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Religious-digital tensions among Muslim Gen Z tourists: Phenomenology of NTB halal tourism

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Abstract

Purpose – This study investigates the religious–digital tensions experienced by Muslim Gen Z tourists in West Nusa Tenggara (NTB), Indonesia, arising from the gap between their expectations of an integrated digital–halal ecosystem and the realities of infrastructure and destination governance. It conceptualizes these tensions as a systemic phenomenon with implications for the Islamic management of halal tourism.

Methodology – A qualitative phenomenological approach was employed using interpretative phenomenological analysis (IPA), combining in-depth interviews with seven participants and a focus group discussion (FGD) with four, totalling eleven Muslim Gen Z tourists selected purposively. Data were analyzed inductively and deductively, supported by member checking, back-translation, and source triangulation.

Findings – The analysis reveals six interrelated tension clusters: (1) universal connectivity versus discriminatory signals, (2) cashless ecosystem versus partial payment infrastructure, (3) digital halal certification versus informal trust, (4) comfortable halal accommodation versus rigid formalization, (5) accessible Islamic finance versus limited outreach, and (6) responsive versus fragmented governance. These tensions form a layered compound system across infrastructural, informational, and conceptual–regulatory levels.

Implications – The findings offer strategic recommendations for destination managers, Islamic financial institutions, and halal certification bodies to close the implementation gap in NTB's halal tourism, transferable within specified scope conditions to comparable subnational halal-branded destinations worldwide.

Originality – This study is among the first to conceptualize halal tourism tensions as a layered compound system through IPA of Muslim Gen Z tourists in a Muslim-majority subnational destination in India. It formally defines digitally compounded halal risk as an extension of Perceived Halal Risk.

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Introduction

West Nusa Tenggara (NTB) is one of Indonesia's flagship halal tourism destinations. The province's recognition as the World's Best Halal Tourism Destination at the World Halal Travel Awards, together with the development of the Mandalika Special Economic Zone (SEZ) as an internationally oriented tourism area, has made NTB a national barometer of halal tourism development (Mastercard-CrescentRating, 2024). The NTB provincial government has pursued halal branding through Perda No. 2 of 2016 on Halal Tourism, supported by substantial investment in Muslim-friendly infrastructure, international event hosting, and public–private partnerships aimed at positioning the province as a globally competitive halal tourism hub (Pemerintah Provinsi Nusa Tenggara Barat, 2016). These initiatives are situated within a broader national agenda in which halal tourism is expected to diversify Indonesia's tourism portfolio, attract high-value Muslim travellers from the Gulf and Southeast Asia, and generate employment in regions outside traditional mass-tourism destinations such as Bali. This positioning has strategic implications not only for regional economic policy but also for Islamic management discourse, which examines how religious principles are translated into service ecosystems.

Amid these aspirations, a new market segment has emerged that is paradoxically the most promising yet the most challenging to serve: Muslim Gen Z tourists (born 1997–2012), who are genuine digital natives (McKnight, 2018). The scale of this segment reinforces the urgency of understanding its expectations and needs. According to the 2025 Mastercard–CrescentRating Global Muslim Travel Index, international Muslim arrivals reached 176 million in 2024 and are projected to grow to 245 million by 2030, with total travel spending expected to exceed USD 230 billion (Mastercard-CrescentRating, 2025). Muslim Gen Z alone represents approximately 27.2 percent of the global Muslim population and is identified as the cohort that will lead the next phase of halal travel development (Mastercard-CrescentRating, 2023). Indonesia targeted 2.5 million tourist visits to NTB in 2024 (ANTARA, 2024) and continues to position the province as a flagship halal destination. Capturing a proportional share of this growth is not merely an operational concern but a foundational pillar of the regional economic strategy. Their travel behavior fundamentally differs from previous generations in its dependence on digital mediation at every stage of the journey, from pre-trip research and booking to real-time navigation, payment, and post-trip sharing (Haddouche & Salomone, 2018; Robinson & Schänzel, 2019). Therefore, understanding this cohort's expectations and frustrations is a strategic priority for destinations that aspire to remain competitive in the next decade of halal tourism growth.

Muslim Gen Z represents a unique cohort that simultaneously carries two operational identities: On the one hand, they expect a comprehensive halal ecosystem shaped by Islamic values and *maqasid al-Sharia* principles, including halal food, prayer facilities, Sharia-compliant finance, and modesty-respecting environments (Battour & Ismail, 2016; El-Gohary, 2016). However, as digital natives, they are accustomed to integrated, instant, and digitally verifiable service ecosystems mediated through smartphones, mobile applications, and real-time information flows (Francis & Hoefel, 2018; Pricope Vancia et al., 2023). Their simultaneous possession of these two identities positions them as a cohort whose travel behavior is shaped by both religious obligation and digital habituation, a convergence that prior research has not adequately theorized (Haddouche & Salomone, 2018; Robinson & Schänzel, 2019). In this study, we operationalize religious–digital tension as a state of experienced incongruity in which the behavioral scripts derived from a participant's Muslim identity (e.g., ritual obligations, halal verification, Sharia-compliant transactions) cannot be enacted through the digital infrastructures on which the same participant has become practically dependent (e.g., mobile maps, e-wallets, online review platforms, digital halal signals). It is characterized along three observable dimensions: (i) practical incongruity: the gap between the digital action the participant attempts and the outcome the destination affords; (ii) normative anxiety: the residual uncertainty about whether a religious norm has in fact been satisfied in the absence of verifiable digital signals; and (iii) identity salience: the participant's own framing of the episode as implicating their self-understanding as a Muslim traveller rather than as a mere consumer inconvenience. This triadic operationalization preserves the phenomenological depth of the term while rendering it analytically tractable in the findings section. When these two identities converge in

the context of NTB tourism, what emerges is not an ordinary form of consumer dissatisfaction but an existential tension that touches the core of how participants understand themselves as Muslim travellers in the digital age. This tension has profound implications for Islamic management because the experience of halal tourism is increasingly mediated by digital platforms whose governance frameworks have not yet been fully reconciled with Sharia-based service principles.

Previous research on halal tourism has predominantly focused on the supply side, namely the availability of halal facilities and services (Battour & Ismail, 2016; Henderson, 2016), or on Muslim consumers' attitudes toward halal destinations (Eid & El-Gohary, 2015; Rahman et al., 2019). Research on Gen Z as halal tourists that specifically explores the tensions between their religious and digital expectations and destination realities remains limited, particularly in the context of NTB. Specifically, three gaps remain unaddressed. First, although Olya and Al-ansi (2018) map perceived halal risk across seven product-oriented dimensions (health, psychological, environmental, social, quality, financial, and time), no prior study has theorized a distinct digital verification dimension of PHR; Rahman et al. (2019) observe heightened risk perception under incomplete online information but do not isolate digital verifiability as a risk construct, while Ainin et al. (2020) document sentiment patterns without re-theorizing PHR itself. Second, while the service quality gap model (Parasuraman et al., 1985) has been applied to halal contexts, its gaps are conventionally treated as independent, sequential deficiencies rather than as a *compound layered system* in which infrastructural, informational, and conceptual gaps mutually amplify one another. Third, the smart tourism destination literature (Buhalis & Amaranggana, 2013; Gretzel et al., 2015) has been developed largely in secular contexts, and the recent AI-enabled halal-tourism framework Battour et al. (2023) remains conceptual rather than grounded in Muslim Gen Z's lived experience. Therefore, the novelty of the present study lies in explicitly integrating PHR, SQGM, and STD through the common denominator of digital verifiability as encountered in situ by Muslim digital natives, an integration not attempted in the works cited above.

The relevance of NTB as a research site extends beyond its national status. As a Muslim-majority subnational destination that has pursued formal halal branding through regional legislation, NTB occupies the same strategic niche as Malaysia's JAKIM-centered model (Rasul, 2019; Samori et al., 2016), Turkey's mixed public and private certification model (El-Gohary, 2016), and the Gulf default-halal assumption (Moshin et al., 2020), while operating at a regional-government scale more comparable to many second-tier halal destinations globally. The Indonesian national context further situates NTB within a policy environment where halal tourism is both a religious imperative and an instrument of regional economic development (Adinugroho et al., 2024; Pemerintah Provinsi Nusa Tenggara Barat, 2016). Therefore, findings from NTB speak not only to the Indonesian policy conversation but also to the wider international debate on how subnational Muslim-majority destinations can translate regulatory ambition into digitally legible service ecosystems, a challenge shared by Morocco, Aceh, the Maldives, and emerging halal-branded zones in Central Asia. Addressing this cluster of challenges requires a phenomenological approach capable of capturing not only what tourists experience but also how they make sense of the interaction between the religious and digital dimensions of their travel.

This study aims to investigate and conceptualize the religious–digital tensions experienced by Muslim Gen Z tourists in NTB, with the broader purpose of offering a framework for the Islamic management of digitally mediated halal tourism destinations. It specifically addresses the following research question: in the meaning-making of Muslim Gen Z tourists What tensions or gaps emerge between Muslim Gen Z tourists' religious–digital expectations and the realities of infrastructure, governance, and halal service ecosystems in NTB? To examine this question, the study adopts a phenomenological qualitative approach through interpretative phenomenological analysis (IPA) of 11 Muslim Gen Z tourists, drawing on in-depth interviews and a focus group discussion conducted in NTB. Accordingly, this research contributes to the halal tourism literature by (i) conceptualizing halal tourism tensions as a layered compound system rather than a single-factor gap; (ii) extending service quality theorizing into the religious-digital intersection through empirically grounded theoretical synthesis; and (iii) offering strategic recommendations for

destination managers, Islamic financial institutions, and halal certification bodies to close the implementation gap between NTB's halal tourism potential and its current service ecosystem.

Literature Review

Halal tourism and Muslim-friendly hospitality: Conceptual foundations and critical debates

Halal tourism is defined as tourism activities that comply with Sharia principles, covering the dimensions of food, accommodation, financial transactions, and social interactions (Battour & Ismail, 2016). Henderson (2016) distinguishes between accommodations genuinely designed for Muslim guests and those that are merely not offensive to Muslims, a conceptual distinction central to this study. Ab Talib et al. (2015) further introduced the concept of halal governance, arguing that successful halal tourism requires an integrated governance system rather than the ad-hoc provision of physical facilities. The conceptual boundary of halal tourism remains contested: Moshin et al. (2020) problematize the term by showing that halal tourism in non-Muslim-majority destinations often reduces to selective compliance (halal food provision without corresponding attention to prayer facilities or modest dress norms), and Vargas-Sánchez & Moral-Moral (2019) similarly argue that Muslim-friendly branding risks becoming a marketing label detached from substantive Sharia compliance. Recent empirical studies from Morocco (Carboni & Idrissi Janati, 2016) and Malaysia (Samori et al., 2016) confirm that halal tourism governance fails when it treats certification as a static endpoint rather than a dynamic, stakeholder-negotiated process. For NTB specifically, Adinugroho et al. (2024) note the persistent gaps between regulatory ambition (Pemerintah Provinsi Nusa Tenggara Barat, 2016) and on-the-ground implementation.

Perceived halal risk: From offline products to digital environments

Perceived halal risk (PHR), based on Olya and Al-ansi (2018) a multi-dimensional risk assessment of halal products and services, captures the anxiety Muslim tourists experience regarding failure to meet halal standards across health, psychological, environmental, social, quality, financial, and time dimensions. Related studies have established the importance of halal attributes in destination choice across multiple Muslim-majority contexts (Battour & Ismail, 2016; Duman, 2012; El-Gohary, 2016; Javed et al., 2020). However, the PHR construct, as originally formulated, is heavily product-oriented (focused on food ingredients, alcohol exposure, and physical contact with non-halal materials) and has not been systematically extended to digital service environments. Rahman et al. (2019) partially addresses this gap by demonstrating that younger Muslim consumers experience heightened risk perception when halal information online is incomplete or inconsistent; however, their study does not theorize digital verification as a distinct PHR dimension. This study argues that for Gen Z, PHR operates not only in the physical dimension but also in the digital dimension (the ability to verify halal compliance online), producing what is termed digitally compounded halal risk, a concept formally defined and elaborated in the findings.

Service quality gap model: Applications and limitations in cross-cultural contexts

The service quality gap model (Parasuraman et al., 1985) identifies five gaps between consumer expectations and the service actually delivered: knowledge, standards, delivery, communication, and perception. The subsequent SERVQUAL instrument (Parasuraman et al., 1988) operationalized service quality measurement through five dimensions and has become the dominant framework in hospitality research globally. However, the model has been subject to sustained critique: Brady and Cronin (2001) proposed a hierarchical service quality model that better captures multidimensional encounters, while Ladhari (2009) documents systematic weaknesses of SERVQUAL across non-Western settings, and Eid and El-Gohary (2015) argue that conventional service quality frameworks underweight religious and spiritual dimensions of customer expectations. Despite these critiques, the Gap Model remains analytically useful when extended to culturally and religiously sensitive constructs. In this study, it is used to analyze the divergence between Muslim Gen Z expectations and NTB's service realities, with particular attention to the knowledge gap (Gap 1) that captures providers' failure to understand Gen Z digital–religious expectations.

Technology acceptance, digital natives, and the evolving digital divide in tourism

The technology acceptance model and its extension, UTAUT2, (Venkatesh et al., 2012) explain technology adoption based on perceived usefulness, ease of use, and hedonic motivation. For digital natives such as Gen Z, however, technology is no longer a tool to be accepted but an environment to be inhabited; its absence is not inconvenient but existentially disorienting (Francis & Hoefel, 2018; McKnight, 2018). Empirical studies of Gen Z travel behavior in Europe (Robinson & Schänzel, 2019) and Southeast Asia (Haddouche & Salomone, 2018) consistently show that this cohort expects seamless digital integration across every stage of the journey. A more recent study by Pricope Vancia et al. (2023) further documents how Gen Z tourists exhibit disruptive behavior driven by heavy reliance on digital platforms, with social media functioning as their primary information and navigation infrastructure. Leung (2024), and Reverte and Luque (2022) further argue that the digital divide in tourism has evolved from access gaps (whether infrastructure exists) to outcome gaps (whether tourists derive equivalent value from the available infrastructure). This evolution is particularly acute in peripheral halal tourism destinations, where digital exclusion intersects with religious expectations.

Smart tourism destinations and the emerging notion of smart halal tourism

Buhalis and Amaranggana (2013) conceptualized future tourism destinations as integrated systems that combine digital infrastructure, real-time information services, and personalized tourist experiences. A smart tourism destination (STD) is not merely a location equipped with Wi-Fi but a sociotechnical ecosystem where data, services, and stakeholders interact seamlessly. Gretzel et al. (2015) extended this to smart tourism experiences, arguing that destination competitiveness increasingly depends on data-driven personalization rather than physical attributes alone. While the STD literature has matured in European and East Asian contexts (Boes et al., 2016; Vecchio et al., 2018), its application to halal destinations remains nascent. Preliminary efforts include Battour et al. (2023), who developed an AI-enabled framework to assist Muslim tourists in halal-friendly tourism, and Hendrik et al. (2024), who documented the emerging landscape of halal tourism in the digital era from an IT perspective. However, these frameworks remain largely conceptual and have not been tested in the lived experiences of Muslim digital native tourists. This study argues that halal tourism destinations must be reconceptualized as smart halal tourism destinations (SHTD), where Sharia compliance is digitally embedded, verifiable, and responsive to the dynamic expectations of Muslim digital natives.

Halal literacy, information asymmetry, and digital trust

Khasanah et al. (2023) conceptualized halal food literacy as the ability to identify, evaluate, and apply halal-related information. In destinations with underdeveloped formal certification, tourists rely on informal heuristics (visual cues, demographic inferences, verbal confirmation), producing halal information asymmetries. The information quality framework (Wang & Strong, 1996) identifies accuracy, completeness, timeliness, and believability as core dimensions relevant to the digital halal information ecosystem, while Suhartanto et al. (2019) and Ainin et al. (2020) respectively document that consistent digital halal signals reduce perceived risk and that inconsistent signals generate cognitive dissonance for Muslim travellers.

Comparative halal tourism contexts

Cross-national comparisons illuminate how context shapes halal tourism's operationalization. Malaysia's centralized certification through JAKIM (Rasul, 2019; Samori et al., 2016), Turkey's historically private-sector-driven model now joined by state-led accreditation (El-Gohary, 2016), and the Gulf's default-halal assumption (El-Gohary, 2016; Moshin et al., 2020) represent three distinct institutional archetypes, while Muslim-minority destinations such as Japan and Spain often reduce halal tourism to selective food provision (Mohsin et al., 2016; Vargas-Sánchez & Moral-Moral, 2019). Morocco illustrates that even in Muslim-majority contexts, the absence of integrated governance undermines credibility (Carboni & Idrissi Janati, 2016). Therefore, Indonesia's strategy

must navigate between Malaysia's institutional rigor and the fragmentation of less coordinated markets, a positioning challenge that this study probes empirically through the NTB case.

Research gap and theoretical synthesis

Taken together, the reviewed literature reveals three persistent gaps in the literature. First, halal and smart tourism have each matured as distinct research streams, but their intersection, particularly as experienced by Muslim digital natives, remains underexplored globally and is almost entirely absent in the Indonesian context. Second, PHR and SQGM have rarely been integrated with digital-era frameworks (TAM/UTAUT2, STD, information quality), producing a fragmented theoretical landscape ill-suited for analyzing compound religious–digital tensions. Third, empirical studies of Gen Z Muslim tourists are dominated by quantitative attitudinal surveys that miss the phenomenological texture of how tensions are experienced, interpreted and negotiated in situ. This study addresses these gaps by synthesizing the reviewed frameworks into a unified analytical lens and applying it phenomenologically to the case study. The integrative lens treats the service quality gap model as the overarching structural framework, perceived halal risk as the religious–experiential dimension, TAM/UTAUT2 as the technology-acceptance dimension, smart tourism destinations as the systemic–infrastructural dimension, and information quality as the communicative–verification dimension. Together, these frameworks provide analytical traction for understanding how religious and digital expectations interact across multiple levels of the halal tourism experience, moving beyond single-factor explanations.

Research propositions

Drawing on the converging insights of the reviewed literature, this study advances four propositions that guide this phenomenological inquiry. These propositions are explicitly formulated as *analytical lenses* or sensitizing concepts (Blumer, 1954) rather than falsifiable hypotheses: they orient the researcher's attention toward theoretically plausible tensions without foreclosing the emergence of novel patterns from the data, and they are consistent with IPA's interpretative epistemology. In the findings, each proposition is evaluated not through a "supported/not supported" logic but by examining whether and how it is illuminated by or resonant with participants' lived accounts and whether the data call for its refinement, extension, or qualification. Each proposition integrates insights from two or more of the reviewed frameworks, reflecting the study's commitment to theoretical synthesis at the religious–digital intersection.

P1: Muslim Gen Z tourists experience perceived halal risk not only on the physical dimension but also on a digital verification dimension. Drawing on Olya and Al-ansi (2018), and Ainin et al. (2020), this proposition extends PHR to encompass the anxiety produced when digital halal signals are absent, inconsistent, or unverifiable online, a phenomenon particularly salient for digital natives who default to online verification.

P2: Service quality gaps in halal tourism destinations operate in a compound manner, whereby infrastructure, information, and governance gaps simultaneously reinforce one another. This proposition extends the service quality gap model of Parasuraman et al. (1985) by positing that individual gaps cannot be understood or remedied in isolation because deficiencies in one domain systematically amplify deficiencies in others.

P3: The formalization of halal hospitality, when disconnected from Gen Z's functional expectations, produces an attitude–behaviour gap that deters rather than attracts the segment. Building on Ajzen (1991) and Henderson (2016), this proposition posits that the perceived restrictiveness of Sharia-branded hospitality can outweigh its religious appeal for this cohort, generating an anticipatory aversion that operates even in the absence of direct experience.

P4: The adoption of Islamic finance at halal destinations is conditional upon infrastructural adequacy and feature parity with conventional alternatives, not merely on religious preferences.

Drawing on Suhartanto et al. (2019) and Adinugroho et al. (2024), this proposition posits that Gen Z Muslim consumers treat Sharia compliance as a necessary but not sufficient condition for adoption, with infrastructure and features serving as decisive factors.

Research Methods

Research design and philosophical stance

This study employed a qualitative phenomenological design, specifically interpretative phenomenological analysis (IPA) as articulated by Smith et al. (2022), grounded in an interpretivist paradigm that treats tourist experiences as meaning-laden phenomena that are best understood through participants' own accounts. IPA was chosen over descriptive (Husserlian) phenomenology because the aim was not merely to describe participants' experiences but to interpret how they made sense of religious–digital tensions in NTB's halal tourism ecosystem, a methodological fit particularly suited to phenomena that are simultaneously constituted by religious identity and digital dependence, where meaning cannot be reduced to either dimension alone (Noon, 2018; Pietkiewicz & Smith, 2014; Smith et al., 2022). This hermeneutic orientation aligns with the Islamic management perspective, which recognizes that service encounters are simultaneously mediated by religious values, cultural context, and technology.

The temporal context of data collection warrants explicit acknowledgement. Data were collected between March and July 2025, a period still within the post-pandemic normalization phase in Indonesia. Three contextual features may shape participants' accounts. First, the pandemic accelerated the internalization of "digital-first" travel scripts across Gen Z, so that contactless and cashless expectations likely carry more weight in 2025 than they would have pre-pandemic. Second, portions of NTB's digital infrastructure, particularly in Mandalika, were recently matured to support international events such as MotoGP and WSBK, producing a destination that is digitally advanced in its flagship zones while remaining unevenly developed elsewhere, a configuration that itself shapes participants' experiences of tension. Third, the post-pandemic recovery entailed shifting baseline expectations about service quality, with younger travellers more willing to voice dissatisfaction when digital systems fail. These contextual features are treated not as threats to validity but as contextual factors that make the study findings especially relevant for understanding the current phase of digital–halal tourism maturation; they are revisited in the discussion to qualify transferability claims.

Participants and sampling

Eleven Muslim Gen Z tourists were recruited through purposive sampling using snowball referrals. The sample size followed IPA conventions of six to twelve participants (Smith et al., 2022). The inclusion criteria required participants to: (a) belong to Gen Z (born 1997–2012); (b) identify as Muslim; (c) have travelled to NTB within the past two years; and (d) be active smartphone users with demonstrated use of travel-related applications. Variability was pursued across geographic origins and occupational roles. Recruitment continued until sufficient depth and variation for the cross-case IPA analysis were achieved. Table 1 presents the participant profiles.

The four FGD participants subsequently took part in individual follow-up interviews to deepen the idiographic accounts that surfaced during group interaction. An exception applies to Kaisya, whose follow-up session was conducted outdoors; ambient noise and the use of a face covering rendered the audio insufficiently clear for a full transcription. Kaisya's contribution is therefore drawn exclusively from the FGD transcript, which yielded limited but analytically relevant data on accommodation and qibla orientation.

The sample exhibited meaningful variations across several demographic axes that warranted analytic reflection. In terms of gender, the sample comprised five female participants (Isma, Nadia, Jessa, and Muna, with Muna and Kaisya participating via FGD) and six male participants, enabling cross-gender attention to accommodation, privacy, and modesty dimensions. In the findings, female participants were more likely to foreground modesty-related amenities (qibla markers, prayer clothes, privacy of worship spaces), whereas male participants more often

emphasized logistical and connectivity concerns. Regarding geographic origin, five participants were NTB residents (Aziz, Jessa, Muna, Kaisya, and Fauzan, one overlapping with FGD), while six originated from other provinces. NTB residents had readier access to informal trust heuristics based on local demographic cues, whereas non-residents were more dependent on formal digital signals, producing different patterns of perceived halal risk. Regarding the occupational and experiential profile, the sample included students, young professionals, a content creator with repeated NTB visits, and a local tourism activist, yielding variation in both digital fluency and prior destination knowledge. Consistent with IPA's idiographic logic, these variations are treated as interpretive context rather than as independent variables: the analysis does not claim demographic representativeness but foregrounds how each participant's positionality shapes their meaning-making. Where patterns converge across demographic subgroups, this is noted in the findings; where they diverge, both accounts are retained to preserve interpretive fidelity.

Table 1. Profile of research participants

Pseudonym	Age bracket	Origin	Profile / Role	Data source
Aziz	21–25	Central Lombok, NTB	Local tourism activist, Prabu Village	Interview
Azril	18–22	North Sumatra	Exchange student (PMM programme)	Interview
Sobri	21–25	Aceh	Agricultural engineering student, Rinjani hiker	Interview
Isma	21–25	East Java	Tourist (leisure traveller)	Interview
Mamad	23–27	West Java	Content creator, 3 prior visits to NTB	Interview
Nadia	23–27	Jakarta	Young professional, international travel experience	Interview
Jessa	21–25	West Nusa Tenggara	Independent tourist	Interview
Andi	21–25	South Sulawesi	Tourism consumer, FGD participant	FGD + Follow-up Interview
Muna	21–25	West Nusa Tenggara	University student, FGD participant	FGD + Follow-up Interview
Kaisya	18–22	West Nusa Tenggara	University student, FGD participant	FGD + Follow-up Interview (limited transcript)
Fauzan	21–25	West Nusa Tenggara	Young professional, FGD participant	FGD + Follow-up Interview

Source: Authors' fieldwork (pseudonyms used to protect participant identity).

Data collection

Data were collected between March and July 2025 through seven individual in-depth interviews and one focus group discussion (FGD) with four participants. Interviews provided idiographic depth into personal meaning-making, while the FGD surfaced collective dynamics. The decision to combine these two techniques within an IPA design requires justification because IPA is conventionally anchored in individual interviews. Three considerations shaped this methodological choice: First, the FGD did not replace the idiographic depth of individual interviews but added a distinct layer of data, "meaning-making-in-interaction," in which participants tested, modified, and sharpened their interpretive frames through dialogue with peers. Second, religious–digital tensions are partly collective-normative phenomena: concepts like halal, community trust, and appropriate modesty are constituted socially, and the FGD surfaced how these norms are negotiated in peer interaction rather than being fully internal and individual. Third, contemporary extensions of IPA (Smith et al., 2022) acknowledge that group data can complement individual data, provided that the analytic unit remains the individual-in-context rather than the group as a single entity. In the present study, FGD transcripts were analyzed by treating each of the four participants as an

individual case, with additional memos capturing the interactional dynamics, a protocol that preserves IPA's idiographic fidelity.

Interviews were conducted in Bahasa Indonesia, lasting 60 to 120 minutes each, and the FGD was held in Mataram and lasted approximately 180 minutes. All sessions followed a semi-structured guide covering five thematic blocks: travel motivations and halal expectations, smartphone and digital application use, payment and navigation experiences, perceptions of halal certification, hospitality, and Islamic finance, and destination governance. Sessions were audio-recorded with written informed consent and transcribed verbatim, producing approximately 340 pages of the transcripts.

To preserve conceptual equivalence across languages in the selected quotations presented below, a four-step translation procedure was used. First, the first author produced an initial English translation of the Bahasa Indonesia transcripts. Second, an independent bilingual research assistant (a native Indonesian speaker with advanced academic English and a social science background) performed a back-translation from the English version into Bahasa Indonesia without access to the original transcripts. Third, discrepancies between the original and back-translated versions were discussed in a consultation session to negotiate conceptual equivalence, with particular attention to culturally and religiously loaded terms (e.g., "sharia," "halal," "qibla marker," "sharia hotel"). Fourth, expressions that could not be rendered into English without loss of meaning were retained in Bahasa Indonesia with parenthetical glosses. The translation audit trail was logged in NVivo, alongside the analytic memos.

Data analysis

Transcripts were analyzed following the six-stage IPA protocol (Smith et al., 2022): close reading and re-reading; exploratory noting of descriptive, linguistic, and conceptual observations; development of emergent themes; searching for connections across themes within each case; cross-case analysis to identify shared and divergent patterns; and theoretical synthesis linking themes to the reviewed frameworks. This protocol has been validated as particularly accommodating for phenomena at the intersection of identity, practice, and context (Eatough & Smith, 2017; Noon, 2018), making it well-suited to the religious and digital dimensions examined in this study. Coding was managed in NVivo 14, chosen for its capacity to handle hierarchical node structures and support audit trails (Pietkiewicz & Smith, 2014). The codes were iteratively refined through team discussions among the four authors, and agreement on the thematic structure was reached through consensus rather than statistical inter-coder reliability, consistent with IPA's interpretative rather than positivist epistemology.

Trustworthiness, reflexivity, and ethics

Trustworthiness was established through Lincoln and Guba (1985) four criteria, which remain the foundational standard for rigour in qualitative research and continue to be applied in contemporary IPA studies across diverse cultural and religious contexts(Eatough & Smith, 2017; Noon, 2018). Quality was further appraised against the four markers of high-quality IPA proposed byNizza et al. (2021): a compelling, unfolding narrative; a vigorous experiential account; close analytic reading of participants' words; and attention to convergence and divergence across cases.

Member checking involved five of the eleven participants, and the selection warrants an explicit account. Priority was given to participants who (i) provided the richest primary data (longest interview durations and densest interpretive content), (ii) remained reliably reachable via digital channels after the field phase, and (iii) proactively indicated a willingness to engage in follow-up reflection. Two potential biases arising from this procedure were acknowledged. First, this selection skews toward participants who were more articulate and self-reflective, whose interpretations of their accounts may diverge from those of less self-reflective peers. Second, participants who did not take part in member checking may have harbored reservations about the research team's interpretations that were never surfaced during the interviews. To mitigate these risks, the research team conducted an internal audit of the transcripts of the six non-checked participants to examine whether the team's emergent interpretations remained faithful to their voices; no substantive divergences were identified. Representative quotations from all 11 participants are retained in the

findings to preserve the plurality of voices, and the member-checking process is reported here with full transparency rather than being presented as a uniform safeguard applied to all participants.

Results and Discussion

The thematic analysis of the 11 transcripts identified six interrelated tension clusters that together constitute a layered tension system in NTB's halal tourism ecosystem. Table 2 presents the interview theme codes used to organize the data, linking each to its respective tension cluster and corresponding research proposition.

Table 2. Interview theme codes and corresponding tension clusters

Theme code	Interview block	Tension cluster	Proposition
T1	Smartphone use; navigation experience	Tension 1: Universal connectivity vs discriminatory signals	P2
T2	Payment and transaction experience	Tension 2: Cashless ecosystem vs partial payment infrastructure	P2, P4
T3	Perceptions of halal certification	Tension 3: Digital halal certification vs informal trust	P1
T4	Halal accommodation perceptions	Tension 4: Comfortable halal accommodation vs rigid formalisation	P3
T5	Islamic finance access and adoption	Tension 5: Accessible Islamic finance vs limited outreach	P4
T6	Destination governance and information ecosystem	Tension 6: Responsive vs fragmented governance	P2

Source: Authors' fieldwork

Tension 1: Universal connectivity expectations versus discriminatory signal realities

[T1: Digital connectivity & navigation] Participants consistently reported a two-tier connectivity reality. Aziz captured the disparity: "When it comes to network connectivity, the top priority is Mandalika… only destinations that have already gone international get proper signal. However, Google Maps is still fifty-fifty, or even completely unable to guide us to destinations" (Aziz, T1-Interview). Muna reinforced this pattern: "Several tourist sites simply have no signal. At Jerowaru, at Kura-Kura Beach, there is no signal at all" (Muna, T1-FGD). Isma observed a deeper normalization: "Locals treat poor signal as normal here, it's usually like that" (Isma, T1-Interview). Azril recounted how his group became lost: "My phone was dead, sir, we got lost" (Azril, T1-Interview). The normalization phrase reveals Gap 1 (knowledge gap) in the SQGM (Parasuraman et al., 1985). For Gen Z digital natives, smartphones function as an existential infrastructure of travel (Francis & Hoefel, 2018; McKnight, 2018), so signal absence disrupts navigation, worship, and emotional regulation simultaneously.

This tension directly illuminates P2 (compound operation of service quality gaps): infrastructure gaps at the connectivity level systematically amplify deficiencies at the payment and certification levels, demonstrating that signal failure is not an isolated inconvenience but the first layer of a compound service-quality deficit. This finding also partially illuminates P1, as the absence of digital connectivity disrupts not only navigation but also the ability to verify halal compliance through online signals, an early indicator of digitally compounded halal risk. This extends Leung (2024), and Reverte and Luque (2022) on the digital divide in tourism, evolving from access to outcome gaps.

Tension 2: Cashless ecosystem expectations versus partial payment infrastructure

[T2: Payment infrastructure] Participants expected seamless cashless transactions but encountered a patchwork of payment options. Aziz articulated the frustration: "I wanted to use QR code or online payment, but not many destinations provide it… payments become useless" (Aziz, T2-Interview). Sobri described a forced hybrid strategy: "I prepare cash rather than an e-wallet. For urgent situations, I bring both e-money and cash" (Sobri, T2-Interview).

The phenomenon where digital payment signage exists but frequently fails in practice reflects a standards–delivery mismatch (Gap 3 in the SQGM) rather than the absence of supply. This finding resonates with Brady and Cronin (2001) the hierarchical service quality model, in which environmental service dimensions (including physical infrastructure and payment systems) must be delivered reliably to sustain overall quality perceptions; when the environmental layer fails intermittently, the entire service encounter is compromised. The redundant coping burden imposes an additional cognitive load that contradicts Gen Z's functional expectations.

This tension illuminates P2 at the standards–delivery layer: the gap between the signalled cashless capability and actual payment reliability compounds the connectivity gap of Tension 1, confirming that individual gaps cannot be remedied in isolation. It also partially illuminates P4: participants' coping behavior, maintaining dual payment systems, and reveals that digital payment adoption is conditional on infrastructural reliability rather than attitudinal preference alone.

Tension 3: Digitally verifiable halal certification versus fragile informal trust

[T3: Halal certification and trust] Participants expected digitally verifiable halal certification but encountered a system relying on informal social trust. Mamad observed: "On Traveloka, Agoda, Tiket.com, the halal tag isn't really well-organised yet" (Mamad, T3-Interview). He further noted: "For transportation and hotels, the halal label is not strong yet. What does halal transportation even mean?" (Mamad, T3-Interview). Andi highlighted the international implications: "Foreign tourists from the Middle East cannot be sure whether a Padang restaurant is halal or not" (Andi, T3-FGD).

In the absence of formal digital certification, the participants developed informal heuristics. Jessa relied on visual cues: "Most of the sellers wear hijab, so I assume it's halal" (Jessa, T3-Interview). Aziz applied a demographic heuristic: "If the area is Muslim-majority, we just trust it's halal" (Aziz, T3-Interview). These findings extend the perceived halal risk theory (Olya & Al-ansi, 2018) into a digital dimension, which may be termed digitally compounded halal risk, consistent with Rahman et al. (2019) and Ainin et al. (2020) on cognitive dissonance from inconsistent digital halal signals. The informal heuristics also illustrate Khasanah et al. (2023) halal information asymmetry: they indicate high halal literacy among domestic tourists but break down for international visitors who lack local demographic cues, confirming El-Gohary (2016)the Carboni and Idrissi Janati (2016) argument that halal tourism fails when certification is treated as a static endpoint rather than a dynamic, digitally communicated process.

This tension most directly illuminates P1: participants experienced Perceived Halal Risk not only on the physical dimension but also on a digital verification dimension, formally defined here as digitally compounded halal risk (DCHR). The informal heuristics adopted by domestic participants confirm that DCHR operates differently across demographic subgroups: domestic tourists compensate through local knowledge, while international visitors remain exposed to the full weight of digital verification gap. For NTB's positioning as an international halal destination, this gap between domestic informal trust and the international need for formal digital verification represents a critical strategic vulnerability.

Defining digitally compounded halal risk

The pattern observed across Tension 3 and cross-referenced with Tensions 1, 2, 5, and 6 warrants a formal conceptual definition. Digitally compounded halal risk (DCHR) is defined here as an extension of perceived halal risk in which a Muslim consumer cannot reach a confident halal judgement because the digital verification signals expected by that consumer (certificates, traceable labels, platform tags, QR codes, embedded halal metadata in booking platforms) are absent, inconsistent, or unverifiable. The DCHR operates along four observable dimensions: (i) verifiability: whether a halal claim can be cross-checked against an authoritative digital source; (ii) traceability: whether the chain of provenance from producer to point of consumption is digitally represented; (iii) consistency: whether digital halal signals across platforms converge rather than contradict; and (iv) platform integration: whether halal signals are embedded within the mainstream digital infrastructure a Gen Z tourist already uses.

DCHR is distinct from classical PHR in two important ways: First, whereas PHR centers on risks arising from physical contact with non-halal products, DCHR may arise even when the underlying product fully complies with Sharia: the risk is constituted by the inability of the consumer to verify compliance through the digital signals they trust. Second, whereas PHR is traditionally conceived as a property of the product or service, DCHR is a property of the information environment surrounding the product, a shift from object-based to epistemically mediated risk. For future quantitative operationalization, DCHR may be measured through multi-item Likert scales distinguishing perceived digital signal adequacy from perceived physical halal adequacy, enabling regression models that disaggregate the contribution of each layer to overall purchase or re-visit intention.

Tension 4: Comfortable halal accommodation versus rigid formalisation

[T4: Halal accommodation] Mamad's candid narrative illustrates the dynamic: "A truly halal hotel, in my view, is a hotel labelled Sharia. However, I would rather not stay in a Sharia hotel. I imagine lots of rules… The Sharia hotel label actually sounds intimidating, not because of religion, but because of the many rules" (Mamad, T4-Interview). Notably, Mamad had never stayed in a Sharia hotel; his perception was shaped by anticipation, a classic attitude–behavior gap (Ajzen, 1991) driven by anticipatory heuristics rather than direct experience.

This pattern was not confined to Mamad's account. Muna, a university student and FGD participant from NTB, reflected a compatible pragmatic distance: "There are no Sharia hotels apparently. Because now you can see there are so many conventional hotels. So I just think, fine" (Muna, T4-FGD). Her phrasing, "ya biarin aja" in the original, signals not active rejection but a form of indifference: the Sharia label carries insufficient functional appeal to override other considerations, which is itself a form of the attitude–behavior gap operating through disengagement rather than anticipatory aversion.

Read together, the two accounts (Mamad and Muna) converge on a shared pattern across different demographic profiles and geographic origins: for Gen Z, the Sharia brand signals either behavioral restriction or demographic irrelevance rather than functional Muslim-friendliness. Mamad's aversion was anticipatory, formed without direct experience of Sharia hotels, confirming that the gap operates through anticipatory heuristics rather than direct dissatisfaction alone. Muna's indifference points to a subtler but equally significant dynamic: when the Sharia label fails to communicate functional value to Gen Z, it simply drops out of the decision calculus altogether.

Andi offered a more inclusive alternative framing that captures the preferred functional model: "What defines halal or non-halal accommodation? As long as the place is clean, comfortable, and has good facilities, including prayer facilities, prayer mats, prayer clothes, and good service, that should be enough" (Andi, T4-FGD). Kaisya identified a specific, low-cost amenity that is often overlooked: "The qibla direction is important… there should be a qibla marker on the ceiling" (Kaisya, T4-FGD). The qibla marker, whose cost is nearly zero yet whose impact is substantial, exemplifies the low-hanging-fruit nature of many solutions: small, targeted amenities that directly address religious needs without imposing institutional rigidity. Within Henderson (2016) the conceptual distinction, participants consistently preferred accommodations designed for Muslim guests (functional amenities) over those branded as Sharia (rule-heavy), consistent with Samori et al. (2016) the finding that successful halal hospitality in Asian contexts emphasizes amenity provision over behavioral restriction.

This tension directly illuminates P3: the formalization of halal hospitality, when disconnected from Gen Z's functional expectations, produces an attitude–behavior gap that deters rather than attracts the segment. The two mechanisms identified, anticipatory aversion (Mamad) and pragmatic disengagement (Muna), confirm that the gap operates through multiple pathways simultaneously, rather than through a single dissatisfaction mechanism. This multi-pathway finding refines the original proposition: the attitude–behavior gap is not merely a product of perceived restrictiveness but of a broader misalignment between institutional labelling strategies and the diverse ways Gen Z Muslim travellers understand and enact their religious identity.

Tension 5: Accessible Islamic finance versus limited outreach

[T5: Islamic Finance Access] Participants described Islamic finance adoption as conditional rather than categorical. Aziz described the accessibility gap: "If I want a Sharia ATM or to use Sharia mobile banking, in Mandalika itself the access is still limited. To open an account, I have to travel to Praya" (Aziz, T5-Interview). Having to travel dozens of kilometers from a flagship tourism zone to access basic Sharia banking services is striking given NTB's positioning as Indonesia's leading halal tourism destination. Mamad articulated the conditional logic clearly: "If Sharia banks had more ATMs and features, I'd switch" (Mamad, T5-Interview). Aziz reinforced the pragmatic community-level reality: "What matters for locals is what makes life easier. It's not about Sharia or conventional, it's about what's convenient" (Aziz, T5-Interview). These accounts are not a rejection of Sharia principles but a rejection of infrastructural inadequacy, consistent with Suhartanto et al. (2019) work on technology acceptance factors interacting with religiosity in Islamic banking, and Adinugroho et al. (2024) observation on infrastructure-dependent adoption at halal destinations. A recent study by Khomsatun et al. (2024) on Gen Z acceptance of Sharia mobile banking similarly confirms that perceived ease of use and security features, rather than religiosity alone, are decisive adoption factors.

This tension most directly illuminates P4: Islamic finance adoption among Muslim Gen Z is conditional upon infrastructural adequacy and feature parity with conventional alternatives, not merely religious preference. The theoretical implication inverts the conventional framing: religiosity predisposes but does not determine; infrastructure decides. This finding also reinforces P2, as the limited reach of Sharia banking compounds the payment infrastructure gap of Tension 2, adding a financial-inclusion layer to the overall compound service quality deficit.

Tension 6: Responsive governance versus fragmented management

[T6: Destination Governance] Participants reported systematic gaps in destination information ecosystems. Jessa identified specific information deficits: "On Google Maps, please add more photos than the ones already there, so we can see what the destination looks like" (Jessa, T6-Interview). Aziz described destinations lacking a consistent digital identity: "The waterfall we know locally might have a completely different name online. The maps led us to a dead end, so we turned back. We do not use maps anymore" (Aziz, T6-Interview). The phrase "we don't use maps anymore" is a significant indictment: confidence in digital navigation tools is lost entirely. Nadia offered a comparative perspective: "Abroad, it's so easy… I trust myself to travel independently abroad more than I do in Indonesia" (Nadia, T6-Interview). Andi raised the issue of governance of sacred spaces: "Non-Muslim visitors still enter the mosque compound with inappropriate dress. The rules and boundaries should be clearly communicated" (Andi, T6-FGD). These failures span multiple dimensions of the information quality framework (Wang & Strong, 1996), namely accuracy, completeness, and believability, substantiating Buhalis and Amaranggana (2013), and Gretzel et al. (2015) claim about the centrality of integrated digital ecosystems and validating Battour et al. (2023) argument for integrating smart technologies with halal-friendly tourism service design.

This tension illuminates P2 at the governance layer: fragmented destination information management amplifies the connectivity and certification gaps of Tensions 1 and 3, confirming that compound service quality deficits cannot be resolved through sectoral interventions alone. The loss of trust in digital navigation tools, captured in Aziz's phrase "we don't use maps anymore," illustrates how governance failures at the information layer erode the foundational digital infrastructure on which all other tensions depend.

Synthesis: The layered tension system and its theoretical extensions

The six tensions constitute a system operating across three levels, as summarized in Table 3. Each level produces a dominant gap type, and the three gap types reinforce each other to produce a compound service quality deficit.

These three levels mutually reinforce each other, producing a compound gap within the SQGM framework; even when one gap is addressed, the remaining gaps continue to generate unsatisfactory experiences. This study extends three theoretical frameworks through distinct mechanisms. First,

perceived halal risk (Olya & Al-ansi, 2018) is extended from a seven-dimensional product-oriented schema to an eight-dimensional schema that includes digital verification as a constitutive element; the cognitive mechanism (anticipatory risk evaluation) remains the same, but the input domain shifts from material contact to digital signals. Second, the service quality gap model (Parasuraman et al., 1985) is extended from an additive model, in which gaps aggregate arithmetically, to a compound multiplicative model, in which a gap at one layer amplifies gaps at other layers through cross-layer trust erosion, the empirical mechanism observed in participants' accounts, where signal failure undermines payment confidence, which in turn undermines certification confidence. Third, the smart tourism destination framework (Buhalis & Amaranggana, 2013) is extended from a technology-centric framing to a normatively embedded framing in which Sharia compliance is treated as constitutive of smartness for halal-branded destinations, not as an add-on; the Smart Halal Tourism Destination (SHTD) construct articulated here makes this extension explicit. Together, these extensions introduce and empirically ground digitally compounded halal risk as an extension of PHR, reconceptualize halal tourism service quality as a layered compound system, and provide empirical support for the SHTD concept that treats digital verifiability as constitutive of halal authenticity.

Table 3. The layered tension system

Level	Core tension	Related theoretical concept	Dominant gap type
Level 1: Infrastructure–technology	Absolute dependence on smartphones versus discriminatory signals, partial payments, and lack of digital energy support	Digital divide (Leung, 2024; Reverte & Luque, 2022); TAM/UTAUT2 (Venkatesh et al., 2012)	Performance expectancy gap
Level 2: Certification–information	Expected digital verification of halal standards versus trust-based informal systems	Perceived halal risk (Olya & Al-ansi, 2018); Information quality (Wang & Strong, 1996)	Information asymmetry gap
Level 3: Conceptual–regulatory	Expected inclusive and comfortable halal services versus rigid formalisation perceived as restrictive	Muslim-friendly hospitality (Ab Talib et al., 2015; Henderson, 2016)	Attitude–behaviour gap

Source: Authors' analysis.

The four research propositions can now be revisited as analytical lenses: P1, on PHR extension into digital verification, is strongly illuminated by Tension 3 and cross-cluster evidence of digital anxiety around halal compliance and refined through the formal definition of DCHR. P2, on the compound operation of service quality gaps, resonates with all six tensions, where participants repeatedly linked signal failure to payment failure and payment failure to informal workarounds; the data further suggest a multiplicative rather than an additive mechanism. P3, on rigid formalization producing an attitude–behavior gap, is illuminated by Tension 4, where two participants with different demographic profiles (Mamad and Muna) converge on the same pattern through two distinct mechanisms: anticipatory aversion and pragmatic disengagement, a multi-pathway finding that refines the proposition beyond its original single-mechanism framing. P4, on conditional Islamic finance adoption, strongly resonates with Tension 5 and points toward infrastructural parity rather than religiosity as the decisive adoption driver.

Despite these tensions, participants retained strong positive perceptions of NTB's halal identity (the Island of a Thousand Mosques character, local hospitality, natural beauty, and conducive spiritual atmosphere), framing tensions as implementation gaps, rather than identity failures. This framing is analytically useful because identity gaps are difficult to remedy through managerial intervention, whereas implementation gaps are tractable through coordinated policy and investment. However, we explicitly caveat that the implementation/identity distinction is neither categorical nor permanent. Three qualifications were applied. First, implementation gaps that persist across multiple policy cycles can accumulate into identity risk: if digital halal verification is not resolved within the current decade, the perception of NTB as an internationally credible halal destination may erode. Second, the boundary between implementation and identity is contextual:

what counts as "merely implementation" for Gen Z domestic tourists (e.g., patchy payment) may be read as identity failure by Gulf visitors who encounter the same patchiness against expectations of seamless halal infrastructure. Third, framing is offered to support short-term policy actionability rather than as an ontological claim that deeper structural challenges are absent. Taken in this qualified form, the framing repositions Islamic management scholarship at an opportune juncture to shape the next phase of halal destination development in the digital age.

Positioning NTB within the global halal tourism landscape

The findings gain further analytical traction when positioned against comparable halal tourism contexts. Relative to Malaysia's JAKIM-centered model, where digital halal registries and booking-platform integration are more mature, the NTB case highlights tensions specific to destinations at an earlier maturation stage, where formal regulation (Pemerintah Provinsi Nusa Tenggara Barat, 2016) exists but digital translation has not yet caught up. Relative to Turkey, where tensions historically emerged from contestation between private certification bodies (GIMDES) and emerging state accreditation, NTB's tensions are less about institutional competition and more about the vertical disconnect between regulatory ambition and field-level infrastructure. Relative to Muslim-minority destinations such as Japan or Spain, where tensions manifest as the absence of any structured halal ecosystem (selective compliance, food-only provision), NTB's tensions are more granular: the ecosystem exists, but its digital legibility is fragmented and scattered. Relative to Morocco (Carboni & Idrissi Janati, 2016), where absent integrated governance undermined credibility, NTB shares the integrated governance deficit but compounds it with elevated digital-native expectations from Gen Z that did not feature in the Moroccan case. NTB's distinctive contribution to the comparative landscape is therefore as a case of regulated Muslim-majority subnational destination facing compound digital–governance tensions, a configuration increasingly common across emerging halal-branded zones (Aceh, the Maldives, parts of Central Asia) and for which the NTB findings offer analytical purchase.

Contribution to Islamic management theory

Beyond its contribution to tourism and hospitality scholarship, this study advances Islamic management theory in three ways. First, Islamic management literature foregrounds *maqasid*-based value creation and ethical governance but has yet to conceptualize how *maqasid* are operationalized within socio-technical ecosystems where digital mediation is constitutive of religious practice. The present study offers religious–digital co-design as a prospective principle for Islamic management in platform economy contexts: religious principles and digital infrastructures should be co-specified at the design stage rather than assembled sequentially after the fact. Second, the concept of *amanah* (trust) (central to Islamic management theory) is extended from the classical domain of material and fiduciary stewardship into the domain of digital *amanah* or trust-in-data: stakeholders (destination managers, platform operators, certification bodies) bear a *maqasid*-grounded responsibility for the integrity, consistency, and accessibility of digital halal signals, not only for the material halalness of the underlying product. Third, the analysis foregrounds that *tazkiyah al-nafs* (purification of intention) on the consumer's side is not discharged in isolation; it is enabled or obstructed by the infrastructure that destination stewards provide. This reframes the ethical locus of Islamic management: the responsibility for a Muslim traveller's ability to enact their religious identity is shared between the traveller and the infrastructural providers, calling for a more systemic Islamic management framework than individual-conduct models alone provide.

Scope conditions and boundaries of the framework

The layered tension framework and its extensions are not universally applicable, and four scope conditions circumscribe the framework's most informative areas. First, the framework is most informative for Muslim-majority subnational destinations that have adopted formal halal branding through regulation; it does not automatically transfer to Muslim-minority destinations, where the dynamics of selective compliance operate differently, or to Muslim-majority destinations without

formal branding, where halal is assumed rather than marketed. Second, the framework assumes high smartphone penetration and digital literacy among target tourists; in segments of non-digital-native tourists or at destinations with extreme digital divides, the configuration of tensions is likely to be different, and a modified framework would be required. Third, the framework is located at a specific maturation stage, in which digital infrastructure is partially present but not integrated; at greenfield destinations (no infrastructure) or fully integrated destinations, the tensions would take different forms. Fourth, the framework is developed from Muslim Gen Z accounts; for other cohorts (millennials, baby-boomer Muslim travellers), the relative weight of the three dimensions (practical incongruity, normative anxiety, identity salience) is likely to differ. Future research could fruitfully test where these boundaries hold and bend.

Conclusion

This study investigated the religious–digital tensions experienced by Muslim Gen Z tourists in West Nusa Tenggara through interpretative phenomenological analysis of 11 participants. The findings directly address the research question by demonstrating that, in the meaning-making of Muslim Gen Z tourists, tensions emerge across six interrelated clusters that cannot be understood as isolated consumer complaints but must be read as systemic incongruity between religious identity, digital dependence, and destination governance. The findings demonstrate that these tensions form a layered tension system comprising six interrelated clusters (digital connectivity, payment infrastructure, halal certification, accommodation, Islamic finance, and destination governance) that operate simultaneously across the infrastructure, information, and conceptual–regulatory levels. Each cluster reinforces the others, producing a compound service quality gap that weakens the halal tourism experience, even when individual elements are ostensibly in place.

This study makes three theoretical contributions to the Islamic management literature. First, it empirically grounds and formally defines the concept of digitally compounded halal risk across four dimensions (verifiability, traceability, consistency, and platform integration), extending perceived halal risk theory into the digital verification domain through epistemically mediated rather than object-based risk. Second, it reconceptualizes halal tourism service quality as a layered compound system that operates multiplicatively rather than additively, extending the service quality gap model beyond its single-encounter framing. Third, it provides empirical support for a normatively embedded smart halal tourism destination concept, in which digital verifiability is treated as constitutive of halal authenticity. Collectively, these contributions reposition halal destination management as an integrated socio-technical practice and advance Islamic management theory through the constructs of religious digital co-design, digital *amanah*, and shared infrastructural responsibility.

Practically, the findings offer strategic directions for the three stakeholder groups. For destination managers and regional policymakers, digital infrastructure must be treated as a foundational investment, not a supplementary enhancement, with peripheral sites prioritized alongside flagship zones. For halal certification bodies, the urgency is to shift certification from paper-based endpoints to digitally accessible, scannable signals integrated into mainstream booking platforms. For Islamic financial institutions, Gen Z adoption is conditional on feature parity and infrastructural reach with conventional alternatives: religiosity predisposes but does not determine, and infrastructure decides the adoption. A coordinated, cross-stakeholder strategy is required because compound tensions cannot be resolved sectorally.

This study is subject to limitations that shape the boundaries of its claims. The sample of 11 participants, while appropriate for interpretative phenomenological analysis, is idiographic rather than statistically generalizable, and the focus on NTB constrains direct transferability beyond the scope conditions articulated above. The absence of international Muslim Gen Z participants also limits insights into this strategically important segment, and the data were collected during a distinctive post-pandemic recovery window, whose digital-first expectations may not fully persist as conditions normalize.

Based on these limitations, we propose a staged future research agenda. First, a sequential explanatory mixed-methods design was used to develop and validate a quantitative scale for digitally compounded halal risk. Second, a comparative multi-case interpretative phenomenological analysis across

Indonesian halal-branded destinations using an identical interview and FGD protocol would support a cross-case synthesis capable of distinguishing destination-specific from structurally shared tensions. Third, a longitudinal ethnographic design tracking the evolution of tensions as digital halal ecosystems mature would clarify the temporal dynamics of the framework. Fourth, a participatory action research design engaging destination managers, certification bodies, and Sharia banks as co-researchers could test concrete digital–halal integration interventions. Fifth, a cross-cultural comparative study contrasting domestic Southeast Asian Muslim Gen Z with Gulf and European Muslim Gen Z visitors to NTB would test the cross-cultural transferability of the layered tension framework.

Ultimately, halal tourism in the digital era cannot be governed through sectoral interventions alone; religious principles, digital infrastructure, and destination governance must be co-designed into a single integrated system. Islamic management scholarship has a significant opportunity to lead this reconceptualization, shaping how the next generation of Muslim travellers encounters halal destinations in Indonesia and comparable settings worldwide.

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Declaration of generative AI and AI-assisted technologies in the writing process

The authors declare that AI-assisted tools, namely Claude (Anthropic) and Comet (Perplexity), were used in the preparation of this manuscript to assist with translation from Bahasa Indonesia into American English, language editing and readability, and verification of reference formatting and consistency. These tools were not used to generate scientific content, perform data analysis, or interpret the findings. All outputs were thoroughly reviewed, verified and validated by the authors. The authors take full responsibility for the accuracy, integrity, and final content of this manuscript.

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