by Muslim and the Ahlul kitab, the one slaughtered or prepared by the Muslim will automatically overrule the latter. This is to ensure that the objective of Syariah (Maqasid Syariah) is accomplished.

Similarly, to constitute halal definition, the Malaysian Standard on Halal Food (MS 1500:2009) requires that the windpipe (throat), food-tract (oesophagus) and the two jugular veins of the

animal be cut off during slaughtering, besides the procedure being performed by a Muslim (Halal Malaysia, 2009). Furthermore, compliant to the Syariah law and Islamic muamalat in fulfilling the industry standard and requirements of the MS 2610 Muslim Friendly Hospitality and halal certification must be exercised (SIRIM QAS, 2022) for the certification alone does not guarantee that the business is shariah-compliant.

Likewise, Muslim tourists who travel to any destination where halal food is limited, can opt for Kosher foods but should bear in mind that not all Kosher is Halal and vice versa. As mentioned earlier, the Syariat differs accordingly. Therefore, understanding about the religious law or at least the dietary laws is essential to avoid confusion and safeguard our faith.

Islamic Tourism

Islamic tourism refers to the provision of tourism related activities in both supply and demand that occurs within the Islamic framework. This includes travel arrangement, accommodation, transportation, food and beverages provision, attraction and entertainment. In 2022, worldwide Muslim travel accounted for 110 million arrivals representing 12% of the total international travel. Asia led all the regions accounting for more than 31% of arrivals. Malaysia and Indonesia shared the first rank in the top Muslim-friendly destination choice for OIC countries while Singapore leads the destination choice for the non-OIC countries (Mastercard-Crescentrating, 2023). These figures showed a strong recovery of the tourism industry since the covid -19 pandemic hit.

As the Millennials continue to dominate the market by 22.9%, followed by the gen Z by 27.2 % and the gen Alpha by 21.5%, Crescentrating also projected that the figure will rise to reach 140 million arrivals by the end of 2023 and continue to reach 230 million arrivals by 2028 contributing to USD 225 billion receipts (Mastercard-Crescentrating, 2023)

Despite this positive outlook, Islamic tourism is facing several challenges and is still battling with an ununified concept (Abas et al., 2022; El-Gohary, 2016; Mastercard-Crescentrating, 2019b; OIC, 2020). As the sector evolves, different terminologies have been used interchangeably like Islamic tourism, halal tourism and Muslim-friendly tourism.

Abas et al., 2021 and El Gohary (2016) for instance, argue about the concept of halal tourism citing that unless the Islamic tourism stakeholders particularly the business operators fully comply with the Shariah law, their claims that the product and services offerings are halal is dubious. Consequently, the misconception and poor understanding about the actual concept of Islamic tourism would affect the Islamic muamalat practice.

Notwithstanding this, sometimes scholars also get confused between religious tourism and Islamic tourism. In the hospitality industry, commonly used terms like Shariah-compliant hotel, dry hotel and the rebranding term into “Muslim-Friendly hospitality” to indicate a softer approach further intensified the problem. At least in Malaysia, only the Shariah-compliant hotel fits the Islamic operative concept entirely.

Islamic Tourism Centre (ITC), a public agency established in 2009 under the Ministry of Culture, Arts and Tourism (MOTAC) is responsible for the development of Islamic tourism in Malaysia which involved in various activities as research and development, market

intelligence, consultation, training and industry development (<https://mailchi.mp/itc/insights-by-islamic-tourism-centre-15623013>).

Being the subsector of Halal industry and tourism, Islamic tourism receives greater emphasis in the Halal Industry Master Plan (HIMP, 2030), Malaysia Tourism Plan 2030 and Islam Tourism Blueprint. Since Malaysia aims to be the world's leading halal hub by 2030, the HIMP 2030 developed in 2018 has further streamlined strategies to enhance the visibility of Islamic tourism. Besides, MOTAC, ITC and JAKIM work closely with all the stakeholders to ensure the sector's sustainability.

As Islamic tourism involves compliance with the Syariah (Islamic jurisprudence), there are several standardized guidelines and operating procedures that the stakeholders need to comply with. The Department of Islamic Development Malaysia (JAKIM) and the Islamic Religious Council of the States (MAIN) are two main agencies responsible for the issuance of halal food, goods, or other related services in Malaysia gazetted in The Trade Description Act 2011 (Act 703) (KPDN, 2017).

Besides, for those involved in Halal food products and food trade or business in Malaysia, the MS 1500:2009 provides guidelines on the preparation and handling of halal food including nutrient supplements. Page 1-2 of the document also outlines six (6) elements of halal definition in the preparation, producing, storing and handling process according to the Syara' or Syariah law (Halal Malaysia, 2009). This guideline is also applicable for any Islamic tourism stakeholders to comprehend the basic guidelines in the halal or Syariah compliant procedure.

The MS 2610: 2015 Muslim Friendly Hospitality is a standardized guideline for Islamic Tourism operators introduced in 2015 in managing Islamic tourism facilities, product and services. This guideline comprises of three (3) major components of Islamic tourism business namely 1) Muslim-Friendly Tourism and Hospitality Assurance & Recognition (MFAR); 2) Muslim-Friendly Tour Guides (MFTG) and 3) Muslim-Friendly Packages. The MS 2610 is a universally accepted standard which helps Islamic tourism operators to strengthen their branding (SIRIM QAS, 2022).

Besides the MS 1500:2009, the Malaysian Halal Management System (MHMS) 2020 which was previously known as Halal Assurance Management System (HAS) 2011 is another standardized guideline designed to develop, implement and maintain Halal assurance. This document prescribed the requirements of Halal Malaysia Certification for both small and medium enterprises (SMEs) and large enterprises. The Internal Halal Control System (IHCS) guidelines are designed for the small and medium enterprises (SMEs) while the Halal Assurance Standard (HAS) is for the medium and large enterprises (Halal Malaysia, 2020).

In the Halal Supply Chain Management System, the MS 2400:2019 which is JAKIM certified, provides a comprehensive guideline to Halal Supply Chain companies about the handling of halal logistics. This document comprises of three parts namely Part 1: Transportation; Part 2: Warehousing and Part 3: Retailing. Besides, it also include the halalan-toyyiban (halal and good) risk assessment analysis and are monitored via the Halal Assurance Management System to avoid the impurity of perishable, raw components and food items during the handling, storage, packaging, preservation and delivery (Standards Malaysia, 2019).

To strengthen the Islamic tourism industry, the Muslim-Friendly Tour Guide (MFTG) logo and lapel pin was introduced in 2022 together with the Kursus Pemandu Lawatan Masjid (Masjid or mosque Tour Guide Course). This is an additional recognition to tour guides on top of the blue batch (city guide) or green batch (nature guide) they have. In 2023, MFAR program and MFT Product and Hospitality Propack were streamlined and rebranded to “Muslim- Friendly Tourism and Hospitality Recognition” (MFAR) (K. Ramli, 2023).

These standardized guidelines and procedures provide a symbiosis for the halal industry particularly the Islamic tourism sector to flourish. Despite these comprehensive standardized guidelines, the effectiveness is daunting as some business operators are compromising the Syariah requirement. Thus, their comprehension about Islamic muamalat is equivocal for they are related to one another hence influencing the credibility of Islamic tourism in Malaysia.

Measuring Understanding

Understanding refers to knowledge and ability in making judgement which involves the capacity to comprehend general relations of a particular issue or subject and the intelligence ability to apply concepts and categories into meaningful experience (Merriam-Webster, n.d.). Put simply, understanding requires one to apprehend the basic knowledge involving the cognitive, affective and psychomotor domains into meaningful competence.

Understanding can be measured objectively and subjectively. Objective measurement involves quantifiable value as point or grade while subjective measures involve satisfaction, clarity or behavioural changes. According to Sands et.al, (2018), higher level learners are better at understanding a concept and applying the knowledge as opposed to lower level learners. In other words, someone with a solid foundation in a particular area would be able to utilize the knowledge for himself and others. He or she can also turn the comprehended knowledge into a new knowledge or discovery.

As for this study, we measure understanding using internal and external forces. Internal forces refer to factors within the stakeholders’ control like demographic characteristics as religion, age, and educational background. We believe that these traits provide the efficacy to shape their comprehension about Islamic muamalat and how to operate Islamic tourism effectively. Similarly, understanding customer profiling or the target market’s demographic characteristics enables the business operators and service providers to deliver quality product and services hence garner the customers’ trust.

In addition, our passion towards something will drive us to understand and accomplish our goals. The higher the individual psychological resources, the more influence it has to mediate the entrepreneurial passion which affect the entrepreneurial success positively (Hu et.al, 2022). Similarly, Islamic tourism stakeholders with strong business endeavour or enthusiasm would strive to learn more to comprehend the concept or problem at hand to attain self-actualization.

Furthermore, business orientation is another internal factor that business operators normally interpolate in their business development. The four components of business orientation namely production, product, marketing and sales orientation are among the resources that the organization deploys to ensure organizational success. Similarly, Othman et al. (2019) for instance, found that the organization’s business orientation results in a positive performance of halal food industry in Malaysia.

External forces on the other hand refers to outside factors that are beyond one's control. This factor can either limit or commit Islamic tourism stakeholders to learn and comprehend about Islamic Muamalat. According to Abolhassani et.al, (2020), such factors include government policy imposed on business operators and business opportunities.

Methodology

For this study, we employed content analysis as it provides discreet and transparent data collection. This method also enabled us to decontextualize and recontextualize the topic understudy. Data was collected from credential sources as reputable journals from various platforms as Sage, Elsevier and Connected papers, Islamic-tourism related websites and reports based on the keywords or identified variables. These data ranges from 2016 for journals and 2009 for the authorized body reports. Table 1 below summarizes the articles sources used in our study framework in helping us to fulfil the research objectives. Most of the articles were highly cited in their respective areas.

Table 1: Sources of Studies Employed

Reference	Methodology	Findings
Abas, R., Mohd Zahari, Mohd. S., & Mohd Radzi, S. (2022). The Influence of Technology in Tapping the Full Potential of Islamic Tourism. <i>International Journal of Social Science Research (IJSSR)</i> , 4(1), 2710–62761.	Conceptual study to discuss the influence of technology in helping the stakeholders to tap the full potential of Islamic tourism in Malaysia measuring the technology influence through the independent variables namely perceived benefits and perceived risks; and dependent variable Islamic tourism which was measured by concept and operation.	<p>Technology leveraging has positive influence towards Islamic tourism growth. Perceived risks (PR) were found to be positively significant in influencing technology adoption in tapping the full development potential of Islamic tourism in Malaysia.</p> <p>Clear understanding about the future trends enables Islamic tourism stakeholders to invests and leverage the right technology to serve the market well hence demands concerted effort from all the stakeholders.</p> <p>The study offers critical insights about Islamic tourism development in Malaysia, prospect and challenges, Islamic tourism future trends and the role of Islamic tourism stakeholders in ensuring Islamic tourism</p>

		sustainable growth via technology
Abolhassani, M., Wang, Z., and de Haan, J. (2020). How Does Government Control Affect Firm Value? New Evidence for China. <i>Kyklos</i> , 73: 3–21. https://doi.org/10.1111/kykl.12216	Comparative study between government-owned enterprises and private firms from the same business nature in the same province involving panel data set of 5501 public-listed companies in the Shanghai and Shenzhen stock exchanges from 2009-2013.	Government control over the shareholding companies (either directly or indirectly controlled) has negative influence over the companies' financial performance. Indicated by an average of 1.3%, 2.0% and 8.2% lower return on assets, return on equity and the market-to-book ratio. The findings also support the 'supporting hand' theory by the government over firms with poor financial performance.
Baharudin Othman, Sharifudin Md. Shaarani, Arsiah Bahron, & Nurul Hudani Md Nawi. (2019). The influence of Halal practices on organizational performance among food industries (SMEs) in Malaysia. <i>Halal Journal</i> , 3, 1–21.	Cross-sectional study using closed-ended questionnaires distributed to 172 internal committee members appointed for halal control management within the halal food industry organisation in Malaysia, The aim is to investigate the influence of halal practices on organizational performance among the Small and Medium Enterprises (SMEs) halal food industries in Malaysia using 4 key performance predictors namely halal and thoyyib, internal process, halal assurance, and staff.	Descriptive study indicated a positive relationship between halal practices level and the halal food industry performance. Inference test result indicated a significant correlation between all the variables studied. Regression analysis result showed a strong influence between halal and thoyyib; and halal assurance dimensions towards the organizations' performance compared to the process and staff.
David Sands, Mark Parker, Holly Hedgeland, Sally Jordan & Ross Galloway (2018). Using concept inventories to measure understanding. <i>Higher Education Pedagogies</i> , 3:1, 173-182, DOI: 10.1080/23752696.2018.1433546	Case study focusing on the Force Concept Inventory (FCI), a tool used to test degree students' undertaking physics subject's conceptual understanding in the attempt to evaluate their learning gains using Multiple Choice (MCQ) Format.	Concept inventories was found to be a promising tool for measuring learning in specific areas of the curriculum. The test employed was able to measure the development type or level in students

		<p>which is also assess in the test of learning gain.</p> <p>The FCI however, is not the best measures and they suggest a more complicated open-ended questions approach be employed.</p>
<p>El-Gohary, H. (2016). Halal tourism, is it really Halal? <i>Tourism Management Perspectives</i>, 19, 124–130. https://doi.org/10.1016/J.TM.P.2015.12.013</p>	<p>This review paper examines the concept of halal tourism, its root, principles and the question of is it really Halal?</p>	<p>The absence of clear conceptualization limits Halal tourism potential. Although halal tourism is not only for Muslims, Halal tourism can only be halal if it fully complies with the rules and guidance under Shariah law. Thus, the author doubts the worldwide Islamic tourism providers assurance that their Islamic tourism products and services are halal.</p> <p>This study considered Halal tourism as a subsector of religious tourism.</p>
<p>Hu, Wei & Xu, Yan & Zhao, Fuqiang & Chen, Yun. (2022). Entrepreneurial Passion and Entrepreneurial Success: The Role of Psychological Capital and Entrepreneurial Policy Support. <i>Frontiers in Psychology</i>. 13. 10.3389/fpsyg.2022.792066.</p>	<p>Questionnaire survey of 455 entrepreneurs in entrepreneurship parks and entrepreneurship center in Wuhan, Guangdong, Shanghai and other places in China</p>	<p>Entrepreneurial passion helps to increase individual psychological capital and affect entrepreneurial success positively.</p> <p>Psychological capital has mediating role between individual entrepreneurial passion and entrepreneurial success.</p> <p>Entrepreneurial policy support at the environmental level was found to be beneficial in promoting the entrepreneurial passion as psychological capital accumulates. Thus, positively promotes the transformation of entrepreneurial passion into</p>

		entrepreneurial success through psychological capital.
Ishak, M.S., & Asni, F. (2020). The role of maqasid al-Shari'ah in applying fiqh muamalat into modern Islamic banking in Malaysia. <i>Journal of Islamic Accounting and Business Research</i> , 11, 2137-2154.	Empirical study involving survey of three Shariah Advisory Council (SAC) members of Bank Negara Malaysia, and three Shariah committees of Islamic Finance Institutions.	Some practices like replication of conventional products into the Islamic concept, imposing wa'ad (unilateral promise) to strengthen the combination of different contract into a single product offering and floating rate with ibra' (rebate) adoption for financing and refinancing pricing are imperative to sustain the Islamic muamalat. Shariah principles is applied as rules to synchronize the fiqh muamalat ruling with that of banking environment. Besides, the number of key persons interviewed, the study limits only to the role of Maqasid Syariah neglecting other Islamic finance aspects like Islamic capital markets and Islamic insurance.
Suban, S. A., Madhan, K., & Shagirbasha, S. (2021). A bibliometric analysis of Halal and Islamic tourism. <i>International Hospitality Review</i> . https://doi.org/10.1108/IHR-05-2021-0038	Bibliometric analysis of 238 publications from 2004-2021 indexed in the Scopus database to provide concise review of literature in the subject area. Area of focus are field of study, year of publication and publication by countries.	Findings indicated that 151 publications pertaining to the topic comes from business management and accounting and 29 articles from social science. In terms of publication period, 29 articles were published in 2018; 54 papers in 2019 and 56 studies were published in 2021 with Malaysia (86 studies) and Indonesia (64 papers) recorded the highest publications respectively.

		The study however excludes other national and international databases.
Zakaria, Z., & Abdullah, M. A. (2019). The Enforcement Activities Under Post-Market Control of Halal Certification in Malaysia. <i>Halal Journal</i> , 3, 1–7.	Review of the halal post-market control (measures directed at business operators with potential goods that they intend to market or have already marketed) through JAKIM's enforcement activities.	The current Trade Description Act 2011 (TDA 2011) was found to have positive impact in strengthening the enforcement, supervision and halal logo monitoring as well in legal prosecution of related offences.

Source: Authors' Field Study

Data was organized by classifying and comparing each content or data based on the predefined variables according to their importance. We inductively and deductively analyze the data set to further crystallize the study objectives. This requires us to use critical thinking to make analysis, provide sound arguments and justifications. The information was then presented systematically in an organized manner to help our audiences to comprehend the topic understudy.

Result and Discussion

For the first objective which is to uncover the determinants of Islamic tourism stakeholders' incomprehension about Islamic Muamalat, we found that both internal and external factors correspond to one another thus contributing significantly to the misunderstanding about Islamic Muamalat. However, it was found that demographic profile has greater influence over other forces. According to Tan Sri Khalid bin Ramli (2023), the then Director general of the Implementation Coordination Unit (ICU), Prime Minister Department, only 20 percent (20%) of Islamic tourism operators in Malaysia are Muslim. This clearly shows that that the sector is largely dominated by the non-Muslims whose religious and educational background are totally different.

Notwithstanding this, the millennial generation (1982- 1997) who are now aged 23-38 years that make up the halal workforce also indirectly contributed to the misunderstanding. Based on statistics from the Department of Statistic Malaysia (DOSM), total workforce in Malaysia for 2022 is 15391.7. million with the millennial generation (1982- 1997) who are now aged 23-38 years are around 11,374.9 million or seven per cent of the total workforce. The figure is also estimated to increase by one percent to reach 11,70.5 million for 2023 (DSOM, 2023).

Despite the opportunities to have better education and exposure, their knowledge about Islamic muamalat is still minimal. This could be attributed to their preference over modern lifestyle or lack of religious knowledge. Although diversity is something that we should embrace, the stakeholders particularly the business operators may face challenges to understand the target market needs and the essential requirements to operate the sector.

In addition, the Muslim-friendly service term used to imply a pliable approach was found to be contradicted with Islamic Muamalat concept. This is evident in the ICT Muslim-friendly

directory where the hotels are classified into three based on their partial-to full compliance to the Syariah requirement (see for instance <https://itc.gov.my/muslim-friendly-directory/>).

The MS 2610: 2015 specifically on the Muslim-Friendly Accommodation Recognition (MFAR) for instance provide additional privilege to any accommodation sector with at least one of the dining facilities/kitchens be Halal certified by JAKIM besides providing basic Muslim-friendly services like qibla direction, prayer mat and prayer time. There is an inclination for cross-contamination when the equipment or kitchen apparatus for premises with multiple F&B outlets are mixed up with the dining facility that is Halal certified. Thus, violated the Halal definition prescribed under the Trade Description Act 2011 and MS 1500:2009 (pg1-2).

Although there is a solution to the above problem through Taharah (purification) of najis using Sertu method (purification of utensils or equipment from najis Mughallazah; the most severe filth/najis contaminated with dog and pig including the saliva or their derivatives and Samak (extrication of the animal skin from its meat using sharp object or chemical), the fatwa ruled out that the Samak or Sertu process must be performed by a Muslim and be monitored and endorsed by the Jabatan Agama Islam Negeri or the State Religious Department (JAKIM, 2016). Despite the thorough procedure to ensure Syariah compliance and Islamic credibility, this requires the affected hotel or business premises' integrity to report such incidents to the authority. Not only that, the procedure is time consuming and involves financial implication to the affected premises.

In addition, Othman et al. (2019) indicated that halal and thoyyib (good); and halal assurance have greatly influenced the organization performance as opposed to the process and its human capital. This implies that the marketing effect of Halal branding successfully fosters a favorable image to the business entities hence boosting the company performance more than the internal factors like halal process or its manpower.

Likewise, the MFAR certification or the international level Crescent-rating accreditation for hotels providing Muslim-friendly service can potentially apprehend Islamic tourism sector as the marketing tactic may backfire in the long run. In addition, we found a contradicted suggestion on Muslim-Friendly & Halal Romantic Restaurants in KL (HHWT, 2022) and some other articles (<https://www.havehalalwilltravel.com>) that features a restaurant serving alcoholic beverages which is against the Syara'. Despite caution to the readers, the contradiction may cause confusion especially to those who are not well versed about the hukm or Islamic rulings. The same source also reported that it has around 8.6 million Muslims readership across Asia. This is considered as insensitive and lack understanding about Islamic muamalat or the Islamic tourism concept.

Furthermore, in today's business strategy, it is very common for any organization to use contest as a promotional mix which violates the third premise of Fiqh Muamalat theory. The premise that there should be no Maisir element (gambling) in the transaction is often neglected even among Muslim organizations. In addition, based on the fatwa, determining the winner in a contest based on the fastest and accurate answer is considered as non-shariah compliant as contestants depend on their luck despite correctly answering all the questions (JAKIM, 2016).

Since we emphasised on the stakeholders, we defined stakeholders as entities or parties with vested interest in Islamic tourism development including Muslim policy makers or the government, business operators, service providers, investors and customers. We found that the liberalism approach that is being practiced in most aspects even in the tourism industry contributes to the stakeholders' incomprehension about Islamic tourism and muamalat. Similarly, Halal Development Corporation Berhad (2018) cautioned that the growth of Halal industry not only presents new economic opportunities but also presents greater challenges to the stakeholders due to increased awareness on Halal products and in the halal industry.

Our second objective was to identify the effect of the incomprehension toward Islamic tourism growth. We found that lack of understanding about Islamic Muamalat clearly demonstrates lack understanding about Islamic tourism. The Fiqh Muamalat theory that the business should be free from haram sources, free from gharar, riba and maisir were found to affect the Islamic tourism sector's growth negatively. This is because the stakeholders, particularly the business operators, find it hard to decipher the theory into practice, which consequently is detrimental to the Islamic tourism growth.

In addition, venturing into Islamic tourism business requires great capital investment but the return on investment (ROI) is only marginal. It is acknowledged that in the mainstream hospitality industry, entertainment and selling alcoholic beverages constitute one of the largest revenues besides room; thus, fetters the operators' determination to penetrate the market. We found this however, as something positive as it helps to ensure the sanctity of Islamic tourism since it demands full commitment and compliance with the Islamic law (Syara').

Based on the arguments above, we conclude that both our objectives were fully achieved, Results showed that the internal (demographic characteristics, market understanding and firm's enthusiasm) and external forces (government policy and business opportunities) not only results to misunderstanding about Islamic tourism muamalat among the Islamic tourism stakeholders, but were found to be influential in helping the stakeholders particularly the business operators to further navigate their business growth and orientation.

Conclusion

To reprise, our findings indicated that both internal and external factors correspond to one another thus contributing significantly to the misunderstanding about Islamic Muamalat. Hence, comprehension about Islamic muamalat is detrimental to all Islamic tourism stakeholders to ensure the growth and sustainability of Islamic tourism. We regard the contemporary standardized guidelines and procedures as commensurate and practical to aid the Islamic tourism and halal industry stakeholders to operate and manage the sector successfully.

This study's ramification is worth consideration to all the stakeholders. Firstly, besides standardized guidelines, a sound enforcement must be in place to safeguard Islamic jurisprudence. The pivotal role of the government to exercise control in halal industry particularly the Islamic tourism sector helps to eliminate deception among the stakeholders including the customers (Zakaria & Abdullah, 2019). This is vitally important to maintain credibility and quality of Islamic tourism products and services.

Secondly, integrity and continuous effort must be made to educate Islamic tourism stakeholders and the public about the importance of Islamic Muamalat. These aspects are of paramount

importance to uphold the Maqasid Syariah (objectives of Syariah). Stakeholders must be made aware that religious elements are not a commodity; hence should be strictly regulated, implemented and monitored to ensure its sanctity. Similarly, Ishak & Asni (2020) acknowledged that applying Maqasid Syariah in balancing the rulings in Fiqh muamalat and the industry environments enables pragmatic endorsement of the rulings without compromising the Islamic jurisprudence's principles.

Thirdly, to entice and boost the stakeholders' confidence to invest into the sector, a strong database must be made available. The business operators and the investors specifically need to be convinced about the worth of Islamic tourism in Malaysia. Therefore, the government through its specialized agency (ITC) must collaborate with other private and public sectors to provide a sound statistic about local Islamic tourism worth. This is because overreliance on the international statistics is destitute to the local Islamic tourism growth. Employing advent technology like artificial intelligence and metadata is crucial and beneficial to the stakeholders and the industry growth.

This paper has contributed significantly in extending the current academic literatures through bold exploration and investigation of the topic from a multidisciplinary and multi perspective angles. Deducing the raw information from the credential sources into a sound argument also requires extensive effort to understand the situation at hand. Future researcher who are interested to embark into similar vein may employ primary research to render substantial input. Exploring the value of Islamic tourism by using objective and subjective measurements may through collaboration with the relevant authorities may also help future researchers to dive into the topic immaculately.

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