

# MOTIVATION FOR PURCHASING HALAL PRODUCTS: THE INFLUENCE OF RELIGIOSITY, TRUST, AND SATISFACTION

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## Abstract

**Purpose of the study:** This study examines the influence of religiosity on the intention to purchase halal products through satisfaction and trust.

**Methodology:** The study was conducted through a survey method by distributing questionnaires to respondents using random sampling techniques. Respondents obtained totaled 295 from various backgrounds, gender, age, education, employment, and income. Data analysis was carried out through the SEM-PLS approach, and the tool used was WarpPLS.

**Main Findings:** The study results show that religiosity, trust, and satisfaction significantly influence the decision to purchase halal products.

**Applications of this study:** This paper will be useful for the manager of the halal product who prefers the factor that influences the usage dimension of human behaviour. The manager of halal product providers in the area of the halal industry will be able to improve the effectiveness of their implementation strategies on the halal industry. This finding can be made by increasing religious attributes that emphasize the importance of halal products as part of religious obligations. Besides, managers of the halal product must ensure that the products they sell meet the halal standards of official organizations. Products that meet halal standards must be guaranteed that they are labeled halal so that consumers are confident in the halal status of the products purchased even in the majority of Muslim countries.

**Novelty/Originality of this study:** This research links religiosity, trust, satisfaction, and interest in buying halal products. The study was limited to conducting in Indonesia, the country with the largest number of Muslims worldwide.

**Keywords:** *Religiosity, Trust, Satisfaction, Purchase Intention, Halal Product.*

## INTRODUCTION

Law of the Republic of Indonesia, Number 33 of 2014 concerning the Guarantee of Halal Products, explains that what is meant by halal products is products that are following Islamic shariah and meet several criteria, namely: first, it does not contain pork; secondly, it does not contain prohibited substances such as substances made from blood, human organs, disgusting impurities and so on; third, slaughtered animals must be following Islamic teachings; fourth, product storage, sales and transportation of goods should not be used for pigs or other unclean unless sanctified by Islamic procedures (the [Republic of Indonesia, 2014](#)). Following Islamic Sharia, a Muslim is obliged to carry out the instructions written in the Qur'an and the Hadith of the Prophet Muhammad. One of them is a set of rules about food. In this law, Muslims must consume halal food and avoid haram food ([Nurhayati & Hendar, 2019](#)).

Halal product trends have been increasing lately in the global world. It has even become the fastest growing industry in the world ([Yusuf & Yajid, 2016](#)). Halal products continue to be promoted by various parties who know how important it is to sell and buy halal products. It is undeniable that halal products are one of the fastest-growing consumer segments in the world. The Muslim market is considered a relatively homogeneous market because some certain principles and values bind all Muslim consumers ([Ahmad Alserhan & Ahmad Alserhan, 2012](#)). Many world-class producers join the halal industry to globally meet the demand for 1.8 billion Muslims ([Lipka & Hackett, 2017](#)). It was further mentioned that the level of global Muslim consumption was the US \$ 1.8 trillion, while in Indonesia, it reached the US \$ 225.7 billion in 2016. In the last five years, industrial growth that carries the concept of halal in Indonesia reached 40%, consisting of clothing, food, hotel, cosmetics, and financial sharia.

Indonesia is a country with the largest Muslim population in the world or around 87.18% of Indonesia's population of approximately 207 million people ([Diamant, 2019](#)), of course, requiring guarantees of safety, comfort, protection, and legal certainty regarding the halal status of a product consumed or used and utilized. So there is no doubt when buying or using a product because there has been clarity of halal. But it is interesting to ascertain the intention of Muslim consumers in Indonesia to buy halal products. Research on the purpose of consumers to determine the right attitude in buying halal food is still an interesting thing and continues to be studied ([Awan, Siddiquei, & Haider, 2015](#)). As the largest Muslim country, Indonesia is very appropriate to continue to be investigated because, according to [Ali, Ali, Xiaoling, Sherwani, & Hussain \(2018\)](#), researchers have largely ignored research in the consumption of halal products in the Muslim market segment.

The permissibility of a product becomes a mandatory requirement for every consumer, especially Muslim consumers ([Jamal Abdul Nassir Shaari & Nur Shahira Mohd Arifin, 2010](#)), Both products are in the form of food, medicines, and other consumer goods. Consumers' awareness of halal food and products is sufficient because consumers consider halal products to be healthier; they are more interested in raising awareness based on their knowledge ([Ambali & Bakar, 2014](#)). The halal concept is closely related to the values of each personality ([Arsil, Tey, Brindal, Phua, & Liana, 2018](#)). Personality values are seen as things that can influence a person's behavior to choose a product. These values can be in the form of religious significance because one's diversity is the basis for selecting or using an outcome; in this case, halal products. Because commitment in religion can influence consumer orientation regarding consumption patterns or the use of their products and behavior ([Said, et al., 2014](#); [Suhartanto et al., 2018](#); [Suhartanto et al., 2020](#)).

Besides religious values, consumer attitudes can also be influenced by psychological factors, such as trust in halal products because faith is an important attribute of beliefs that can affect human behavior especially related to the buying and selling process ([Nasser et al., 2014](#)). This consumer trust can then provide satisfaction to consumers. Brands that offer consumers comfort can have an impact on the connectedness and dependence of consumers on a brand, in this case, halal products.

This examination looks at the impact of strictness on the goal to buy halal items through fulfilment and trust. This research was conducted in Indonesia, which is a country with the largest number of Muslims in the world.

## LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

### Halal Food Market in Indonesia

Halal is an Arabic word that means permitted or allowed in law ([Abu-Hussin, Johari, Hehsan, & Mohd Nawawi, 2017](#); [El-Gohary, 2016](#); [Latif, Mohamed, Sharifuddin, Abdullah, & Ismail, 2014](#); [Olya & Al-ansi, 2018](#); [Wilson, 2014](#); [Wilson & Liu, 2010](#); [Yener, 2015](#)). Halal is defined as everything permitted or accepted by Muslims ([Eliasi & Dwyer, 2002](#); [Setiawan & Mauluddi, 2020](#); [Zakaria & Abdul-Talib, 2010](#)). Halal food and drink can be described as anything that can be eaten or consumed by humans, and there is no legal evidence prohibiting it. Its constituents are free from unlawful or impure elements. It must be good and pure, and its consumption is not harmful. Animal meat must be from animals slaughtered in an Islamic way and must not be dedicated to anyone other than Allah and must be obtained through legal means.

The permissibility of a product becomes an absolute necessity for every Muslim. With the largest Muslim population globally, Indonesia has large market potential in the halal product industry. According to the 2019/20 State of the Global Islamic Economic Report, Indonesia ranks first for halal food consumers globally, reaching \$ 173 billion ([Dinar Standard, 2020](#)). However, it seems that the Indonesian government has not been able to maximize this market potential. The high demand for halal products in Indonesia must be followed by government support to pay attention to the halal product industry. The government can make many efforts in the halal product industry, including providing support for halal product certification. Every producer in Indonesia must have halal certification. So that Muslim consumers become more calm and comfortable in buying or consuming a product because they believe that the merchandise purchased or consumed is a halal product following Shariah guidelines.

### Religiosity

Religiosity is defined as the extent to which beliefs in certain religious values and ideals are held and practised by an individual ([Delener, 1990](#)). The concept of religiosity has been central to many studies of consumer behavior ([Elseidi, 2018](#)). According to [Marzuki et al. \(2012\)](#), Muslims must adhere to halal food standards and not take prohibited food. The rise of Islam has led to an increase in the Islamic community's awareness about the contents, processes, sources, and other determinants of the products they consume ([Hearty et al., 2007](#)). They know that Islamic law will automatically guide them to meet their consumption needs following the commodities available in the market. Consumers will consider buying a new product if the previous product contradicts their beliefs ([Zucker, 1986](#)).

Eating halal food is their religious and moral obligation regardless of whether they are at home or outside and whether the food is easily accessible or difficult ([Ali et al., 2017](#)). Religious commitment influences consumer orientation regarding consumption patterns and their social behavior ([Said et al., 2014](#)). Every aspect of their lives and deeds will be linked to their knowledge of the religious side. A very religious person will evaluate the world through religious schemes and integrate his religion into his life ([Mokhlis, 2006](#)). So that this religious dimension will influence likes or dislikes ([Briliana & Mursito, 2017](#)).

A lot of evidence has proven that religion plays an important and influential role in determining people's food choices. ([Ali et al., 2018](#); [Essoo & Dibb, 2004](#); [Mokhlis, 2009](#); [Sherwani et al., & Zadrán, 2018](#); [Wilson et al., 2013](#); [Worthington et al., 2003](#)). On the other hand, in most Muslim countries, halal food consumption is part of complying with national laws ([Ahmad, 2003](#)). Customers who are committed to their religion tend to show positive loyalty to products based on sharia ([Said et al., 2014](#); [Suhartanto et al., 2020](#)), even if he is not yet a consumer, he commits to being loyal to products or services based on sharia ([Suhartanto et al., 2018](#)).

Much evidence has proven that religion plays an important and influential role in shaping food choices in society ([Ali et al., 2018](#); [Essoo & Dibb, 2004](#); [Mokhlis, 2009](#); [Sherwani et al., & Zadran, 2018](#); [Wilson et al., 2013](#); [Worthington et al., 2003](#)). Besides, in most Muslim countries, halal food consumption is part of complying with state law ([Ahmad, 2003](#)). For customers who are committed to their religion, they tend to show positive loyalty to products based on sharia ([Said et al., 2014](#); [Suhartanto et al., 2020](#)), even if he is not yet a consumer, he commits to being loyal to the product or service based on sharia ([Suhartanto et al., 2018](#)). Thus, the following hypothesis is proposed:

*H<sub>1</sub>: Religiosity influences to the intention to buy halal products.*

### **Trust**

Religious practice influences attitudes and factual life in terms of buying and consuming goods or services ([Shaharudin, Pani, Mansor, Elias, & Sadek, 2010](#)). The basic teachings of any religion, have a close relationship with the behavior of adherents. Religiosity can affect individuals, both cognitive and behavior ([Mokhlis, 2006](#)). The religious value system of people has a direct impact on their chosen behavior in choosing markets, their commitment, and trust in certain brands ([Khraim, 2010](#)). Meanwhile, to be able to understand the nature and behavior of consumers, producers must determine how strong they are in committing and affiliating with their religion because religiosity shows a system of trust and absolute obedience to the doctrines of their religious teachings.

According to [Becker, Berry, & Parasuraman \(2006\)](#), customers generally buy products that experience a strong psychological process of trust. So that trust is an important attribute of attitudes that can affect human behavior, especially related to the buying and selling process ([Nasser et al., 2014](#)). Trust is the main construct that operates at various levels of service relations ([Sekhon et al., 2014](#)). On the basis of this conceptualization, trust can be considered as a factor of consumer attitudes to depend on the integrity of producers and sellers to decide to take action in uncertain situations accompanied by positive expectations from consumers ([Sayogo, 2018](#)).

According to [Jarvenpaa et al. \(2000\)](#), trust is the willingness of consumers to depend on sellers and interact in situations where consumers are trapped in seller intrigues. Consumers will agree on whatever the product provider provides and provides to consumers. But on the other hand, it was found that many consumers did not trust halal food providers enough to be involved in food exchange relationships with them ([Soon et al., 2017](#)). In view of consumer concerns over trust in halal food, a study found that people consider halal food shopping to be a risky problem ([Maman et al., 2018](#)). Thus, the perspective of consumers through trust in halal products must be able to influence their attitudes like previous studies which found that the significance of faith in halal food consumption also had a large influence on consumer attitudes and subsequent behavior ([Ali et al., 2018](#); [Ali et al., 2017](#)).

*H<sub>2</sub>: Trust influences to the intention to buy halal products.*

*H<sub>3</sub>: Trust mediates the relationship of religiosity with the intention to buy halal products.*

### **Satisfaction**

Religious commitment differs between individuals; therefore, consumption is influenced not only by one's religion but also by one's level of religiosity ([Mukhtar & Butt, 2012](#)). Thus, studies based on religiosity make it possible to examine consumer behavior ([Chaudhry & Razaque, 2015](#)). Other studies prove that religion has a very important and influential role in determining food choices in society ([Mokhlis, 2009a, 2009b](#)). The level of one's religiosity will influence the decision to buy or consume a product. If the products they purchase or consume match what they expect, they will be satisfied. Satisfaction is the response and assessment of consumer fulfillment about a product or service and provides a level of satisfaction related to pleasant consumption ([Pollack, 2009](#)).

In the case of buying or consuming a product, Muslim consumers will pay attention to the halal nature of the product and who the producer sells the product. For example, if a Muslim buys a product for consumption, he will choose a shop that is of the same religion because that will cause their satisfaction. The cognitive model of consumer behavior further states that consumer satisfaction leads to changes in attitudes that can affect their consumption intentions and practices ([Ji, Wong, Eves, & Scarles, 2016](#)). Satisfaction is an evaluation after consumption, which is the alternative chosen at least because it meets expectations or exceeds expectations. The main premise of the relationship between satisfaction and behavior rests on the theory of attitude formation in consumer conations, which is largely influenced by affective responses such as satisfaction ([Ji et al., 2016](#)). The role of satisfaction in predicting purchase intentions is well established, and research has shown that higher levels of satisfaction lead to strong purchase intentions for certain foods ([Saba, Cupellaro, & Vassallo, 2014](#)).

*H<sub>4</sub>: Satisfaction relates to the intention to buy halal products.*

*H<sub>5</sub>: Satisfaction mediates the relationship of religiosity to buy halal products.*

### **RESEARCH METHODOLOGY**

This research employs a survey as a tool to obtain primary data. The questionnaire was aimed at Muslim respondents about 295 respondents in the city of Bandung. The city of Bandung is the capital of the province of West Java, a tourist

and culinary city because of the large variety of foods available. The selection of respondents is done randomly or using random sampling techniques but exclusively for Muslims. The steps used in this study follow previous research ([Awan et al., 2015](#); [Aziz & Chok, 2013](#); [Elseidi, 2018](#); [Karim et al., 2011](#); [Muhamad et al., 2017](#)) and will be modified or adjusted to the needs research.

A 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) is used to measure all scale items. The questionnaire was divided into three main sections, starting with a brief description of the survey's objectives and the measurement of the main scale items. The third part is used to measure participants' demographic profiles, gender, age, education level, occupation, and income level.

Data was analyzed using the Structural Equation Modeling - Partial Least Square (SEM - PLS) approach. PLS-SEM is a well-established technique used in various studies to estimate path coefficients and investigate the complexity of relationships built into structural models ([Ali et al., 2018](#)). In other words, SEM can analyze a variable up to its indicators that cannot be reached by different analysis methods. The ability to link the relationship between variables and efficiency in examining measurement model items are two advantages over SEM-based covariance ([Fakih et al., 2016](#)). While the tool used is WarpPLS.

## RESULTS AND DISCUSSIONS

### Respondent Description

This study involved 295 respondents who are Muslim communities in the city of Bandung. Table 1 below illustrates the demographic characteristics of the respondents that were sampled as research data.

**Table 1:** Demographics of Respondents

Variable	Description	Frequency	%
Gender	Male	116	39,32%
	Female	179	60,68%
Age	<30 years old	24	8,14%
	30-45 years	243	82,37%
	> 45 years old	28	9,49%
Education	< high school	1	0,34%
	High school	163	55,25%
	Bachelor/diploma	118	40,00%
	Postgraduate	13	4,41%
Profession	Student	53	17,97%
	Public servant	26	8,81%
	Private	179	60,68%
	Entrepreneur	31	10,51%
	Does not work	6	2,03%
Income	under IDR 5 million	157	53,22%
	IDR 5 million - 10 million	84	28,47%
	above IDR 10 million	54	18,31%

Based on the table above, it can be seen that male respondents were 39.32 percent, and women were 60.68 percent. The age of respondents under 30 years was 8.14 percent, and the biggest domination was the 30-45 age group, which reached 82.37 percent, the age group, and the age group above the age of 45 years as much as 9.49 percent. The last education of respondents who were below high school/equivalent was 0.34 percent. Respondents with high school education/equivalent were 55.25 percent, diploma and bachelor were 40.00 percent, and the rest were postgraduate students with a percentage of 4.41 percent. Respondents who were students were 17.97 percent, Public servant was 8.81 percent, private employees were 60.68 percent, entrepreneurs were 10.51 percent, and those who did not work were 2.03 percent. Finally, respondents in the income group below Rp. 5,000,000 were 53.22 percent, Rp. 5,000,000 - Rp. 10,000,000 as much as 28.47 percent, and those earning above Rp. 10,000,000 were as much as 18.31 percent.

### Measurement Model

Furthermore, to see the questionnaire instruments' validity and reliability, Outer Loadings, Cronbach's Alpha and Composite Reliability (CR), and Average Variance Extracted (AVE) are used.

**Table 2:** Measurement Model Indicator

Construct/Item	Loading*	Cron-bach $\alpha$	CR	AVE
<b>Religiosity</b> (Mean: 4.678; Std Error: 0.025)		0.952	0.969	0.955
• My religious beliefs are behind my whole approach to life	0.956			

Construct/Item	Loading*	Cron-bach $\alpha$	CR	AVE
• My religious beliefs affect all my affairs in life	0.958			
• Religion is very important to me because it answers many questions about the meaning of life	0.953			
<b>Trust</b> (Mean: 4.001; Std Error: 0.024)		0.914	0.936	0.863
• Provider/seller of halal products can be trusted	0.829			
• Providers/sellers of halal products do not make false claims with their products	0.835			
• I believe the information that the provider/seller provides to consumers is accurate	0.930			
• I believe that the halal label is accurate	0.879			
• I believe that the halal logo on the product is reliable	0.837			
<b>Satisfaction</b> (Mean: 4.684; Std Error: 0.025)		0.925	0.953	0.933
• I like to consume/use halal items	0.952			
• I think consuming/using halal items is a good idea	0.952			
• I am satisfied with my overall experience as a consumer of halal products	0.894			
<b>Halal Purchase intention</b> (Mean: 4.551; Std Error: 0.033)		0.808	0.890	0.856
• I intend to continue to consume/use halal products	0.929			
• I will return to buy halal products as much as possible in the future	0.939			
• I will consider halal products as a priority in meeting my needs in the future	0.673			

Table 2 above shows that the Outer Loadings of all indicators show numbers above 0.5 so that all items are eligible to be indicators of each latent variable. AVE value for all variables is above 0.5, namely religiosity 0.828; confidence variable 0.683; satisfaction variable 0.816; and purchase intention variable 0.890. While the Cronbach's Alpha value for all variables is above 0.7, namely the religiosity variable 0.896; confidence variable 0.883; satisfaction variable 0.886 and purchase intention variable 0.731. The same is true for Composite Reliability (CR) values above 0.7, namely the religiosity variable 0.935; variable confidence 0.915; satisfaction variable 0.930 and purchase intention variable 0.851, meaning that these results indicate the consistency of each indicator to measure the construct (Hair et al., 2017).

### Structural Model

To measure the geometric mean of the equation formed, the Goodness of Fit (GoF) value is seen. In addition, Chin et al. (2008) argue that it is also necessary to look at the  $R^2$  value and the Stone-Geisser  $Q^2$  value to assess how well the model in this study can be a predictor in PLS.

**Table 3:** Goodness of Fit (GoF) Index

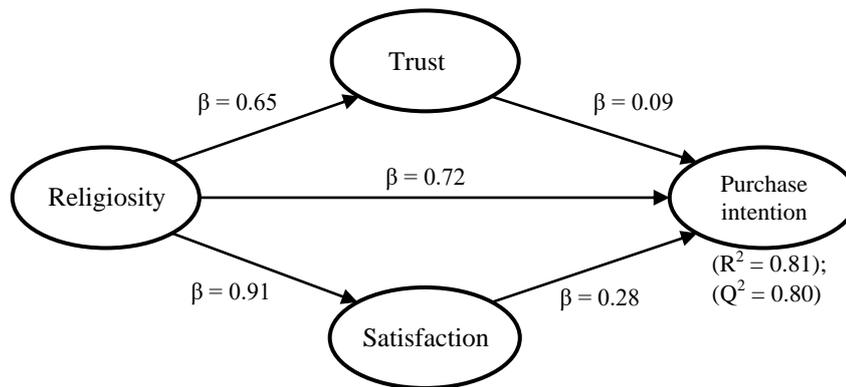
Variabel	AVE	$R^2$	$Q^2$
Religiosity	0.828		
Trust	0.683	0.214	0.214
Satisfaction	0.816	0.691	0.691
Halal Purchase Intention	0.662	0.714	0.657
Average score	0.747	0.703	
$AVE \times R^2$		0.525	
$GoF = \sqrt{(AVE \times R^2)}$		0.797	

The standards for evaluating the results of GoF analysis are small (0.02), moderate (0.25), and large (0.36) (Hair et al., 2017). In this study, the GoF value in table 3 is 0.797, which shows that the proposed relationship model in sharia bank customer loyalty is large. The GoF value indicates that the model performs relatively well and can be a good predictor.

### Purchase Intention Model

The contribution of influence given by all independent variables to the dependent variable can be seen through  $R^2$ . In this study, there are 2 (two) variables that can act as dependent variables, namely trust and loyalty.  $R^2$  for trust is 0.214 or 21.4 percent, so it can be concluded that the religiosity variables studied can explain 21.4 percent of consumers' trust in consuming/using halal products.  $R^2$  for satisfaction is 0.691 or 69.1 percent, so it can be concluded that all independent variables studied can explain 69.1 percent of consumer satisfaction in consuming/using halal products.  $R^2$

for satisfaction is 0.691 or 69.1 percent, so it can be concluded that all independent variables studied can explain 69.1 percent of consumer satisfaction in consuming/using halal products.



**Figure 1:** Relationship Between Religiosity, Trust, Satisfaction, and

**Table 4:** Structural Estimates

Hypothesis/Path	Coefficient	P Values
Religiosity => Purchase intention	0.717	0.000*
Trust => Purchase intention	-0,091	0.056***
Satisfaction => Purchase intention	0.278	0.000*
Religiosity => Trust => Purchase intention	0.024	0.278
Religiosity => Satisfaction => Purchase intention	0.189	0.000*

*Note: \*Significant at p<0.10, \*\*Significant at p<0.05, \*\*\*Significant at p<0.01*

Table 4 shows the relationship between each variable. The test results state that: (i) religiosity towards purchase intention has a significant effect because p-value <0.01 or 1%; (ii) trust in purchase intention has a significant effect because p-value <0.10 or 10%; (iii) satisfaction with purchase intention has a significant effect because p-value <0.01 or 1%; (iv) religiosity towards purchase intentions through trust does not significantly influence because p value > 0.10 or 10%; (v) religiosity towards purchase intention through satisfaction has a significant effect because p-value <0.01 or 1%.

## DISCUSSION

This study successfully shows that religiosity is an important factor in determining Muslim intentions in buying halal products. People who have an awareness of their religious teachings that order to consume or use halal products will be carried out as well as possible, and try to avoid things that have been prohibited in the education of their religion. Usually, a consumer who has an awareness of halal products, they will pay attention to what they see. That way, they believe that what they consume is halal food, and they have carried out a commitment to the teachings of their religion. Religiosity has a strong influence on the actions and behavior of consumers to re-buy halal products or food.

The religious value of individuals can encourage their trust in halal products provided by providers. Faith becomes the consumers' actions to depend on the integrity of the product provider, accompanied by the hopes and positive perceptions of consumers. Furthermore, the individual will continue to repeat his experience in using halal products.

The value of religiosity is also able to arouse individual satisfaction. Because everything that is done will be linked with knowledge of the religious side, indirectly, religious commitment can encourage halal product users to be satisfied with their actions in choosing halal products. Then they will return to buy and continue to use halal products. The work is a sign that religion can play a major role in shaping individual choices in choosing and consuming a product.

## MANAGERIAL IMPLICATION

This study's results are expected to be taken into consideration for managers of halal product providers to see the religious side of consumers as the key to attracting their interest. The application of this finding can be made by ensuring that the products sold by them have met the halal standard. Please make sure the official halal label from the halal certifying agency can be seen by consumers so that they are confident in the halal status of the product. Besides, halal product providers need to reproduce religious attributes or by advertising that emphasizes the importance of halal products as part of religious obligations. So it is hoped that Muslims will experience consuming halal products as an experience of religiosity that cannot be separated from religious life.

## CONCLUSION

The results of this study found an important role in aspects of religiosity in influencing personal desires to buy halal products. Statistical results show a significant influence between religiosity on direct purchase intentions, as well as the

influence of religiosity on purchase intentions with satisfaction as a moderator variable. Besides, trust and satisfaction directly influence the intention to purchase halal products. Almost all of the hypotheses submitted have been answered successfully. Halal product provider managers should put forward products that convince consumers that the products they produce are halal. Besides, managers of halal product providers must foster trust and satisfaction in consumers with their products

### LIMITATION AND FUTURE RESEARCH

This research only focuses on consumers in the city of Bandung, Indonesia. So it has not yet reached wider respondents. Given that Indonesia is the largest Muslim country consisting of various tribes. They are making it possible to have different characteristics in each region. So the results of this study cannot be generalized as a general description of Indonesian Muslims. More research needs to be done to reach larger respondents and come from various regions in Indonesia. Besides, it is necessary to study other factors that can influence the intention to purchase halal products, such as emotions, rationality, and religiosity simultaneously.

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### AUTHORS CONTRIBUTION

All writers have contributed greatly in writing this article. The first author is responsible for proposing research ideas and collecting literature to formulating hypotheses and discussing this research. The second author is accountable for analyzing the data and providing an interpretation of the analysis results. The third author is responsible for translating, checking plagiarism, and reviewing the entire paper.

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