CONSUMER BEHAVIOUR | RESEARCH ARTICLE

The Determinants of Purchase Intention Halal Products: The Moderating Role of Religiosity

Liza Nora^{1*)}, Nurul Sriminarti²

Abstract: Halal marketing is an important concept for marketers doing business in Muslim-majority countries. To predict consumer behavior toward halal products, the Theory of Reasoned Action (TRA) explains the two components of the formation of purchase intentions, namely attitude and subjective norms. Consumer concern for the lawfulness of a product is also influenced by a person's level of religiosity. This study aims to empirically test the ability of religiosity as a moderator that affects attitudes, and subjective norms on purchase intentions. This study applied a quantitative design. One hundred and ninety respondents in Indonesia were collected through random sampling. Data were collected through an online questionnaire using Google Forms and analyzed by Structural Equation Modelling (SEM). This study explains that subjective attitudes and norms have a positive and significant effect on purchase intentions. Religiosity as a moderator is able to influence subjective attitudes and norms on purchase intentions. The results of this study provide information that halal products are unique because they have spiritual elements. In this regard, marketers must remember that Muslim consumers exercise additional vigilance to ensure that the product fulfills not only functional needs but also spiritual needs.

Keywords: attitude, halal product, purchase intention, religiosity, subjective norms

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*Corresponding author: Liza Nora, Department of Management, Faculty of Economics and Business, Universitas Muhammadiyah Jakarta

E-mail: liza.nora@umj.ac.id

Additional information is available at the end of the article



Liza Nora

ABOUT THE AUTHORS

Liza Nora is an associate professor at the Department of Management, Faculty of Economics and Business, University Muhammadiyah Jakarta, Indonesia. She teaches marketing management, consumer behavior, and marketing strategy. Research interests include consumer behavior, relationship marketing, and marketing strategy. She can be reached via liza.nora@umj.ac.id.

Nurul Sriminarti is a lecturer at the Department of Management, Faculty of Economics and Business, Universitas Muhammadiyah Jakarta, Indonesia. Her areas of specialization include marketing and consumer behavior. She can be reached via nurul.sriminarti@umj.ac.id.

PUBLIC INTEREST STATEMENT

Halal marketing is an important concept for marketers who want to do business in a Muslim-majority country. Producing halal products is part of the company's responsibility to Muslim consumers. Research on purchase intention using the concept of The Theory Of Reasoned Action (TRA) aims to explain the relationship between attitudes and behavior in human action.

The findings of this study indicate that attitudes and subjective norms significantly affect purchase intentions, and religiosity moderates the negative effect of attitudes and subjective norms on purchase intentions. In line with prior research, very religious consumers tend to be more disciplined in carrying out their daily activities, so their impulsive buying is low. Religious consumers are more sensitive to the norms and rules of their religion. On the contrary, those with a low level of religiosity are more egocentric in making a purchasing decision. It means that religious consumers are more selective in choosing halal products. It can be concluded that personal commitment to obey divine rules can influence a person's decision-making when selecting consuming a product or service.



1. Introduction

Consumer behaviors of the Muslim community are influenced by the identification of halal and haram a product contained in the texts of the Qur'an and Al Hadith. The population of Muslims at the global level in 2022 will reach 2 billion spread over 200 countries, approximately 25 percent of the global population and 67 percent of adherents of Islam are in the Asian region (Global Muslim Travel Index 2022). Indonesia is one of the countries with the largest Muslim population in the world. Thus, this creates a potential opportunity for the halal product market and should be a leader in the trade of halal products in Asia and able to penetrate global sales. At the end of 2021, Indonesia's population is 273.87 million, and 86.93 percent (238.09 million people) are Muslims (https://databoks.katdata.co.id/2022). Seeing this phenomenon, Muslim consumers should be protected by the state to consume food, medicine, and cosmetics that come from non-halal types and substances. The protection of consumers has been regulated by law number 8 of 1999 article 4 in terms of the lawfulness of a product.

The company must be able to guarantee the halalness of the product and not violate the provisions for producing non-halal, as stated in the halal label. Halal is not just a matter for Muslims. Muslim producers and non-Muslim producers have shown a positive interest in participating in Islamic rules, lifestyle, and consumption needs (Alserhan, 2010). Furthermore, the halal approach in the marketing process of a product can also neutralize the negative image associated with Muslim consumers of a product (Salehudin & Mukhlish, 2012).

Practitioners must realize that halal products are unique in that they have an added spiritual element. In this case, Muslim consumers exercise vigilance to ensure products meet their functional, spiritual, and religious needs. The urgency of this research is to apply the Theory of Reasoned Action to measure consumer buying behavior. Two components of the formation of purchase intentions are attitudes and subjective norms. Then another factor that influences purchase intention is religiosity. Religiosity is a set of beliefs and values that become a code of ethics or a guide to behavior.

Research on purchase intentions using the concept of TRA aims to explain the relationship between attitudes and behavior in human actions. Fishbein and Ajzen (2011) stated that attitude toward behavior and subjective norm which is a source of motivation for individuals in displaying a behavior is sufficient to predict a behavior. Attitudes are negative and positive evaluations of individuals in behavior, while subjective norms are people's perceptions of the social pressure imposed on them to perform or not perform the intended behavior (Fishbein & Ajzen, 2011). Halal marketing is an important concept for marketers who want to do business in a Muslimmajority country such as Indonesia.

Research related to halal marketing shows a positive and significant relationship between attitudes and purchase intentions, halal products, detergent, halal cosmetics (Abd Rahman, Asrarhaghighi & Rahman, 2015; Afendi, Azizan & Darami, 2014; Ahmad, Rahman & Rahman, 2015; Al-Swidi, Haque, Hafeez & Shariff, 2014; Amalia, Sosianika & Suhartanto, 2020; Bashir, 2019; Briliana & Mursito, 2017; Handriana et al., 2020; Haque, Sarwar, Yasmin, Tarofder & Hossain, 2015; Hussain, Rahman, Zaheer & Saleem, 2016; Rizkitysha & Hananto, 2020; Pradana, Wardhana, Rubiyanti, Syahputra & Utami, 2020). While some research results show that attitude has no significant effect on purchase intention, halal vaccination, and halal food (Bukhari, Isa & Yen Nee, 2020; Marmaya, Zakaria & Mohd, 2019).

Furthermore, the results of the research show a positive and significant relationship between subjective norms and purchase intentions, namely halal food and halal products (Afendi et al., 2014; Amalia et al., 2020; Bashir, 2019; Elseidi, 2017; Haque et al., 2015; Haque & Sarwa, 2015; Maramaya & Desa, 2019; Alam & Sayuti, 2011). However, previous research on halal food and halal products shows that subjective norms do not significantly affect purchase intentions (Bashir, 2019; Memon, Azhar, Haque & Bhutto, 2019).

Lying based on an empirical review, this study tries to develop the Theory of Reasoned Action (Fishbein & Ajzen, 2011; Haque et al., 2015; Wang et al., 2020). Several empirical results show that there are still inconsistencies in the effect of subjective attitudes and norms on purchase intentions.

Looking at the research gap, the novelty in this study is that religiosity is positioned as a moderating variable of the influence of subjective attitudes and norms on purchase intentions. Religiosity reflects the extent to which individuals are committed to religion and profess its teachings. Religious attitude is a complex integration between religious knowledge, religious feelings, and actions within a person. Meanwhile, individual attitudes and behavior reflect the commitment to religiosity, whereas subjective norms are individual perceptions of people who are important to him/her on an object. This makes a social or organizational perspective very influential on the formation of a Muslim's perception. It can be concluded that the level of religiosity can strengthen or weaken the influence of subjective attitudes and norms on the purchase intention of halal products. Based on the phenomena and results of previous research, this study aims to test and explain (Suparno, 2020) the effect of subjective attitudes and norms on the intention to purchase halal products and analyze the ability of religiosity to moderate the effect of attitudes and subjective norms on purchase intentions.

2. Literature Review

2.1 Relationship between Attitude and Purchase Intention

Attitude is an expression of consumer feelings about an object whether it is liked or not, and attitudes can also describe consumer confidence in various attributes and benefits of the object. Almost the same meaning that attitude is an overall evaluation carried out by someone towards a concept (Peter and Olson (2014) Attitude measurement techniques are also shown by giving an evaluative score on the individual's likes or dislikes of the attitude object, while intentions reflect future behavior (Ajzen, 2005). Attitude has a direct relationship with behavior. This is consistent with the results of research showing that attitude has a significant effect on behavioral intention, halal cosmetics, halal food, halal products, fashion, and eco-friendly packaged products (Bashir, 2019; Bashir, Bayat, Olutuase, Latiff, 2018; Chetioui, Benlafqih, & Zlebdaoui, 2019; Prakash et al., 2019; Suparno, 2020).

H1: The better attitude of consumers the halal products will be able to enhance purchase intention

2.2 Relationship between Subjective Norms and Purchase Intention

Subjective norms are individual beliefs about the demands and desires of people who are considered important by the individual in the form of behaviors that individuals should and should not do. The importance of people like parents, friends, co-workers, teachers, leaders, and others (Fishbein & Ajzen, 2010). Another opinion stated that subjective norms are social pressure that is felt to meet expectations about involvement in behavior that affects individual intentions to do or not to do that behavior, meaning that perception reflects or does not reflect what other people think is most important to do (Alam & Sayuti, 2011). This opinion is proven by the results of research that subjective norms have a positive and significant relationship with purchase intentions (Amalia et al., 2020). Other findings show that subjective norms affect purchase intentions regarding purchasing halal products to use e-money (Aji, 2020; Al-Swidi et al., 2014; Hussain, Rahman, Zaheer & Saleem., 2016).

H2: Subjective norms significantly affect the purchase intention



2.3 The Role of Religiosity as a Moderator of the Attitudes and Subjective Norms on Purchase Intentions

Religiosity reflects an individual's adherence to the values and beliefs of his religion. Highly religious individuals tend to comply with the rules and codes of behavior established by their religious doctrines (Agarwala, Mishra & Singh, 2019). Conversely, belief in religious teachings is weak and free to behave in other ways. The level of individual religiosity varies, consumption choices will reflect the level of religiosity (Mukhtar & Butt, 2012).

Researchers realize that religiosity should be considered in understanding the nature of consumer behavior (Mokhlis, 2009). They have also determined that religiosity influences several other aspects of consumer lifestyle, decision-making process, and behavior (Aziz, Abd Aziz, Aziz, Omar & Hassan, 2015). For example, consumer buying tendencies consumer loyalty, a tendency to adopt new products, consumption behavior of environmentally friendly products, the purchase intention of millennial and muslim towards halal products (Amalia et al., 2020; Ahmad et al., 2015; Madni et al., 2016; Martin & Bateman, 2014; Minton, Kahle, Jiuan & Kuan, 2016; Siala, 2013; Yousaf & Malik, 2013).

- H3: Religiosity plays a significant role in moderating the influence of attitude on purchase intentions
- H4: Religiosity plays a significant role in moderating the influence of subjective norms on purchase intentions

3. Conceptual Framework

Based on the empirical studies described above, it is hypothesized that attitudes and subjective norms influence purchase intentions. Furthermore, it is religiosity plays a role in moderating the effect of attitudes and subjective norms on purchase intentions. Religiosity reflects an individual's adherence to the values and beliefs of his religion. Religiosity is manifested in various aspects of human life. Highly religious consumers will evaluate every action with religious measures and thus will integrate their religion into a large part of their lives. The level of religiosity appears to be a key determinant of Muslim consumer attitudes and behavior (Rani & Souiden, 2015). Therefore, it is very possible for consumers who show high levels of intrinsic religiosity to have higher levels of halal awareness and lower attractiveness of non-halal products. The researchers realized that religiosity influences consumer lifestyles, decision-making processes, and behavior, consumer buying tendencies, consumer loyalty (Ahmad et al., 2015; Aziz et al., 2015; Madni, Hamid, & Rashid, 2016). The conceptual framework is presented in Figure 1.

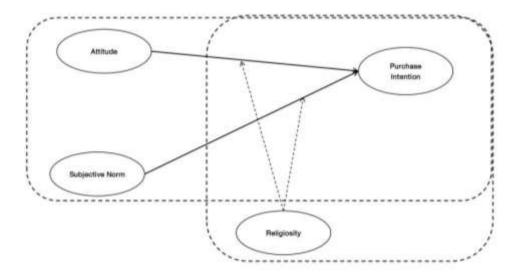


Figure 1. Conceptual framework



4. Methods

4.1 Participant

This research used a cross-sectional study design with a survey method. Meanwhile, the research approach used a positive paradigm because the research is conducted quantitatively by measuring the constructs that make up the model and analyzing the effect of one construct on another construct. The research population is all Indonesian people representing the largest population, namely Java, Sumatra, Kalimantan, and Bali. The number of sample determined by multiplying 5 to 10 times the number of manifest variable (indicators) of all variables. All variables have 28 indicators, so the number of respondents in this study is around 5 to 10 times 28 indicators, namely 190 respondents. The sampling method used a probability sampling approach, with random sampling used as a sampling technique. Data collection was done by distributing questionnaires via Google Forms.

4.2 Measurement

The variables in this study are attitudes, subjective norms, religiosity, and purchase intentions. Attitudes describe consumer confidence in various attributes and benefits of these objects. Almost the same meaning is expressed by Peter and Olson (2014) attitude as a comprehensive evaluation carried out by someone on a concept. Three indicators for measuring attitude, namely cognitive, affective, and conative, were adapted from Ajzen (2005). Subjective norms are individual beliefs about the demands and desires of people who are considered important by individuals, in the form of behaviors that individuals should and should not do (Fishbein & Ajzen, 2011). Two indicators for subjective norm variables, namely normative belief, and motivation to comfy, were adopted from Fishbein and Ajzen (2011).

Religiosity shows the extent to which an individual is committed to religion and recognizes its teachings, such as the attitudes and behavior of individuals reflecting that commitment (Johnson, Jang, Larson & De Li, 2001). Thirteen indicators of religiosity are belief in the basic ideology of Islam, reading the Qur'an regularly, not hurting others, giving help to others, being honest and fair, avoiding humiliating others, complying with Islamic norms in sexual behavior, following Islamic teachings in all aspects of life, regularly attending Islamic studies, feeling punished for mistakes made, feeling afraid of Allah, feeling sad and guilty for doing things that are against the religion (Ateeq-ur-Rehman & Shabbir, 2010; El-Menouar & Stiftung, 2014; Khraim, 2010). Next, purchased intention is an indication of a person's readiness to buy a product. Five indicators of purchase intention, namely to buy, intend to buy, hoping to buy, planning to buy, and trying to buy adopted from (Fishbein & Ajzen, 2011).

Measuring attitude, subjective norms, purchase intentions, and religiosity used a five-points Likert scale with strongly disagree, disagree, neutral, agree, and strongly agree. To test the questionnaire as a research instrument, validity and reliability tests were used. The validity test includes convergent validity with a loading factor value of ≥0.30 which is seen as meeting convergent validity (Solimun, 2017), and discriminant validity can be seen from the comparison of the square root value of AVE (Average Variance Extracted) with the correlation coefficient if the AVE root is greater than the correlation coefficient with other variables, the questionnaire is said to be discriminantly valid (Solimun et al., 2017). Composite reliability and Cronbach alpha research constructs have a value greater than 0.6.

4.3 Analysis

This study used primary data relating to the respondent's statement data on the determinants of purchase intention. Primary data collection used a research instrument in the form of a list of statements containing a number of closed statements and sent via social media using a Google form to respondents including data on the characteristics of the respondents (gender, age, status, occupation, last



education), concern for halal products, choice towards halal products, attitudes, subjective norms, religiosity, and purchase intentions.

Data were analyzed using Structural Equation Modeling (SEM) with the WarpPLS 4.0 program. The use of warpPLS can be considered for undeveloped theory and the main aim of the research is to apply SEM to predict or explain the construct or latent variable that is the target (Sholihin & Ratmono, 2013). Furthermore, according to Sholihin and Ratmono (2013), WarpPLS is a causal modeling approach that aims to maximize the variance of the criterion latent variable which can be explained by predictor latent variables. SEM analysis principally consists of Confirmatory Factor Analysis (CFA), and regression analysis/path analysis, which can also be used to examine the validity and reliability of research instruments (Solimun et al., 2017). In WarpPLS to evaluate the goodness-of-Fit model criteria have been fulfilled by looking at the p-value for the Average Path Coefficient (APC) and Average R-squared (ARS) must be smaller than 0.05 and the Average Variance Inflation Factor (AVIF) as indicator multicollinearity must be less than 5 (Sholihin & Ratmono, 2013).

Research instruments must be tested before being distributed to the specified respondents to ensure that the research questions can represent the dimensions of the variables specified in this study. To test the validity and reliability of the instrument, the questionnaire statements were tested on 60 respondents. Validity testing uses confirmatory factor analysis by looking at the results of convergent validity and discriminant validity of the measurement instrument. While the reliability test uses composite reliability and Cronbach alpha. The test criteria are said to have convergent validity with a loading factor value ≥ 0.30 , and discriminant validity can be seen from the comparison of the square root value of AVE (Average Variance Extracted) for each construct greater than the correlation between constructs, then it is said to be valid discriminant. Meanwhile, the instrument is said to be reliable if the research construct has a value >0.7.

5. Findings

5.1 Respondent Characteristics

The respondents of this research are Indonesian people, especially those living in big cities, such as from the provinces of DKI Jakarta, West Java, Banten, Central Java, East Java, Sumatra, Bali, and Balikpapan from East Kalimantan province, as many as 190 respondents filled out an online survey. The results of the descriptive analysis of the characteristics of the respondents showed that 55 pecent were male and 45 percent were female. Meanwhile, the average age of all respondents was aged 17-21 years (19%), 21-30 years old (36%), 36-50 years old (18%), 41-50 years old (23%), and more than 50 years old (3%). The educational background of the respondents was junior high school (3%), high school (21%), diploma (9%), bachelor's degree (54%), master's degree (12%), and doctoral degree (1%). Meanwhile, 23 percent were civil servants, 30 percent were private employees, 12 percent were entrepreneurs, 12 percent were students, and 19 percent were others.

5.2 Validity and Reliability Test

The validity and reliability test of the instrument was carried out before the questionnaire was used for data collection. This was done to determine the feasibility of the instrument in taking measurements. For testing purposes, 60 respondents were used. Based on the results of the convergent and discriminant validity tests using confirmatory factor analysis, 10 indicators of religiosity were excluded for further processing because they did not meet the validity criteria. Table 1 presents the results of the convergent validation test, discriminant validity, Cronbach alpha, and composite reliability.

Table 1. Result validity and reliability

Variable/indicator	Loading factor	Discriminant validity	Cronbach alpha	Composite reliability
R1	0.628	-	-	
R2	0.680			
R3	0.721			
R4	0.666			
R5	0.813			
R6	0.750			
R7	0.677	0.663	0.891	0.909
R8	0.597			
R9	0.769			
R10	0.563			
R11	0.540			
R12	0.531			
R13	0.605			
S1	0.705			
S2	0.909			
S3	0.821	0.771	0.860	0.897
S4	0.660			
S5	0.737			
NS1	0.772			
NS2	0.817			
NS3	0.867	0.850	0/872	0.913
NS4	0.849			
NS5	0.866			
IP1	0.710			
IP2	0.944			
IP3	0.934	0.887	0.930	0.948
IP4	0.935			
IP5	0.892			

*Note: R= Religiosity; S= Attitude; NS= Subjective Norm; IP= Purchase Intention

5.3 Contributor of Indicator on Latent Variable

Outer loading results describe the contribution of indicators in explaining latent variables. The results of data processing show that the attitude variable uses three indicators, the biggest indicator is cognitive, with an average value of 0.886. consists of two items (consuming halal products is a symbol of compliance with Islamic law by 0.849, and consumption of important halal products is 0.923). Subjective norms used two indicators. The dominant indicator in explaining the subjective norm variable is the belief norm, with an average value of 0.836. consists of two items ("must consume halal products according to important people of 0.844", and "must consume halal products according to people who influence one's behavior of 0.828"). Religiosity uses thirteen indicators. The indicator that contributed the most was "regularly attending Islamic studies" (0.764). Meanwhile, purchase intention uses five indicators. The dominant indicator that explains purchase intention is "planning to buy halal products" (0.916).



5.4 Hypothesis Testing

Figure 2, Table 2, and Table 3 reveal that all hypotheses are supported. Then, The goodness of fit model criteria has been fulfilled if the p-value for the average path coefficient (APC) and average R-squared (ARS) < 0.05 and the Average Variance Inflation Factor (AVIF) <5. The processed data results show an Average Path Coefficient (APC) of 0.229 with < 0.001 Average R-Squared (ARS), 0.408 <0.001, and Average Variance Inflation Factor (AVIF) 0.395 with <0.001. The output shows that the fit model indicators have met the criteria.

Table 2 and Table 3 prove that attitude has a positive and significant effect on purchase intention with a path coefficient value (β) of 0.301 with p <0.001. This means that a better attitude towards halal products will result in an increase in purchase intentions, so there is sufficient empirical evidence to supported hypothesis 1. Furthermore, hypothesis 2 proves that the subjective norm is a determinant of purchase intention with β of 0.160, p = 0.004. This means that better subjective norms in consuming halal products will impact increasing purchase intentions. Hypothesis 3 proves that religiosity can moderate the effect of attitude on purchase intention (β = -0.102, p = 0.044). The improvement in consumer attitudes by moderating the level of consumer religiosity towards halal products will reduce consumer purchase intentions for halal products and vice versa. Furthermore, hypothesis 4 shows that religiosity as a moderator can influence subjective norms on purchase intentions (β = -0.353, p <0.001). The higher the subjective norm moderated by the level of consumer religiosity towards halal products, the lower the consumer's purchase intention for halal products, and vice versa.

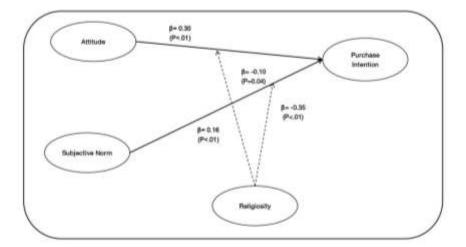


Figure 2. Relationship between variables and moderating variables

Based on data analysis, attitude influences purchase intention. This finding shows a path coefficient of 0.310 and a p-value <0.001 (p<0.05), so it can be concluded that H1 is supported. Thus, it can be stated that attitudes affect purchase intentions. In the same way, subjective norms affect purchase intentions, with a path coefficient of 0.160 and p-value = 0.004 (p<0.05), meaning that H2 is accepted. It can be concluded that subjective norms affect purchase intentions.

Table 2. The results of direct hypothesis

Relationship between variables	Path Coefficient	p-value	Conclusion
Attitude → Purchase Intention	0.301	<0.001	Significant
Subjective Norm → Purchase Intention	0.160	0.004	Significant

Based on data analysis, the attitude has a significant effect on purchase intention with religiosity as a moderating variable. It is indicated by the path coefficient - 0.102 and p-value 0.04. so that H3 is supported. It means that religiosity moderates the

negative effect of attitudes on purchase intentions. The negative results show that consumer attitudes are getting better moderated by the level of consumer religiosity, which further reduces consumer purchase intentions for halal products. The results of the hypothesis testing the effect of subjective norms on purchase intentions with religiosity as a moderating variable show the results of the path coefficient -0.353 and p-value 0.001 so that it can be concluded that H4 is supported.

Table 3. Moderating variable test results

Independent variables	Moderation	Dependent variable	Coefficient	p-value	Conclusion
Attitude	Religiosity	Purchase Intention	-0.102	0.044	Significant
Subjective Norm			-0.353	<0.001	Significant

6. Discussion

These results mean that consumer attitudes towards halal products, which are related to cognitive, affective, and conative aspects, can create purchase intentions. Attitudes associated with halal products reflect consumer confidence in the various attributes and benefits of these products. If individuals have a positive attitude towards halal products, they are likely to buy them whenever needed rather than searching for other alternatives. In line with the Reasoned Action Theory (TRA) states that the personal element is one of the core aspects that causes the intention to buy a product (Lada, Harvey & Amin, 2009). The personal element is a positive or negative assessment of a specific behavior which is referred to as an attitude toward behavior (Fishbein & Ajzen, 2010). Attitude is an important factor in influencing consumer intentions to buy halal products because consumers with a highly positive attitude will have a great interest in buying halal products (Alam & Sayuti, 2011).

Meanwhile, purchase intention is an antecedent that stimulates and encourages consumer purchases of a product. Thus, purchase intention is an alternative to measuring consumer buying behavior (Haque et al., 2015). This finding strengthens the results of research Showing that attitude has a significant effect on behavioral intention to use technology to choose halal products, halal cosmetics, choosing Islamic banks, and halal food (Afendi et al., 2014; Amin, 2013; Alam & Sayuti, 2011; Lada, Harvey & Amin, 2009; Handriana et al., 2020b; Mukhtar & Butt, 2012; Rahman, Asrarhaghishi & Rahman, 2015; Pradana et al., 2020; Salehudin & Mukhlish, 2012; Souiden & Rani, 2015).

These findings indicate that subjective norms associated with normative belief and motivation to comply can shape purchase intentions. Subjective Norms come from outside influences (normative beliefs) such as parents, spouses, close friends, coworkers, or others. It makes social or organizational perspectives very influential in forming the perception of a Muslim consumer. The more an important people recommend buying halal products, the more someone will tend to have the intention to buy. In line with Alam and Sayuti (2011) the notion of subjective norms expressed are perceptions that influence consumer decisions to buy halal food. In other words, subjective norms reflect individual perceptions of the expectations of influential people in their lives regarding certain behaviors or not. Subjective norms are also influenced by beliefs, namely individual beliefs obtained from other people's views towards the object of attitude related to the individual (normative belief). Subjective norms are social influences on a person's behavior, such as friends and expectations of other family members. The results of this study are in line with the findings showing that subjective norms are positively and significantly related to intention, other findings, regarding the purchase of halal products, and intention to use technology choosing the Islamic credit card (Ahmadova & Aliyev, 2021; Alam & Sayuti, 2011; Amalia et al., 2020; Amin, 2013; Bonne, Vermeir, Bergeaud Blackler & Verbeke, 2007; Lada et al., 2009; Venkatesh & Davis, 2000).

Another result of this study found that religiosity moderates the negative relationship between attitudes and purchase intentions. It shows that religious consumers are

increasingly selective in choosing halal products. It means that the level of religiosity will impact a person's attitude toward buying halal products. In line with what was revealed by (Alam & Sayuti, 2011) highly religious consumers tend to be more disciplined in carrying out daily activities; hence the tendency to be impulsive when buying is low. Religious consumers are more sensitive to their religious norms and rules; conversely, those with low levels of religiosity are more egocentric in purchasing decisions (Bonne et al., 2007). Religiosity shows a person's adherence to religious practices in everyday life. In line with that Mukhtar and Butt (2012) stated that religiosity is faith and obedience to fulfill the rules set by God. In other words, religiosity shows the level of religious commitment. Personal commitment to obeying divine rules can influence one's decision-making when choosing and consuming products or services (Agarwala et al., 2019). Religion plays an important role in influencing consumer attitudes and behavior, which is human nature, where nature and behavior are based on belief or religion.

Proves that religiosity moderates the negative influence of subjective norms on the intention to purchase halal products. The meaning of this finding shows that more religious respondents think that they know better to determine their behavior in consuming halal products; therefore, there is no need for opinions or encouragement from external parties. The findings of Soesilowati, Chitra and Yuliana (2013) in Banten and Bali, show that subjective norms have a lower average score than other variables. This shows that respondents in both research locations feel that there is less external demand in their decision to consume halal food and tend to feel that they are not viewed negatively by their families, communities, government, and religious leaders if they do not consume halal food. Moreover, the higher average value of subjective norms in non-Islamic-boarding-school respondents in both locations also shows that individuals with Islamic boarding schools education have lower subjective norms, which may be due to feeling that they are respected and think that they know better to determine their own behavior in consuming halal food.

Furthermore, research results of Elseidi (2018) shows that Islamic religiosity acts as a moderator of the relationship between attitudes, subjective norms, and the intention to purchase halal-labeled food. The study reveals that subjective attitudes and norms determine the purchase intentions of Muslims with high and low religiosity. This is in line with the results of a study which shows that the purchase intention of consumers with low and high self-identity as Muslims is determined by subjective attitudes and norms in consuming halal meat (Bonne et al., 2007). Different results show that purchases of Arab Muslim consumers with high and low religiosity are largely determined by the subjective norms of (Ahmad et al., 2015), and are more willing to consider opinions from referrals and other important institutions (Bonne et al., 2007).

Based on the theory, attitudes, subjective norms, and religiosity is related. The theory of reasoned action is modified to prove the relationship between attitudes, intentions, and behavior (Fishbein & Ajzen, 2011). Two components of the formation of purchase intentions are attitudes and subjective norms (Ajzen and Fishbein, 1980). Religiosity shows belief in God accompanied by a commitment to follow and believe in the principles set by God (Bakar, Lee & Hashim, 2013; Singhapakdi, Vitell, Lee, Nisius & Yu, 2013). So religiosity is related to a person's faith in God and the extent to which that person carries out what has been ordained by God (Singhapakdi et al., 2013). Religiosity is important because it can influence individual attitudes and behavior (Borzooei & Asgari, 2014). It means that religiosity is a set of beliefs and values that become a code of ethics or a guide to behavior.

Theory of Reasoned Action has been modified by several researchers, such as Wang et al. (2019), adding intrinsic and extrinsic religiosity (Nurhayati & Hendar, 2020) intrinsic religiosity. Research results show that intrinsic and extrinsic religiosity correlates with purchase intention. This study modifies the Theory of Reasoned Action put forward by Fishbein and Ajzen (2011), Haque, Sarwar, Yasmin & Hossain. (2015), and Wang et al. (2019) by analyzing the role of religiosity in determining the effect of attitudes and subjective norms on purchase intentions. This study shows religiosity as a moderating variable for the influence of attitudes and subjective norms on purchase intentions, thus producing a research model that proves that the



level of religiosity plays a role in determining the effect of attitudes and subjective norms on purchase intentions.

The limitations of this study are first, this research is too general without distinguishing behavior in consuming halal products from different generations (baby boomers, generation X, generation Y, and generation Z). Second, this study examines consumer attitudes toward halal products in general. Finally, in filling out the questionnaire the researcher did not meet face-to-face with the respondents.

7. Conclusion

The results showed a significant effect of attitudes and subjective norms on purchase intentions. Attitude is an essential factor in influencing consumer intentions to buy halal products because those who have a highly positive attitude have a higher purchase intention the halal products. In a collectivistic culture like Indonesia, people depend on each other and tend to do things for a common goal rather than personal goals. It supports the findings of this study that subjective norms are significant in influencing consumer purchase intentions in Indonesia.

Research findings on the role of religiosity in influencing subjective attitudes and norms towards purchase intentions of halal products show a very positive attitude, a social environment that supports consuming halal products, and a high level of religiosity of Indonesian halal consumers, so marketers must realize that consumers have attitude and subjective norms that are positive about halal products and religious will evaluate the product before buying based on its quality features and health value. Indonesian people who are majority Muslim have many choices regarding halal products, they choose products carefully based on their beliefs and product features. To encourage product purchases from a behavioral perspective, government authorities and companies should focus on creating social expectations regarding purchasing Halal products and increasing consumer awareness by using celebrities to endorse products.

8. Recommendation

Research findings regarding the role of religiosity in influencing subjective attitudes and norms towards purchase intentions of halal products prove that very positive attitudes and a social environment that supports consuming halal products, as well as the high level of religiosity of Indonesian consumers, encourage marketers to realize that customers have attitudes and subjective norms those who are positive about halal products and religious will evaluate the product before buying based on its quality features and health value. To encourage product purchases from a behavioral perspective, government authorities and companies might focus on creating social expectations regarding purchasing Halal products and increasing consumer awareness by using celebrities to endorse Halal products.

This research only examines the role of religiosity in determining the effect of attitudes and subjective norms on the intention to purchase halal products without paying attention to other predictor variables that affect purchase intentions. To comprehensively analyze consumer behavior, further research needs to consider developing a theory of planned behavior by adding religious belief variables to halal product categories and specific generations.

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