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Intention the Role of Halal Awareness, Religious Orientation and Consumer Motive Toward Purchase Intentions, Case: Muslim Consumer in Indonesia

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Abstract— in this study, examining Halal Awareness, **Religious Orientation, and Consumer motive purchase Intention** in Indonesia. Design/methodology/approach – Data are collected through self-administered questionnaires. This paper SEM-PLS analysis is to identify the relationship of halal awareness, religious orientation, and consumer motive purchase intention the Indonesian consumers. Findings – The SEM PLS analysis results indicate that all factors have positive and significant influence on Halal Product Purchase Intention. Research limitations/implications – Like other empirical studies, this study is not without its limitations. The study can be strengthened by including participants in other geographical areas. As Indonesia is trying to play for a bigger role in the halal industry, more research is needed to identify and address problematic aspects of the consumption of halal Product. Originality/value – This study contributes to and extends our understanding of the halal product purchase Intentions, identifying the Role of halal awareness and consumer motive. From a managerial viewpoint, the findings provide support for investment decisions and for decisions relating to the establishment of Indonesia as a target market for the halal product that addresses and take the concerns and needs of businesses and Indonesian Government agencies into consideration.

Keywords: Halal Product, Halal Awareness, consumer motive, Purchase Intention

I. INTRODUCTION

Muslim Population in Indonesia is 207.176.162 or 87,18% of the total population. Based on Indonesia's Population Census data in 2010, most provinces are inhabited by Muslims, except Bali, East Nusa Tenggara, West Kalimantan, North Sulawesi, Maluku, West Papua, and Papua [1]. That number will increase to 305.6 million in 2035 and should be able to be supporting factor of the government's goal in developing Indonesia as the center of Islamic economy in the world, developing Indonesia as the center of Islamic economy in the world [1]. In general, Muslims have to consider Islam as a way of life and, in every aspect of their lives, must follow the Islamic law that governs their duties, morals, and behavior (Alserhan, 2011; Al-Qaradawi, 1995 [2]. Awareness of the obligation to consume halal products is quite high among Indonesian Muslim communities. This is under Allah's command for the obligation to consume halal food as contained in the Qur'an (Al-Baqarah /2, 168):

" O' mankind! Eat of what is in the earth lawful and good, and do not follow the footsteps of Satan. Surely he is a manifest foe for you." QS: Al-Baqarah/2, 168

Some previous studies have not been able to reveal the role of halal awareness toward the desire to purchase halal products, but only limited to halal image and halal principle knowledge discussion and have not included consumer motive as a basis for decision making. The level of a social class of a consumer also has a significant influence on the behavior of a consumer in making a purchase decision [3].

Indonesia's potential should be accompanied by a deep understanding of three main factors: they are the consumers, producers, and policymakers. The consumer problem is that Indonesian consumers still have a perception that the food they find in the market is halal, so they rarely search for any information about the halal level of a product. Indonesians tend to react strongly when the issue of halal products appears in the media, for example, cases happened to Starbucks, Solaria, and Bread Talk. That kind of issue is taken solemnly by the producers, although some do not respond to it since there is no decrease or disruption to the sale of those products. This needs to gain further understanding of Indonesians' behavioral pattern.

Understanding of Consumer Buying Behavior is referring to consumers at the final level. Several things will influence a consumer's decision, among others, the characteristics of consumers both individually and the environment that influences them, shopping habits, purchasing behavior, the brands he buys or the retailers he goes. A purchase decision is the result of each one of these factors. An individual and a consumer are led by his culture, his subculture, his social class, his membership groups, his family, his personality, his psychological factors[4]. Based on data gained in 2019, the number of products that have halal certificates is 668,615; the number of companies that have halal certificates is 55,626, and the number of halal certificate holders is 65,116. This figure is only 10% of the total number of product circulating in Indonesia [5].

The Muslim population in Indonesia is a potential market for halal products, but to understand the behavior of Muslim consumers in Indonesia, especially the role (of Halal level Awareness) of Muslim consumer is needed to determine the



right marketing strategy for halal products circulating in Indonesia.

II. LITERATURE REVIEW AND CONCEPTUAL FRAMEWORK

A. Literature review

The positive effect of Halal Awareness on Attitude

Halal refers to anything considered permissible or lawful that is allowed to be eaten. In Islam, the term Halal not only focuses on food and drink but also focuses on all matters of daily life, such as in terms of the fabric of clothing, cosmetics and relationship among people whether with Muslims or non-Muslims.[6]. The exposure of halal issue becomes the hot topic to debate among society as it is vital for religion issue.[7]. The halal issue is starting to get the place and attention in the market, and it is very influencing in the marketplace particularly in most Islamic countries. Among halal issues that arisen are including improper hygienic practice at processing premises and also the expiration of halal certification [8]. Muslim's awareness is a great power to educate the manufacturer of halal food products in the market. As a Muslim, understanding, and alert of the halal and haram concept are essential, we cannot just simply depend on the act and the authority. For example, Muslim consumers should take note of the content and ingredient of their food or any products when they shop [9]. Study of halal awareness among consumer in south Africa provides evidence of the significant relationships between halal awareness and buying behavior. Besides, the significant relationship between consumers' attitude and purchase [10].

The positive effect of Religious orientation on Attitude

Introduction Religion is perhaps one of the most important social factors that influence the lives of its believers. It works as an accountant that unifies, divides and amalgamates social groups Religion is perhaps one of the most important social factors that influence the lives of its believers. It works as an accountant that unifies, divides and amalgamates social groups[11]. In most of the Muslim, Religiosity Religion is a system of beliefs and practices that dictates individual response and interpretations regarding what is supernatural and sacred [12]. Generally, it is assumed that Halal is a less relevant issue in countries where the non-Muslims are a tiny fraction of the population. However, the results of this research indicate that Muslims assumed that Halal is a less relevant issue in countries where the non-Muslims are a tiny fraction of the population. However, the results of this research indicate that Muslims in these countries are conscious and have a very positive attitude towards Halal products fraction of the population [13]. There is a significant result for the moderating behavior of religious orientation in the relationship between trustworthiness and brand credibility. This indicates the fact that the brand significant result for the moderating behavior of religious orientation in the relationship between trustworthiness and brand credibility. This indicates the fact that the brand credibility of customers will be influenced bv trustworthiness, [14].

The positive effect of Consumer motive on attitude

The halal paradigm is a nub where the perceived importance of halal is brought into the Muslim consciousness. This is a dynamic and cyclical process, whose final verdict is finite and perishable, where the perceived importance of halal is brought into the Muslim consciousness. This is a dynamic and cyclical process, whose final verdict is finite and perishable - due to hypersensitivity, hyper-interactivity and environmental factors influencing Muslim.[3] Consumer purchasing motivations are revealed as being self-interest-centered (i.e. better tasting, safer), rather than altruistic. The other research on pirated CDs/DVDs There is a significant relationship between consumer morale, consumer motive and moral Judgment which are significantly influenced by consumer buying intention of pirated CDs/DVDs. On the other hand, the risk perception has not to influence consumer intention on buying pirated CDs/DVDs [15]. The research on the green product there are It is accepted throughout moral philosophy that ethical behavior stems from a multitude of motivations and that this behavior may be out of self-interest rather than altruism [16]. There a significant relationship between the three ethical value dimensions and attitudes intention to consume organic food and the degree of ethical motivation for consumers was of tertiary importance. The 'conceivable' ranked purchasing motivations as taste (first) and food safety (second), and the 'committed' ranked health (first) and food safety (second) respectively [17]. Product buying motives may be sub-divided into two groups,(1) emotional product buying motives and (2) rational product buying motives. Relations of consumer motive towards halal awareness and purchase intention deeply explain in the research of [17]), Entitled halal food certification challenges and their implications for Muslim societies worldwide. Electronic Turkish Studies. Conclusion of this paper explains that consumer intention drives their motives. Understanding their motives will help companies to tailor their marketing strategies. The emotional benefits they search for are mostly related to their anxieties of wanting to be more obedient to their religion, such as feeling more peace, obeying Islamic law, achieving better afterlife prospects, and participating in a form of worship.[18].

The positive effect and direct of Attitude on Purchase intention

Purchase intention is a process to analyze and predict the behavior of consumers [19][20]. About their willingness to buy, use and their extensive attention toward the specific brand[21][22]. Study on halal product purchase intention in the UK finds out that that for consumers with high and low Islamic religiosity, subjective norms are the most influential determinants of their intention to purchase halal-labeled food products [2]. Affective social identity mediates the effect of cognitive social identity on emotional value, and emotional value affective social identity mediates the effect of cognitive social. Social identity on emotional value and emotional value mediates the effects of social identity on purchase intention [23]. The findings of the research on purchasing herbal cosmetics. The results suggested that Promotion, Attributes, Worth of Purchasing, and Demonstration Effect influenced the buying behavior of herbal cosmetics [24].

B. Conceptual Framework

Based on the literature review, a conceptual framework is made to be the base of this research. In the picture below, it can be seen that four hypotheses were formed in which the Halal Awareness, Religious Orientations, and Consumer motive variables became the exogenous variable and the Attitude variable becomes an endogenous variable towards the purchase Intention with the following hypotheses:

- H1. Halal Awareness has a positive impact on Attitude
- H2. Religious Orientations has a positive impact on Attitude
- H3. Consumer Motive has a positive impact on attitude
- H4. Attitude has a direct and positive impact on Purchase Intention

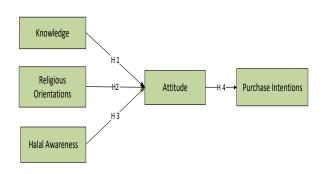


Fig. 1. Conceptual Framework

III. METHODOLOGY

The target population in this study are Muslim consumers who have consumed four categories of halal products, namely food (processed foods and fast-food restaurants), cosmetics and medicines (vitamins/supplements) in Jakarta, Bogor, Depok, Tangerang and Bekasi, Indonesia. The sampling technique uses a purposive sampling method. In this study, a total of 1.000 respondents were used using structured questions using a questionnaire. The use of the number of respondents has met the minimum REQUIREMENTS for number representation. [25]. Analysis of the data used is descriptive statistics to describe the respondents' demographic data and consumer awareness. Partial least squares structural equation modeling was utilized with the help of Smart-PLS to estimate the hypothesis. In terms of analysis, PLS-SEM is a two-step process involving assessment of the measurement and structural model [26] To test the hypothesis, we used a two-stage structural equation modeling technique with the help of Smart PLS software. The first stage in SEM is to evaluate the measurement model, which includes analyzing the reliability and validity of the scale used; the second stage involves the evaluation of the structural model itself [27]. Following variables have been taken in this study :

TABLE I. VARIABLES OF THE STUDY

| | Exogeneu | Endogeneus Variable | | | | |
|--------------------|----------------------------|---------------------|---------|------------|---------|------------------------|
| Halal Awareness | Religion Belief | | | Rasional | Atitude | Purchase Intentions |
| | Role of Halal Setification | Religious | Cosumer | | | |
| | Ekposure | Orientation | Motive | Emosional | | |
| | Health Reason | | | Eniosional | | |

IV. RESULT AND DISCUSSION

A. Characteristics of Respondents

The characteristics of the respondents used to serve to provide an overview of the general conditions of the respondents who represent the results of this study. Characteristics of age, gender, expenditure per month, and occupations. This study was conducted to 420 men and 580 women and with an age range divided into six age categories namely adolescents, less than 16 years and between 16-20 years, young adults 26-35 years, adults 36-45 years between 46-55 years and most recently over 55 years as a retirement age in general. The first two categories are assumed to be respondents in student category while the adult category is respondents classified as productive age, the last category represents the senior class.

TABLE II. DEMOGRAPHIC PROFILE OF THE RESPONDENTS

| | Frequency | Percentage | | | | | | |
|--------------------------------|-----------|------------|--|--|--|--|--|--|
| Age | I | | | | | | | |
| Less than 16 years old | 3 | 0 | | | | | | |
| 16-25 years old | 471 | 47 | | | | | | |
| 26-35 years old | 295 | 30 | | | | | | |
| 36-45years old | 163 | 16 | | | | | | |
| 46-55 years old | 60 | 6 | | | | | | |
| Above 55 years old | 8 | 1 | | | | | | |
| Gender | | | | | | | | |
| Male | 420 | 42 | | | | | | |
| Female | 580 | 58 | | | | | | |
| Spending per month | | | | | | | | |
| More than Rp 25.000.00 | 17 | 2 | | | | | | |
| Rp 20.000.001- Rp25.000.000 | 7 | 1 | | | | | | |
| Rp 15.000.001-Rp 20.000.000 | 12 | 1 | | | | | | |
| Rp 10.000.001-Rp 15.000.000 | 39 | 4 | | | | | | |
| Rp 5.000.001-Rp 10.000.000 | 170 | 17 | | | | | | |
| Rp 4.500.001-Rp 5.000.000 | 239 | 24 | | | | | | |
| Not more than Rp 4.500.000 | 516 | 52 | | | | | | |
| Level of education | | | | | | | | |
| Less than High School | 61 | 6 | | | | | | |
| High School | 372 | 37 | | | | | | |
| Diploma | 40 | 4 | | | | | | |
| Bachelor | 456 | 46 | | | | | | |
| More than Bachelor | 71 | 7 | | | | | | |

In this study, the highest number came from respondents who had an age range 16-25 years which was 47% of the total 1.000 respondents, and respondents with a productive age with an age range 26-45 years by 46% and a total of 1000 respondents. The most recent education was 46% of graduates and has a monthly expenditure of no more than Rp 4,500,000; as much as 52%. Based on these data it can be concluded that the respondents are people who are in productive age, have a fairly high level of education and are in the middle social class. Age and sex will influence the choice of goods consumed, in addition to the level of the busyness of each type of work will affect the time needed to prepare daily food.

B. PLS-SEM Analysis

The model requirements have good validity if each latent variable with a reflective indicator has AVE> 0.5. The analysis results shown in Table 1, the AVE value of each latent variable has a value> 0.5 and it can be said that the next measurement is the reliability testing of the model used to prove the accuracy, consistency, and accuracy of the instrument in measuring the construct. Reliability test by measuring the composite reliability of latent variables that have values > 0.7 is said to be reliable. The results of the study based on Table III show that all latent constructs have good, accurate and consistent reliability because they meet the requirements with composite reliability values for each latent construct of more than 0.7.

PLS model meets the requirements of good convergent validity.

TABLE III. AVERAGE VARIANCE EXTRACTED (AVE) VALUE, COMPOSITE Reliability

| | AVE | Composite Reliability |
|-------------------------------|-------|--------------------------|
| B. Attitude | 0.798 | 0.941 |
| CM1.Rational | 0.606 | 0.858 |
| CM2.Emotional | 0.774 | 0.911 |
| HA1.Religion Belief | 0.763 | 0.866 |
| HA2.Role of Halal Certificate | 0.649 | 0.881 |
| HA3.Exposure | 0.684 | 0.915 |
| HA4.Health | 0.844 | 0.942 |
| PI. Purchase Intention | 0.793 | 0.950 |
| X1.Halal Awareness | 0.518 | 0.937 |
| X2.Religious Orientation | 0.584 | 0.893 |
| X3.Consumer Motive | 0.611 | 0.915 |

The discriminant validity test is carried out with the principle that the indicators (manifest variables) of different constructs should not be highly correlated. The discriminant validity test in Appendix 1 shows that all indicators have a greater cross-loading value on the latent variable than the other latent variables. It can be said that the model meets the discriminant validity requirements. \sqrt{AVE} value > correlation value between latent variables means that the model has fulfilled discriminant validity.

TABLE IV. CORRELATION BETWEEN LATENT VARIABLES VALUE AND \sqrt{AVE} VALUE

| | В | CM1 | CM2 | HA1 | HA2 | HA3 | HA4 | PI | X2 |
|-------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| B.Attitude | 0.893 | | | | | | | | |
| CM1.Rasional | 0.617 | 0.778 | | | | | | | |
| CM2.Emosional | 0.646 | 0.805 | 0.880 | | | | | | |
| HA1.Religion Belief | 0.648 | 0.463 | 0.493 | 0.874 | | | | | |
| HA2.Role of Halal Certificate | 0.680 | 0.571 | 0.598 | 0.666 | 0.806 | | | | |
| HA3.Eksposure | 0.641 | 0.592 | 0.645 | 0.486 | 0.656 | 0.827 | | | |
| HA4.Health | 0.717 | 0.550 | 0.568 | 0.591 | 0.616 | 0.642 | 0.919 | | |
| PI.Purcase Intention | 0.733 | 0.594 | 0.673 | 0.557 | 0.674 | 0.679 | 0.605 | 0.890 | |
| X2.Religious Orientation | 0.767 | 0.620 | 0.650 | 0.564 | 0.694 | 0.650 | 0.676 | 0.662 | 0.764 |

If there are indicators that have a loading factor value < 0.5, a recalculation must be done to the initial model to produce a loading factor of all reflective indicators to be in the value of > 0.5 as a criterion of the latent construct

convergent validity Test [28]. Figure 2 shows that there are indicators that have a loading factor value < 0.5 which is B5, so it must be removed. The final SEM model in Picture 2 shows that all indicators have a loading factor > 0.5.



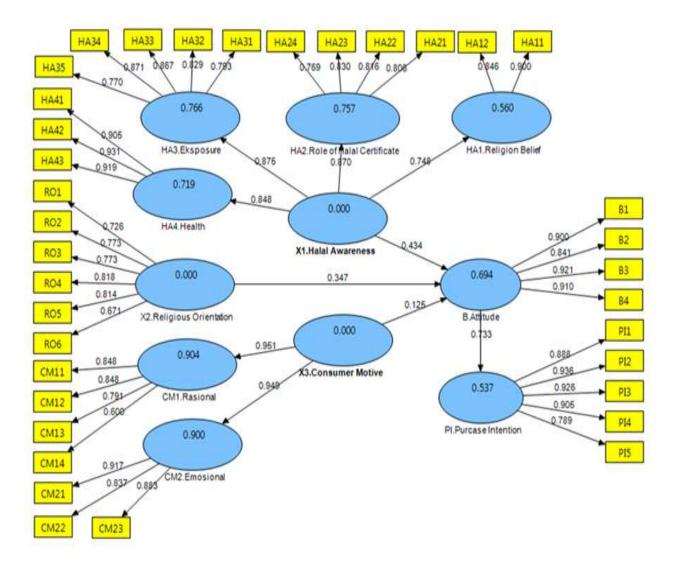


Fig. 2. Loading Factor In The Final Measurement Model

The bootstrapping results in Table 3 show Halal awareness, Religious Orientation, Consumer Motive. This has a significant effect on Attitude at 5% because of t-statistics> ttable (1.96). Besides, the Attitude variable also has a significant effect on Purchase Intention at the level of 5% because of the t-statistic value > t-table (1.96).

The influence of Halal Awareness on Attitude of 0.434 means that the better the Halal Awareness reflected by Religion Belief, the Role of Halal Certificate, Exposure, and Health. The higher the Attitude will also the better. Besides, Religious Orientation also affects Attitude of 0.347 which means the better the Religious Orientation, the Attitude will also increase. The Consumer Motive variable also affects Attitude by 0.125 which means that the better the Consumer Motive reflected by good Rational and Emotional, then the Attitude will also increase. Attitude variable also influences Purchase Intention by 0.733 which means that the higher Attitude will increase Purchase Intention.

TABLE V. PATH COEFFICIENT VALUE AND T-STATISTIC

| | Path coefficie nt | T-statistic | R-square |
|---|-------------------------|-------------|----------|
| X1. Halal Awareness -> B. Attitude | 0.434 | 9.648* | 0.694 |
| X2. Religious Orientation -> B. Attitude | 0.347 | 9.207* | |
| X3. Consumer Motive -> B. Attitude | 0.125 | 3.096* | |
| B. Attitude -> PI. Purcase Intention | 0.733 | 38.725* | 0.537 |

The structural model of Attitude produces an R-square value of 69.4%, meaning that the diversity of Attitude that can be explained by the model is 69.4% while the remaining 30.6% is explained by other factors outside the model. The Purchase Intention structural model produces an R-square value of 53.7% meaning that the diversity of Purchase Intention that can be explained by the model is 53.7% while the remaining 46.3% is explained by other factors outside the model.

The relationship between halal awareness and attitude has no different from previous research where the study indicated that there was no significant positive effect on knowledge and attitudes towards Halal cosmetic products [29]. The other previous study suggests that young Muslims have positive attitudes toward halal food [30]. Religion is the core of a culture that forms the individual moral system and the structure of community ethics, so that religious engagement or often called religiosity can influence individuals. cognitively and behaviorally [20] Religiosity is one of the important variables for understanding the intent to purchase Sharia products [13]. Those who have religiosity strong against his religion in an attitude and behavior will be consistent in decisionmaking that is consistent with their religion. Therefore, religiosity often affects the desires and aversions of Muslim consumers when considering buying or not buying a product if it is believed that the product inappropriate or in violation of religious teachings or sharia law [31]. The result of this study state that Religious orientation also affects attitude as many as 0.347 which means the more religious orientation, the better the consumer motive. Awareness is the ability to perceive, to feel, and to be conscious of events and objects. It is a concept about implying the understanding and perception toward the events or subjects. Awareness has been hypothesized as an important role in determining the intention to choose [32] That halal awareness and halal certification is positively related to the intention to purchase, State that awareness about halal products has a [10]. positive and significant impact on consumer buying behavior towards buying halal food products. The result of this study also indicate that Halal awareness affects purchase intention as many as 0.691 which means the more halal awareness reflected on religious belief, the role of halal certification, exposure, and health reason, the better the purchase intention.

V. CONCLUSION

Based on previous research, no one has entered the consumer motive variable as one of the factors that influence the attitude of a consumer. This study has three exogenous variables namely Halal Awareness (H1) which represents the knowledge of a consumer, religious orientation (H2) and consumer motive (H3) variables representing the group from the subjective norm. These three variables have a positive relationship with the attitude variable. Based on the results of the data analysis, it can be seen that the halal awareness variable has the strongest influence to influence the attitude variable and the variable that has the smallest role is the consumer motive. Exposure is a sub variable that plays a strong role in reflecting halal awareness. It can be concluded that to improve consumer attitudes need to strengthen the level of halal awareness. This variable has an important role in the decision making of a consumer to buy halal products. One way to increase the halal awareness of a consumer is by increasing the exposure of halal products or conducting socialization that focuses on the halal status of a product. The second stage of the structural model used in this study is the relationship between attitude and purchase intentions where there is a positive direct relationship. So, it can be concluded that if a consumer has a strong attitude, this will heighten the consumer's desire to purchase halal products.

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| | B. Attitude | CM1. Rasional | CM2. Emosional | HA1. Religion Belief | HA2 . Role of Halal Certificate | HA3. Eksposure | HA4 .Health | PI. Purcase Intention | X2 . Religious Orientation |
|------|----------------|------------------|-------------------|----------------------------|---------------------------------------|-------------------|----------------|--------------------------|----------------------------------|
| B2 | 0.841 | 0.548 | 0.603 | 0.494 | 0.604 | 0.605 | 0.575 | 0.689 | 0.661 |
| B3 | 0.921 | 0.541 | 0.553 | 0.598 | 0.608 | 0.554 | 0.674 | 0.645 | 0.678 |
| B4 | 0.91 | 0.537 | 0.568 | 0.596 | 0.602 | 0.554 | 0.655 | 0.656 | 0.695 |
| CM11 | 0.669 | 0.848 | 0.759 | 0.501 | 0.578 | 0.597 | 0.639 | 0.601 | 0.639 |
| CM12 | 0.571 | 0.848 | 0.672 | 0.436 | 0.495 | 0.499 | 0.489 | 0.502 | 0.512 |
| CM13 | 0.36 | 0.791 | 0.625 | 0.277 | 0.401 | 0.435 | 0.328 | 0.423 | 0.449 |
| CM14 | 0.237 | 0.6 | 0.39 | 0.158 | 0.245 | 0.25 | 0.162 | 0.267 | 0.263 |
| CM21 | 0.612 | 0.75 | 0.917 | 0.457 | 0.566 | 0.602 | 0.534 | 0.639 | 0.618 |
| CM22 | 0.403 | 0.66 | 0.837 | 0.298 | 0.43 | 0.506 | 0.357 | 0.452 | 0.479 |
| CM23 | 0.677 | 0.712 | 0.883 | 0.535 | 0.575 | 0.589 | 0.6 | 0.674 | 0.612 |
| HA11 | 0.695 | 0.493 | 0.523 | 0.9 | 0.622 | 0.491 | 0.572 | 0.57 | 0.58 |
| HA12 | 0.411 | 0.298 | 0.319 | 0.846 | 0.537 | 0.346 | 0.452 | 0.386 | 0.39 |
| HA21 | 0.562 | 0.465 | 0.463 | 0.613 | 0.806 | 0.476 | 0.505 | 0.481 | 0.572 |
| HA22 | 0.478 | 0.448 | 0.441 | 0.513 | 0.816 | 0.492 | 0.425 | 0.48 | 0.533 |
| HA23 | 0.533 | 0.431 | 0.492 | 0.548 | 0.83 | 0.538 | 0.512 | 0.597 | 0.559 |
| HA24 | 0.611 | 0.494 | 0.526 | 0.47 | 0.769 | 0.602 | 0.537 | 0.606 | 0.569 |
| HA31 | 0.512 | 0.456 | 0.474 | 0.409 | 0.546 | 0.793 | 0.496 | 0.541 | 0.498 |
| HA32 | 0.579 | 0.478 | 0.509 | 0.411 | 0.518 | 0.829 | 0.545 | 0.558 | 0.527 |
| HA33 | 0.552 | 0.508 | 0.583 | 0.41 | 0.56 | 0.867 | 0.537 | 0.597 | 0.562 |
| HA34 | 0.522 | 0.519 | 0.568 | 0.377 | 0.522 | 0.871 | 0.55 | 0.562 | 0.566 |
| HA35 | 0.481 | 0.482 | 0.528 | 0.405 | 0.566 | 0.77 | 0.523 | 0.547 | 0.531 |
| HA41 | 0.64 | 0.494 | 0.522 | 0.544 | 0.596 | 0.586 | 0.905 | 0.574 | 0.591 |
| HA42 | 0.69 | 0.522 | 0.537 | 0.56 | 0.572 | 0.608 | 0.931 | 0.558 | 0.635 |
| HA43 | 0.646 | 0.499 | 0.508 | 0.525 | 0.529 | 0.573 | 0.919 | 0.535 | 0.637 |
| PI1 | 0.707 | 0.523 | 0.597 | 0.516 | 0.583 | 0.597 | 0.558 | 0.888 | 0.616 |
| PI2 | 0.676 | 0.547 | 0.615 | 0.489 | 0.602 | 0.62 | 0.543 | 0.936 | 0.623 |
| PI3 | 0.665 | 0.537 | 0.63 | 0.491 | 0.612 | 0.615 | 0.532 | 0.926 | 0.588 |
| PI4 | 0.615 | 0.527 | 0.587 | 0.452 | 0.584 | 0.611 | 0.509 | 0.905 | 0.561 |
| PI5 | 0.589 | 0.511 | 0.563 | 0.533 | 0.627 | 0.579 | 0.552 | 0.789 | 0.553 |
| RO1 | 0.625 | 0.456 | 0.457 | 0.516 | 0.518 | 0.471 | 0.613 | 0.503 | 0.726 |
| RO2 | 0.509 | 0.51 | 0.529 | 0.342 | 0.52 | 0.542 | 0.45 | 0.529 | 0.773 |
| RO3 | 0.498 | 0.485 | 0.522 | 0.374 | 0.563 | 0.526 | 0.458 | 0.523 | 0.773 |
| RO4 | 0.649 | 0.438 | 0.471 | 0.517 | 0.573 | 0.502 | 0.564 | 0.519 | 0.818 |
| RO5 | 0.721 | 0.508 | 0.544 | 0.518 | 0.567 | 0.521 | 0.598 | 0.544 | 0.814 |
| RO6 | 0.428 | 0.461 | 0.472 | 0.224 | 0.42 | 0.419 | 0.338 | 0.4 | 0.671 |

Appendix 1. Cross loading value of each indicator against its latent variable