ANTECEDENTS OF CONSUMERS' DECISION FOR HALALMART SHOPPING: THE MODERATING ROLE OF FAMILY RELIGIOUS COMMITMENT

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Abstract

Purpose: The purpose of this study is to analyze the role of religious commitment of family members in moderating the influence of Islamic cultural variables, Islamic social environment, Islamic and psychological personalities, on consumer decision in making a transaction at Halal mart.

Methodology: The analytical method used to test the relationship between variables is Structural Equation Modelling (SEM), the number of the sample used is 340 of Halal Mart customers. Whereas the moderating role of religious commitment was tested using Confirmatory Factor Analysis.

Main Findings: The conclusion from this study is that the commitment factor in practicing Islamic religion from within the family moderates the relationship between personality and Islamic psychology towards Muslim consumer behavior, meanwhile The Islamic cultural factors and social environmental factors are not moderated by family commitment in practicing the Islamic Religion.

Implication: This study found that to improve Muslim customers buying decisions, a company needs to acknowledge the background of consumer's character derived from cultural influences, social environment, personality, and psychology. Moreover, Halal mart also needs to be closer to community groups or religious organizations that have a stronger commitment towards religion, making it easier to promote their products.

Novelty/Originality of this Study: To date, there are no studies that examine family religious commitment towards Islam, as a moderating variable in the relationship of cultural, social, personality and psychological variables to consumer buying decisions for shopping at Halal mart in Indonesia.

Keywords: *Islamic Culture, Islamic Social Environment, Islamic Personality, Islamic Psychology, Consumer Decision, Family Religious Commitment.*

INTRODUCTION

Religion is a strategic issue that must be considered important in the field of consumer behavior (Delener, 1994; Mullen et al., 2000; Nittin Essoo, Dibb, & Simkin, 2001). One reason is that religion regulates all aspects of life including business activities and consumerism (Hari Adi & Adawiyah, 2018). The influence of religion in purchasing decision depends on the individual religious commitment (Bonne et al., 2008; Cyril De Run et al., 2010; Johnson et al., 2001; Lada et al., 2009). Prior studies (Hirschman, 1983; Bailey & Sood, 1993; Essoo & Dibb, 2004; Fam, Waller, and Erdogan, 2002) have reported a significant influence of consumer affiliation with the religion in various consumer behaviors (Muhamad, Nazlida & Dick, 2010).

Islam is one of the largest religions in the world (W. R. Adawiyah & Pramuka, 2017; Hari Adi & Adawiyah, 2018; Sholikhah, Wang, & Li, 2019). The global Muslim population is 1.6 billion, which is equivalent to 23 percent of the world's population (Hari Adi & Adawiyah, 2018; Ireland, & Abdollah Rajabzadeh, 2011; Lada et al., 2009; Ahmad, Rahman, & Ab Rahman, 2015). Based on this fact, the global industry for Halal and Lifestyle Products reached $ 2.47 trillion in 2018 (Ahmad et al, 2015). Consumption behavior of a Muslim is regulated in the Qur'an about something permissible (Halal) and things that are prohibited (Haram) (Eliasi & Dwyer, 2002; Mukhtar, & Mohsin Butt, 2012). This consumption behavior has led to a trend shifting in the field of consumer demand where retail companies have begun to incorporate religious values and symbols in business as a strategy to attract Muslim consumers, especially those who care about halal and illicit issues in consumption. (Sahlan, Abu-Hussin,& Hehsan, 2019).

Business based on Shariah compliance and following the rules of the Islamic paradigm has now become a phenomenon in the global *market* (Boudt, Raza, & Wauters, 2019). According to Bohari, Hin, & Fuad, (2017) the asset value of all the Islamic industries which also includes the current financial industry is between USD 200 billion and USD500 billion per year, with an estimated annual growth rate of 12 percent to 15 percent over the next ten years. This phenomenon also occurs in the Indonesian halal product market as a result of the increasing religious tendency of the community (Nasrullah, Aan, 2018).

In Indonesia, with a Muslim population of around 204 million, is indeed a potential market for the development of various types of halal products (Ratanamaneichat & Rakkarn, 2013). Although there have been several studies on the behavior of Muslim consumers in Indonesia (Soesilowati, 2010; Warsito, 2015; Warsito, 2019) those studies have not included the variable of religious commitment as an essential factor to be considered in purchasing decisions. According to the psychology of religion, someone who is intrinsically motivated towards the teachings of his religion tends to be more obedient in applying the religion in everyday life because they assume obedience to religious teachings is the main goal in life. (Gorsuch, Mylvaganam, & Gorsuch, 1997; Sood & Nasu, 1995; Muhamad Nazlida & Dick, 2010).

Ahmad et al (2015) argue that, for a company to succeed in the Muslim market, the company not only needs to determine the Brand Personality, but they also must identify why strong Brand Personality could attract consumers' appeal as a whole. Rational consumers are consumers who are very critical and pragmatic in choosing products, based on the parameters of their usefulness and tend to override aspects of obedience to Islamic religious values (Yuswohady, 2014).

Muhamad, Nazlida & Dick M (2010) this research found that Islamic values influence the shopping behavior of Muslim consumers. Consumer decision models could be used as a basis for developing effective marketing strategies. Strategic development is implemented after the company understands the characteristics of its customers. This buyer group could be based on the religious characteristics of consumers, and it makes it easier to make a positioning (Sutisna, 2002).

A buying decision is motivated by psychological factors such as motivation, perception, knowledge and self-confidence and commitment of one's religion. Because of this, it is interesting to examine how the factors of religious psychology influence the consumer behavior particularly in shopping at halal mart, as a form of consumer emotional engagement, amid the growing growth of modern retailing and online markets that offer more flexible shopping management patterns such as cash on delivery, pay later, zero interest and various gimmicks-based loyalty points program.

The results of this study will further explain the development of theory in the field of consumer behavior from a religious perspective. The results of this study could also provide practical contributions, as a consideration for a company, especially Halal mart and other stakeholders, and in making Halal mart marketing strategies, in order to deal with the rational and emotional behavior of Muslim consumers. This research is the first study that examines how family commitment in practicing Islam as a moderating variable in the relationship of cultural, social, personality and psychological variables towards buying decisions at Halal mart.

THEORETICAL FRAMEWORK AND HYPOTHESIS

Theoretical Framework

This research integrates the theory of Planned Behavior (Ajzen, 1991) and marketing psychology in the field of consumer behavior. According to Ajzen (1991), three aspects determine a person's behavior, namely: attitudes, subjective norms and perceived behavioral control. Attitudes refer to the degree to which an individual has a negative or positive assessment of intentional conduct. Subjective norms are one's expectations of others ' views which will influence the motivation in doing the action in a particular manner.

Perceived behavioral control is a perception of the ease or complexity of behavior, and is believed to reflect past experiences and foresee obstacles how someone feels confident that he can control his behavior. Based on the relationship between the variables of cultural, social, personal and psychological factors, the model of Muslim consumer Buying decisions on Halal mart is illustrated in Figure 1.
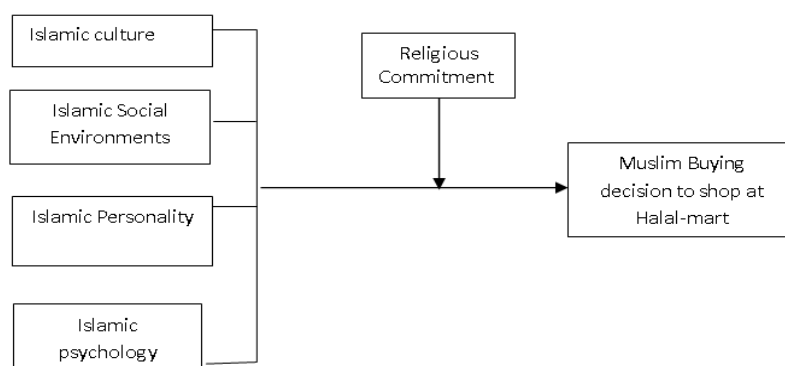

Figure 1: Relationship between variables in the research model

Hypothesis

Influence of Islamic culture on purchasing decisions

Culture determines consumer behavior, including the behavior of consumers in making purchases. This condition shows that marketing activities are an inseparable part of human culture. Marketers often use culture as a basis for consumer

analysis and corporate strategy, because culture becomes a human foundation, in acting, behaving and behaving in society.

In order to have cultural characteristics, beliefs, cultural values, or practices must be able to be conveyed and accepted by several significant groups. So that culture is seen as a habit of groups that are directly related to other community members (Kussudyarsana, 2009). Based on previous research, it states that there are differences in behavior caused by cultural differences between two countries, namely Iran and France (Parsa, Nooraie, & Aghamohamadi, 2016). This difference is occurred due to the differences in religion background held by the majority

Based on Kacen and Lee (2002), it could be seen that cultural variables influence the influence of impulsive purchasing. Based on the previous research, the research hypothesis is arranged as follows:

H₁: Islamic cultural factors influence purchasing decisions at Halal Mart

Effect of the condition of the Islamic social environment factors on purchasing decisions.

Consumer behavior is also influenced by social interaction (Adawiyah, 2015) Humans as social beings are inseparable from the influence of the environment, such as reference groups, family, close friends, organizations that are followed, which directly or indirectly affects a person's attitude and behavior (W. R.Adawiyah & Pramuka, 2018). This group creates pressure to follow group habits that might influence the choice of certain products and brands in shopping. Based on Ketelaar et al. (2016) about the relationship between social factors and behavior. Chiu, Hsieh, Kao, and Lee (2007) concluded that consumers tend to trust information that comes from close friends and family.

Family is the most critical consumer purchasing organization in society, and it has become the object of extensive research. Family members are the primary reference group that has the most influence on daily purchasing behavior, namely the procreation family, namely couples and children. Roles and status, roles include activities that are expected to be carried out by someone. Each role produces status; for example, a sales manager has a higher status than an office employee. Based on (Sethi & Chawla, 2014), it could be seen that there are influences of social factors on consumer behavior in purchasing. Also, according to (Ketelaar et al., 2016) it shows the relationship between social factors and behavior.

According to Mehrabian and Russell (1974) Besides the cultural factors, another external factor is the social environment where a consumer interacted daily. Pickett-Baker and Ozaki (2008) studied the influence of social factor indicators of environmental factors toward product quality and shop service image quality. According to Chiu et al. (2007), consumers tend to trust information that comes from close friends, because these interpersonal sources (for example, friends or family) have no commercial intentions, and therefore it has a high credibility factor. Based on that previous research, the hypothesis is arranged as follows:

H2: The condition of the Islamic social environment factors influence the purchasing decision

The effect of Islamic Personal Factors on Buying Decision

Personal factor is a way of collecting and grouping the individual's reaction consistency to a situation that is happening (Lamb, 2001). Personality factors also influence a person's behavior in buying. These personal factors combine psychological settings and environmental influences. Including character, basic person, especially their dominant characteristics. Although personality is one of the concepts that are useful in studying consumer behavior, some marketers believe that personality affects the types and brands of products purchased.

The relationship between the variables of personality and consumer behavior has existed since the first study of marketing. Nevertheless, research to predict consumer behavior through the use of personality variables produces disappointing results (Engel, Blackwell, & Miniard, 1986; Haugtvedt, Petty, & Caccioppo, 1992; Robertson, Zielinski, & Ward, 1984). Research that examines the influence of personality on consumer behavior is often carried out without guidance on general theoretical frameworks (Kassajian & Sheffet, 1981; Kassarjian, 1971).

As a result, there is very little understanding of the process by which personality variables ultimately influence the preferences or behaviors that have been obtained. The study of personality variables in the context of a more general conceptual framework is suggested as a way to increase the usefulness of personality variables in consumer behavior research (Haugtvedt et al., 1992). Research that connects the personality and behavior of consumers has found a significant influence between personality towards buying behavior carried out by Kim, Cho, and Rao (2000). Based on the previous research, the research hypothesis is arranged as follows:

H₃: Islamic personal factors influence purchasing decisions at Halal mart

The Effect of Islamic psychological factors on purchasing decisions at Halal Mart.

Psychological factors are tools consumers use to recognize their feelings, gather and analyze information, formulate thoughts and opinions, and take action (Lamb, 2001). Psychological factors are push factors inside an individual, which influence choosing behavior based on the flexibility of product utilization, more significant desire and product features compare with others.

Based on the study, it shows that there is an influence of psychological factors on consumer behavior. The influence is positive, which means that the stronger the psychological condition as a Muslim, the stronger in choosing sharia products (W. Adawiyah, 2015; Adi, Wihuda, & Adawiyah, 2017). These Psychological factors include sincerity in embracing Islamic values, the awareness implementing Islamic values in every single piece of life and implementing Islamic values as a reference to the righteous deeds (amal sholeh), and believing that Islam is the religion which is to be a foundation in every attitudes and action. Based on the study conducted by (Limayem, Khalifa, & Frini, 2000; Park & Kim, 2003; Shim, Eastlick, Lotz, & Warrington, 2001) It is known that some psychological factors influence consumer behavior. Based on the arguments, the hypothesis:

H4: Islamic psychological factors influence purchasing decisions at Halal mart

The role of family commitment in practicing Islam as a moderation between cultural, social environment, personal and Islamic psychological factors towards buying decisions at Halal Mart.

Yoo, Donthu, and Lee (2000) conducted research to test consumers ' perception of information from various marketing activities that affect brand equity. The results of the study concluded that the expectations of other family members would influence the creation of brand equity. As alluded to above, it is possible if someone's desire to buy an item with a specific brand will be affected by social pressure by other family members. Some previous studies have shown that family values also affect consumer buying decisions (Moore, Wilkie, & Lutz, 2002). Thus, information about brands obtained from families could determine consumer evaluations of a brand, and consequently, influence the formation of consumer-based brand equity. The purchasing decision is strongly influenced by the value system attached to the social groups, and this often creates disparities in purchase decision making. (Chandrasekar & Vinay Raj, 2013). However, the vital thing that must be underlined from this study is that this study only examines positive information from a brand that is analyzed. Family recommendations for a brand, as well as observations of brands that are often purchased in a family, are felt by consumers as a manifestation, that their parents agree to the use of the brand (Bravo Gil, Fraj Andres, & Martinez Salinas, 2007). Based on the previous research, the research hypothesis is arranged as follows:

H5: Factors of family commitment in practicing Islam, moderate the relationship between culture, social environment, personal and Islamic psychological factors towards a purchasing decision at Halal mart.

RESEARCH METHODOLOGY

Data were distributed and collected from the respondent by the self-administered survey. The sample size is adjusted to the data analysis technique, which is Structural Equation Modelling (SEM), using 340 Halal mart customers and obtained through a purposive sampling technique. This research was conducted during January 2019. We employed a post-positivistic paradigm and a quantitative approach. The measurement scale uses some previous research to measure variables of Islamic Culture, Islamic Social Environment, Islamic personality and buying decision (i.e.Khir, Othman, Hamzah, Demong, Omar, & Abbas, 2016).

Meanwhile, the results of the demographic sampling of respondents taken from the sample varied from students, state officers, teachers, private workers. Socio-demographic features are shown in table 1.

Table 1: Respondents Demographic Information.

Category	Distribution	n	Frequency (%)
Gender	Male	157	46%
	Female	183	53%
Age	<=25	35	7.7%
	26-35	101	29.7%
	36-45	97	28.5%
	46-55	54	15.8%
	56-65	32	9.4%
	>65	21	6.1%
Education Level	Junior High School	41	12.1%
	Senior High School	114	33.5%
	Undergraduate	150	44.1%
	Master	21	6.1%
	Doctorate	10	2.9
	Other	4	1.17%
Monthly Income	<Rp.500.000	101	29.7%
	Rp 500.000-Rp.2.500.000	150	44.1%
	Rp 2501.000-Rp7.500.000	82	24.1%
	>Rp.7.500.000	7	2.05%

Hypotheses test is employed to find out whether there is a relationship or influence between variables in this research model, the level of confidence in this hypothesis testing is 95% or significance level $\alpha = 0.05$. This means that the alternative hypothesis (Ha) is rejected if $P \geq 0.05$ (Ho is accepted) and conversely Ha is accepted if $P < 0.05$ (Ho is rejected).

RESULTS

Validity and Reliability

One of the main benefits of confirmatory factor analysis is its ability to assess the construct validity from the proposed theory. There is four construct validity which is convergent validity, variance extracted, reliability dan discriminant validity.

Table 2: Standardized Regression weight from the Confirmatory analysis of Islamic Culture, Islamic Social Environment, Islamic Personality, Islamic Psychology, and Muslim Consumer Behavior

		Estimate	S.E.	C.R.	P
IC12	Islamic_Culture	0.839			
IC11	Islamic_Culture	0.844	0.049	19.869	0.000
IC10	Islamic_Culture	0.828	0.052	19.196	0.000
IC9	Islamic_Culture	0.838	0.051	19.602	0.000
IC8	Islamic_Culture	0.858	0.051	20.402	0.000
IC7	Islamic_Culture	0.851	0.048	20.086	0.000
IC6	Islamic_Culture	0.858	0.049	20.459	0.000
IC5	Islamic_Culture	0.809	0.049	18.536	0.000
IC4	Islamic_Culture	0.856	0.051	20.393	0.000
IC3	Islamic_Culture	0.807	0.051	18.43	0.000
IC2	Islamic_Culture	0.828	0.051	19.303	0.000
IC1	Islamic_Culture	0.830	0.046	19.418	0.000
ISE5	Islamic_Social_Environment	0.872			
ISE4	Islamic_Social_Environment	0.865	0.047	21.7	0.000
ISE3	Islamic_Social_Environment	0.883	0.046	22.813	0.000
ISE2	Islamic_Social_Environment	0.860	0.047	21.213	0.000
ISE1	Islamic_Social_Environment	0.861	0.046	21.451	0.000
IP5	Islamic_Personality	0.855			
IP4	Islamic_Personality	0.849	0.052	20.142	0.000
IP3	Islamic_Personality	0.820	0.056	18.79	0.000
IP2	Islamic_Personality	0.833	0.052	19.19	0.000
IP1	Islamic_Personality	0.854	0.051	19.93	0.000
PSI4	Islamic_psychology	0.863			
PSI3	Islamic_psychology	0.869	0.051	20.838	0.000
PSI2	Islamic_psychology	0.829	0.055	18.867	0.000
PSI1	Islamic_psychology	0.841	0.05	19.447	0.000
MCB1	Buying decision	0.877			
MCB2	Buying decision	0.819	0.048	18.85	0.000
MCB3	Buying decision	0.817	0.05	18.891	0.000
MCB4	Buying decision	0.846	0.044	20.174	0.000

Table 3: Scale and Measurement construct reliability dan convergent validity

Variable	Variance Extract (AVE)	Discriminant validity	Construct reliability	Convergent validity
Islamic Culture (IC)	0.701	0.837	0.966	0.839
Islamic sosial environment (ISE)	0.754	0.868	0.939	0.872

Islamic personality (IP)	0.704	0.839	0.905	0.855
Islamic psychology (PSI)	0.724	0.851	0.913	0.863
Buying decision (MCB)	0.706	0.840	0.906	0.877

Table 4: Correlation across construct, and construct reliability

Variable	Code	IC	ISE	IP	PSI	MCB
Islamic Culture	IC	**0.837**	O.475	0.560	0.364	0.551
Islamic Social Environment	ISE		**0.868**	0.543	0.373	0.537
Islamic personality	IP			**0.839**	0.391	0.547
Islamic psychology	PSI				**0.851**	0.418
Buying decision	MCB					**0.840**

The Confirmatory Factor Analysis generates factor loading value for each construct and the minimum expected value of the constructor variable in the above is 0.50 with a critical ratio greater than 1.96 (Arbuckle, 2016). Based on table 1, it could be seen that each indicator from each dimension has a regression weight or standardized coefficient value that is significant with the value of Critical Ratio C.R. ≥ 2.00 (P= < 0.05).

With these results, all indicators used in this study are acceptable and could be used for further analysis. All construct variables have excellent reliability, such as Islamic culture (0.966), Islamic social environment (0.939), Islamic personality (0.905), Islamic psychology (0.913), and consumer buying decisions (0.906). Construct validity is measured by AVE (Average Variance Extracted), with a minimum level of ≥ 0.50. This analysis results in an acceptable level of convergence validity as follows, Islamic culture (0.701), Islamic social environment (0.754), Islamic personality (0.704), Islamic psychology (0.724) and consumer buying decisions (0.706).

Structural Equation Modelling (SEM) Strong Religious Commitment

Model 1 in this study is a model with a strong religious commitment. The results of the confirmatory factor analysis indicate that all indicators fit into the model so that the SEM analysis can proceed using the full model.

Table 5: Regression weight Structural Equation Modelling of Islamic culture, Islamic Social Environment, Islamic personality, Islamic Psychology, and Consumer buying decision (Strong Commitment)

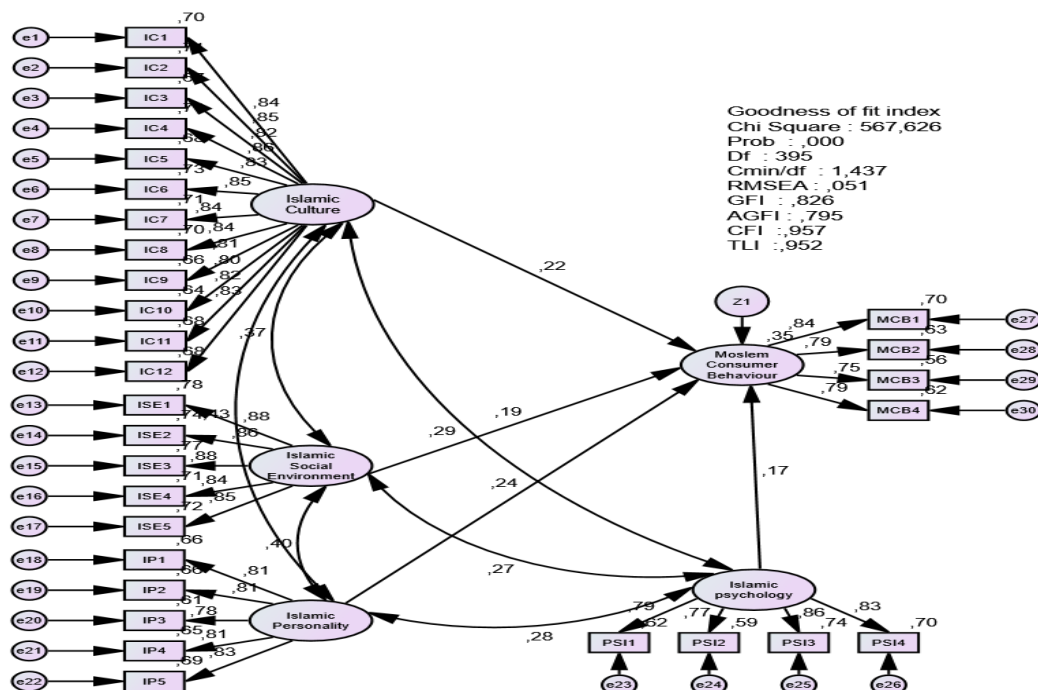| Relationship between Variable		Estimate	S.E.	C.R.	P
Buying Decision (MCB)	Islamic Culture	.225	.082	2.668	.008
Buying Decision (MCB)	Islamic Social Environment	.190	.078	2.275	.023
Buying Decision (MCB)	Islamic Personality	.245	.092	2.773	.006
Buying Decision (MCB)	Islamic Psychology	.167	.081	2.040	.041

Figure 2: Structural Equation Modelling (Strong Commitment) Analysis results

After Confirmatory Analysis and Structural Equation Modelling, then the model is tested by calculating the value of the *goodness-of-fit index*.

Table 6: Goodness-of-fit Index of Structural Equation Modelling Islamic Culture, Islamic Socio Environment, Islamic Personality, Islamic Psychology and Buying Decision (Strong Commitment)

The goodness of fit index	Cut-of value	Analysis results	Model evaluation
χ^2-Chi-square	442.34	567.626	Marginal
Significance probability	≥ 0.05	0.000	Marginal
RMSEA	≤ 0.08	0.051	Good
GFI	≥ 0.90	0.826	Marginal
AGFI	≥ 0.90	0.795	Marginal
CMIN/DF	≤ 2.00	1.437	Good
TLI	≥ 0.95	0.952	Good
CFI	≥ 0.95	0.957	Good

Based on Table 5, we can know the value x^2 Chi-square is 567,626,

Meanwhile, x^2 Chi-square table 442.34, so that x^2 Chi-square value $< x^2$ - Chi-square table with probability significance of 0.000. This result means that the Structural Equation Modelling model belongs to the marginal category.

Suitability Test of Statistics Model 1

In this study, the Chi-Square value was 567.626, with a value of p = 0.000. Thus it can be concluded that the model in this study is marginal or there is a difference between the predicted value and the actual value, or the resulting structural model is not the best model. Based on this research, the RMSEA value obtained is equal to 0.051.

Thus it can be concluded that this model includes a perfect fit because the RMSEA value is less than 0.08. The GFI value generated in this study is 0.826. This value is close to 0.90 so that even though it is not a very good fit, this model includes a better fit. The CMIN / DF value of this research model is 1.437.

This model is in a very good fit because the CMIN / DF value is less than 2.0. The TLI value generated in this study is 0.952. This value is more than 0.95 so that it includes a very good fit. The CFI value generated in this study is 0.957. This value is more than 0.95 so that it includes a very good fit.

SEM's Commitment

Results of statistical data processing using CFA suggest that all metrics are above the cut-off value so that full model analysis can be continued. Processing results can be seen in both Figure 3 and Table 7
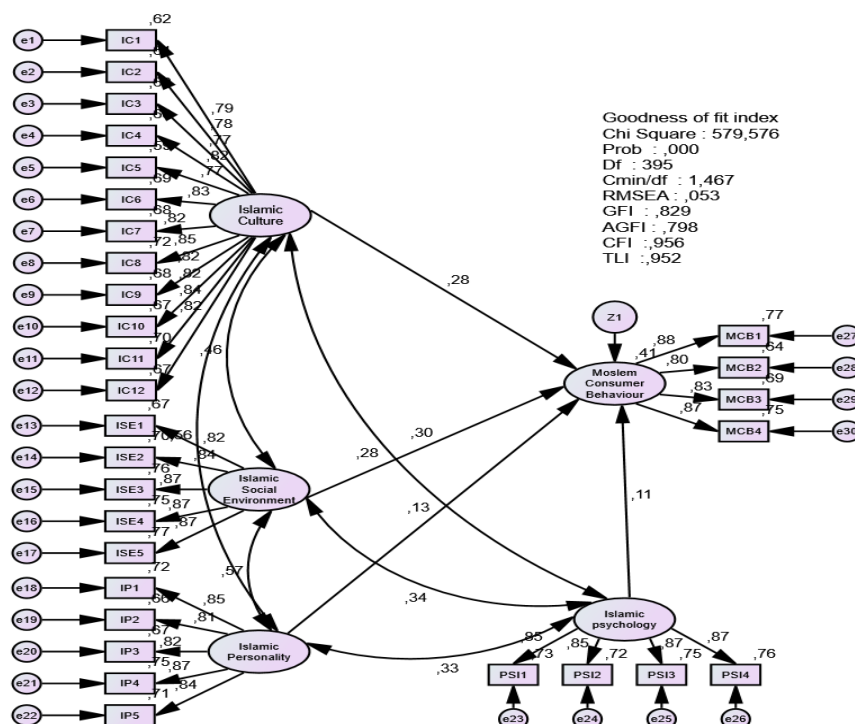

Figure 3: The result of *Structural Equation Modelling* (weak commitment).

Table 7: Regression weight of Structural Equation Modeling Islamic culture, Islamic social environment, Islamic personality, Islamic psychology, and purchasing decisions (weak commitment)

Relationship between Variable		Estimate	S.E.	C.R.	P
Buying Decision (MCB)	Islamic Culture	.341	.102	3.345	.000
Buying Decision (MCB)	Islamic Social Environment	.317	.094	3.357	.000
Buying Decision (MCB)	Islamic Personality	.161	.121	1.338	.181
Buying Decision (MCB)	Islamic psychology	.125	.081	1.546	.122

After conducting confirmatory analysis and Structural Equation Modeling, the model is then tested by looking at the value of the goodness-of-fit index. The full results of the calculation of the goodness-of-fit index could be seen in Table 7.

Table 8: Feasibility Index (Goodness-of-fit Index) Structural Equation Modelling Islamic culture, Islamic social environment, Islamic personality, Islamic psychology, and Muslim consumer behavior (weak commitment)

The goodness of fit index	Cut-of value	Result Analysis	Model Evaluation
χ^2-Chi-square	232,91	579,578	Good
Significance probability	≥ 0.05	0.000	Good
RMSEA	≤ 0.08	0.053	Good
GFI	≥ 0.90	0.829	Marginal
AGFI	≥ 0.90	0.798	Marginal
CMIN/DF	≤ 2.00	1.467	Good
TLI	≥ 0.95	0.952	Good
CFI	≥ 0.95	0.956	Good

Based on Table 7, it could be seen that the value of x 2-Chi-square value to 277.774, while x 2-Chi-square table is 442.34, so that x 2-Chi-square value < x 2-Chi-square table with probability significance of 0.224. This statistical result means that the Structural Equation Modelling model belongs to the marginal category.

Statistical Suitability Test (Weak Commitment)

In this study, the Chi-Square value was 579.578, with a value of p = 0.000. Thus it could be concluded that the model in this study is marginal or there is a difference between the predicted value and the actual value, or the structural model produced is a marginal model. Based on this study, the RMSEA value was 0.053. Thus this model is a very good fit because the RMSEA value is less than 0.08. The GFI value generated in this study is 0.829. This value is close to 0.90, and it means that even though it is not a very good fit, this model is a better fit. The CMIN / DF value of this study model was 1.467. Thus this model includes a very good fit because the CMIN / DF value is less than 2.0. The TLI value generated in this study is 0.952. This value is more than 0.95; it concludes as a very good fit. The CFI value generated in this study is 0.956. This value is more than 0.95; it is concluded as a very good fit.

Hypothesis Testing

Hypothesis testing is conducted by structural equation model analysis; the results of structural equation model analysis are listed in Figure 2. (Strong commitment) and Figure 3 (Weak commitment). Based on the figure, it could be seen as the path coefficient value. Path coefficient values and complete significance could be seen in Table 5. (Strong commitment) and Table 7. (Weak commitment).

Influence of Islamic Culture on Purchasing Decisions

Based on Table 5. it can be seen that the path variable of the Islamic Culture coefficient on purchasing decisions is 0.225. Based on Table 7, it can be seen that the path variable of the Islamic Culture coefficient on purchasing decisions is 0.341. This statistical calculation means that there is a positive influence of Islamic Culture variables on purchasing decisions, meaning that the better the consumer's perception of Islamic culture, the stronger it will be to decide to purchase or transact Halal mart

Table 4 shows the value of CR 2.668 with P = 0.008. This conclusion means that there is a significant positive effect of Islamic culture on purchasing decisions. Further, the result also shows that Islamic culture influences purchasing decisions. This means that Islamic culture is sensitive to purchasing decisions. The better the consumer's perception of Islamic culture, the stronger in making decisions. In Table 6 shows the value of CR 3.345 with P = 0.000. This shows that consumers who have a better perception of Islamic culture will influence the behavior of Muslim consumers in shopping at Halal mart. Thus the first hypothesis which states Islamic cultural factors influences the purchasing decision at Halal mart is accepted.

The Influence of Islamic Social Environment on Purchasing Decisions

Based on Table 4, it could be seen that the variable path coefficients of the Islamic social environment conditions for purchasing decisions are 0.190. Based on Table 6. it can be seen that the variable path coefficients of the Islamic social environment conditions for purchasing decisions are 0.244. This means that there is a positive influence from the variable Islamic social environment conditions on purchasing decisions, meaning that the better the consumer's perception of the condition of the Islamic social environment, the stronger it will be to make decisions to make purchases or transact with Halal mart.

Table 4. shows the value of CR 2.275 with P = 0.023. This means that there is a significant positive effect of the condition of the Islamic social environment on purchasing decisions. This shows that consumers who make purchases that have a good environment, according to Islam, determine changes in purchasing decisions. This means that the condition of the Islamic social environment SEM influences purchasing decisions. The better consumer perceptions of the condition of the Islamic social environment, the stronger the purchasing decision in shopping at Halal mart. Table 6. shows the value of CR 3.357 with P = 0.000. This statistic shows that Muslim consumers who have Islamic environmental conditions will have stronger purchasing decisions when shopping at Halal mart. Thus the second hypothesis which states the factors of the Islamic social environment influences the purchasing decision at Halal mart is accepted.

Islamic Personality Influence on purchasing decisions

Based on Table 4, it could be seen that the path coefficient of the Islamic personality variable on purchasing decisions is 0.245. Based on Table 6. it could be seen that the path coefficient of the Islamic personality variable on the purchasing decision is 0.161. This means that there is a positive influence of Islamic Personality variables on purchasing decisions, meaning that the better consumers' perceptions of Islamic personality, the stronger it will be to make decisions to make purchases or transactions at Halal mart.

Table 4. shows the value of CR 2.773 with P = 0.006. This result concludes that there is a significant positive effect of Islamic personality on purchasing decisions. This value shows the consumer with Islamic personality influence on purchasing decisions. This means that Islamic personality is sensitive to purchasing decisions. The better the consumer's perception of Islamic personality, the stronger in making decisions. Table 6. shows the value of CR 1.338 with P = 0.181. The value from the table shows that consumers who have a weak religious commitment in their daily lives do not influence their purchasing personality, while those who have a strong commitment to religion as a Muslim influence their purchasing decisions in shopping at Halal mart. Thus the third hypothesis which states Islamic personal factors influence the purchasing decision at Halal mart is accepted.

Islamic Psychology Influence on purchasing decisions

Based on Table 4, it could be seen that the path coefficient of the Islamic Psychology variable on purchasing decisions is 0.092. Based on Table 6. it could be seen that the path coefficient of the Islamic Psychology variable on purchasing decisions is 0.167. This means that there is a positive influence of Islamic Psychology variables on purchasing decisions, meaning that the better the consumer's perception of Islamic psychology, the stronger it will be to make decisions to make purchases or transact with services at Halal mart.

Table 4 shows the value of CR 2.040 with P = 0.041. This means that there is no significant influence on Islamic psychology on purchasing decisions. This shows that consumers who have firm religious commitments in Islamic psychology influence purchasing decisions. This means that Islamic psychology determines to purchase decisions in shopping at Halal mart. Table 6. shows the value of CR 1.546 with P = 0.122. This shows that consumers who have religious commitments in their daily lives do not influence purchasing decisions. Thus the fourth hypothesis, which states that Islamic psychological factors influence the purchasing decision at Halal mart, is accepted.

Moderation

The results of path analysis using AMOS SEM could be compared in one table as listed in Table 8.

Tabel 8: Moderation Analysis Results with sub-groups strong commitment and weak commitment

Relationship Between Variables	Strong Commitment		Weak Commitment	
	C.R.	P	C.R.	P
Islamic Culture	2.668	.008	3.345	.000
Islamic Social Environment	2.275	.023	3.357	.000
Islamic Personality	2.773	.006	1.338	.181
Islamic psychology	2.040	.041	1.546	.122

Based on Table 8., it could be known to consumers with a weak commitment to Islamic personality and Islamic psychology; it does not affect purchasing decisions. The result means that the commitment moderates the influence of personality and psychology on purchasing decisions. Religious commitment does not moderate the influence of Islamic

culture and Islamic social environment on purchasing decisions. Thus the fifth hypothesis which states the high commitment factor in carrying out Islamic Religion moderates the relationship between culture, social environment, personal and Islamic psychological factors towards Muslim consumer behavior is rejected

DISCUSSIONS

The results showed that there was an influence of Islamic culture on purchasing decisions. The results of respondents' evaluations indicate that respondents have a good perception of Islamic culture. The good perception shows that considering norms based on Islamic culture in making decisions to buy products, and if Islamic cultural norms forbid a behavior, a consumer will not do so, and they realize that by violating Islamic cultural norms they will get sanctions. Islamic cultural norms shape behavior purchases. Islamic society culture that exists in the environment influences the belief system, and the Islamic belief system influences consumer behavior. The Islamic belief system influences purchasing behavior, Islamic cultural values affirm what is desired; Islamic cultural values give rise to norms and sanctions that affect buying behavior.

In Islamic communities, symbols of Islamic culture affect purchasing behavior. A good perception of Islamic culture will improve Muslim consumer behavior, which includes urgently-needed shopping, looking for information on the goodness and halal value of the product, trying to find alternative products if there is no main product, purchase decision which includes good and bad consideration.

The results of this study are consistent with the research of (Parsa et al., 2016) which states that there are differences in behavior caused by cultural differences between the two countries, namely Iran and France? This difference is due to the background of the differences in religion held by the majority of its citizens. The results of this study are also consistent with the research of Kacen and Lee (2002), which stated that cultural variables influence impulsive purchases.

The Islamic social environment is a part of variables that influence purchasing decisions, both for consumers who have strong and weak commitments in practicing Islam. The environment includes: instilling strong Islamic values by parents, instilling strong Islamic values for children, instilling strong Islamic values for wives, living conditions in the environment supporting the practice of Islamic teachings and the conditions of the workplace to support the practice of Islamic teachings, Conducive environmental for practicing Islam have an influence on the behavior of Muslim consumers in choosing shops with Islamic characteristics.

The results of this study are consistent with the research of (Sethi & Chawla, 2014), which states that there is an influence of social factors on consumer behavior in purchasing. The results of this study are also consistent with the research of (Ketelaar et al., 2016), which states that there is a link between social factors and behavior. The results of this study are also consistent with the research from Mehrabian and Russell (1974), who found that environmental stimulation affects the emotional state of consumers influencing behavior. The results of this study are also consistent with the research of Pickett-Baker and Ozaki (2008), which states environmental factors social factor indicators affect product quality, service quality, store image. The results of this study are also consistent with the research Chiu et al. (2007) which states consumers tend to trust information that comes from close friends, because there are no commercial intentions from these interpersonal sources, for example, friends or family, and therefore it has high credibility.

Islamic personality is also a part of variables that influence purchasing decisions, especially those who have strong commitments. Strong religious commitment makes personality influence the behavior of Muslim consumers. This personality includes: being Muslim from birth and will be maintained until the end of life, considering halal or haram in every behavior that they do as in choosing jobs, food, and relationships, in carrying out economic activities, admitting to Islamic principles, keep prayers in five times praying and look after family so that would be saved until the end. This result is similar to the research of Haugtvedt et al., (1992) also Kim et al. (2000) which states that there is a significant influence between personality towards buying behavior.

Psychological conditions affect purchasing decisions to those that have a strong commitment to practicing the Islamic religion in their daily lives. These psychological conditions include: accepting Islam sincerely as their religion, seeing that, this life needs to be based on Islam, continue to study and practice Islam as a reference for pious deeds, convinced that Islam is the religion that underlies all attitudes and actions. The results of this study are similar to the study of (Limayem et al., 2000; Park & Kim, 2003; Shim et al., 2001) which states there are psychological factors that influence purchasing decisions.

CONCLUSION

Islamic cultural and social condition factors in the Islamic social environment influence purchasing decisions at Halal mart for Muslim consumers who have strong and weak commitments in practicing Islam. Islamic personal factors and Islamic psychological factors influence the purchasing decisions at Halal mart for Muslim consumers who have a strong commitment towards practicing Islam in everyday life. The factor of family commitment in practicing Islamic moderates the relationship between personality and Islamic psychology towards purchasing decisions, meanwhile Islamic cultural factors and Islamic social environmental factors are not moderated by family commitment in practicing Islam. To improve purchasing decisions companies need to acknowledge the background of consumer's character as from culture,

social environment, personality, and psychology lastly, to promote its products or stores, Halal mart needs to be closer to a community group or religious organization and which have a strong religious commitment.

IMPLICATIONS

These consumer decision models could be used as a basis for developing effective marketing strategies, and strategic development is implemented after the company understands the characteristics of its customers.

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