

Muslim Religiosity and Its Impact on Purchase Intention

Johari Bin Abdullah

Universiti Teknologi MARA Sarawak Branch Mukah Campus, Malaysia

Email: johariabdullah@uitm.edu.my

Firdaus Abdullah and Saimi Bin Bujang

Universiti Teknologi MARA Sarawak Branch Samarahan Campus, Malaysia

Email: fir@uitm.edu.my and Saimi496@uitm.edu.my

Abstract— Religiosity is one of the cultural subsystems that highlight elements such as belief, norms and values systems that influence human behavior. As different religions and cultures offer their unique elements influencing consumer behavior. Therefore, this paper ought to present a new perspective on Religiosity and its relation to Purchase Intention. This research utilized a qualitative approach using 8 separate focus group interviews consist of 45 respondents in Malaysia. Findings suggest that Muslim religiosity influences their purchase intention. It was found that elements such as religious belief, norms, consumer values, environmental responsiveness, knowledge, social responsiveness offer a wider conceptualization of religiosity for Muslims impacting such relationships. This exploratory finding requires further research to quantitatively present a more robust approach and more in-depth findings.

Index Terms— religiosity, Muslim consumers, Muslim consumer behavior, purchase intention

I. INTRODUCTION

Recent studies have highlighted that one of the most important subcultures and major determinants of consumer behavior is religion. As a matter of fact, religion has influence on consumption behavior of individuals due to their lifestyles as well as different religious backgrounds that will either encourage or restraint from a particular choice behavior [1][2][3]. Thus, religion is an important cultural aspect that is universal and most significant in influencing attitude, values and behavior [4]. However, it has attracted little systematic attention among researchers and has been under-researched [5][6] not until recently.

Over the past years, researchers have been developing constructs and measurements in capturing the definition of religion that can be operationalized in understanding its impact on human behavior. Two main constructs of religion that were dominantly utilized are religious affiliation and religiosity [7]. However, the latter has gained more attention and applied in many research pertaining to human behavior. These measurements and scales of religiosity were pioneered and had also

dominated conceptualization of religiosity. There were originated from the west through a specific religious perspective and cultural lenses.

These measurements have been widely adopted in research pertaining to Muslim consumer behavior, especially in Halal food products. Despite the existence of Muslim or Islamic religiosity measurements available, most of the research had adopted western religiosity measurement and scales such as [8][2][9][10]. A systematic literature search showed that research that investigated religiosity and purchase intention has been growing in the last ten years. However, it is remained scarce, in the context of Muslim consumers especially using religiosity measurement tailored towards Muslims.

II. LITERATURE REVIEW

A. Religiosity

Worthington et al (2003) defined religiosity as “The degree to which a person uses or adheres to his or her religious values, belief and practices and uses them in daily living”. On the other hand, Islamic scholars such as Uthman El Muhammady defined religiosity as the manifestation of committed religious life in an individual, which discerns from the depth of his belief [11]. Religion is highly sensitive to Muslims in general, but to certain extent this depends on their level of their devotedness or religiosity [12].

Muslims consumers may vary in their behavior due to differences of their religiosity level [13]. Whereas, according to [4] a religious individual is prone to translate their internal religious belief into external consumer behavioral activities. In addition, religiosity represents inherent human values that are observable and more practical to marketers [14]. In the context of consumer behavior, two main constructs of religion that can be utilized are religious affiliation and religiosity [7].

Based on the systematic literature review for this research. There were 30 measurements of religiosity tailored to Muslims that range from year 1997 until 2019. These measurement scales were developed from two different streams. First, religiosity measurements that were developed in the field of psychology to assess

religiosity impact on psychological terms and the later were developed in marketing focusing its impact on consumer behavior. Apart from those religiosity measurements and scales, there are also more generic religiosity being used and developed.

It is prevalent that each measurement or scale proposed their own dimensions through an exploratory method. [15] also acknowledged this as one of the challenges in developing religiosity for Muslim. Since the number of dimensions varies from one to another, this range from 2 to 6 dimensions and items range from 16 to 101 items. It focuses on several dimensions such as religious belief/central tenets, Islamic behavioral/practices/ commitment/ Ibadaat (Worships), societal value of religion/religious altruism, enrichment etc.

These dimensions although have different names, further examination shows similarities on the items. [16] found that two of the most suggested dimensions are belief and practices. Since, [12] had emphasized that the standard of development of the measurement must refer to Al Quran and As Sunnah. Belief and Commitment/Practices is mentioned repeatedly in Quran on Iman (faith) and Amal soleh (Good deeds). In which Dali had used in their development of religiosity.

This was similarly used in [17] in developing RoIS that emphasized on belief and behavioral practices dimensions. Others also found belief and practices in their dimensions [18][19][20]. These are two of the most important dimensions in measuring religiosity for Muslims. In some cases, this practice dimension can also be manifested as 'Influence' dimensions that focus on influence of religious belief on buying and the service providers choice [21]. This can utilize religious belief dimension in the Halal context ([22] Religious consequences [23] and treated as part of practices.

There are also dimensions that were found and can be further developed such as intellectual [24] and enrichment [19] as well as religious education [25] and enrichment [23] that can be conceptualized as knowledge. While, constructs on religiosity that focuses on social responsibility of Muslims can be seen from Societal values of religion [20] Islamic universality [18] and religious contradiction [23]. Others had generally suggested the subdimensions of religiosity (religious personality) on relationships with other creation [26]. However, the conceptualization on the environment is very limited in religious measurement. While, values have been part of belief and practices. However, it has not been put into a specific construct. Most of the measurement emphasized on ethics, [18][15][25] some use altruism [19] and consequential [24].

B. Religiosity and Purchase Intention

While some generic religiosity that were adapted and modified from the early works on religiosity for Muslims had looked into its relationship in the context of Muslim consumption such as new product adoption, Halal purchase intention, undertaking Islamic Banking selection [24][27][28][29]. Even though such research had investigated religiosity and its relationship, however it was not aimed to develop a new measurement on

religiosity for Muslim. Since these works have adapted from various sources, therefore religiosity items have been limited to suits in their research context. It might not be able to reflect true conceptualization of religiosity for Muslim and its relationship to their behavior [14][30][25][31].

Several research on religiosity of Muslim has been carried out in wide varieties of contextual settings. Several had focused on certain Muslim dominated countries, such as Brunei Malaysia and Indonesia. While some had focused on minority Muslim in western countries such as Philippines, Scotland and Belgium. Muslichah, Abdullah and Abdul Razak [32] found that religiosity of Muslims in Brunei affects the relationships of Halal awareness and intention to purchase Halal food products. Authors assert that greater the degree of an individual religiosity, the more likely it will be that they will strive to conform to their religious obligation. Thus, religiosity plays an important role in governing individual belief and behavior. Research also suggests further investigation is required on religiosity survey instruments and conceptualization as to ensure its robustness. Not to mention a small sample that focuses on only university student in Brunei that affects its generalizability.

Aiedah [33] also found similar result, whereas religiosity found to be significantly affecting Muslim consumers intention in consuming Halal food products. Their findings showed that religiosity is the strongest determinant. Author contended that Halal consumption is part if religious obligation in Islam, moderates or high religiosity would determine higher consumption of Halal food in their daily lives. Another factor that support such a result is the importance of knowledge on Halal awareness. Since learning about Halal consumption is compulsory for all Muslim.

Other than that, Yakin and Rahmani [34] had carried out their research focusing the minority Indonesian Muslim in Belgium. It was found that Muslim are affected by their religiosity in Halal food consumption. Author assert that Indonesian Muslim have tendency to consume Halal food as part of their religiosity. Since they observe and perform Islamic ritual practices, the more they pay attention to what they consume. Such phenomenon assumes that is an important element to portraying self-image as a religious individual. However, with a small sampling of 54 respondents might raise the question of the sampling adequacy and generalizability.

In addition, another research by Elseidi [35] focused on 400 Arabian Muslim community in Scotland. He found that Islamic religiosity moderates the effects of Theory of Planned Behavior's three determinants of purchase intention of Halal-labelled food products. Author further stressed that their findings is in contrary with that of other research, where Arabian Muslim consumers with high or low Islamic religiosity are mainly guided by subjective norms and attitude but also because of perceived behavioural control. Apart from those aspects, the author proposed other determinants such as trust, moral obligation, habit, involvement or values and dietary acculturations.

While Acas and Loanzon [36] found that Filipino Muslims are also affected by religiosity. Apart from three components of TPB, Islamic religiosity found to be affecting the purchase of Halal food products. Author posited that they are govern by religiosity in the way they think and behave, including food consumption. The higher the religious commitment the more they will observe Halal buying and eating habits as recommended in Islam. The number of respondents is substantial for the research, 444 Filipino Muslims, similarly to [36] findings.

III. METHODOLOGY

This research had employed a qualitative method utilizing focus group interviews. Prior to the focus group interview, a systematic literature review was undertaken. This was to identify the underlying constructs of religiosity in the previous studies. While literature review for previous studies on consumer behavior focusing on religiosity, purchase intentions provided initial understanding on the nature of relationship of these variables.

This research had examined 30 Muslim or Islamic religiosity measurements which resulted to 998 items were initially derived from the synthesis of common content. Screening of these 998 items show that it can be groups into religious belief and practices. Apart from the belief and practices found in the literature, it was found that several aspects of religiosity are also worth to be explored. These are the aspects that were derived from the literature namely consumer values, knowledge, environmental responsiveness and social responsiveness. Based on this priori constructs this research had further utilized focus group interviews to go in-depth in understanding religiosity impacting purchase intention.

Apart from the literature review, according to [37], focus group interviews will help the researcher to have in depth understanding about the issue, a group of people can be interviews relatively unstructured way regarding their experience as to understand their feeling and behavior. This will bring fore issues that are significant to the topic and provide a good participation during the interview, arguments to certain extent will make it more realistic compared to interviews. This method will offer understanding of the topic in which individual collectively make sense of the phenomenon and construct meaning around it. This research had carried out the focus group interview by following several protocols and guidelines as outlined by [37][38][39].

There were 8 sessions for the focus group interview ranging from different states and different ethnicity that represents the Malaysian consumers. The recruitment for the focus group session were carried out using a quota of sampling from different states in Malaysia (Sabah, Sarawak, Northern Peninsular, Southern Peninsular and in the Middle part of Malaysia). The recruitment process was carried out using the contact persons. These contact persons recruited the prospects based on specific demographic variables, such as religion, ethnicity, state of birth, and age. The contact persons were briefly explained on the scope of the focus group interview as to

communicate to the potential participants. This was followed by a brief information on the focus group interview disseminated to the participants via email from the collected information on potential participants.

As to gather the information for the potential focus group participants, their details were captured using e-form, the focus group details confirmation form. Due to the Covid-19 pandemic, this was carried out via online using google form and communication was followed up using whatsapp application. From this google form, there are 52 potential participants who were willing to participate. The use of this e-form is to ease the communication and to confirm their background as to fit the intended demographic representation for the focus group interview. This was followed by the arrangement of the date, for the session to be carried out. All the sessions were carried out via the online platform, using google meet, due to the pandemic. These arrangements were communicated via whatapps to all the participants and further confirmed with confirmation of participations using e-form sent to each potential participant.

Using the participants confirmation form (google form) their availability and readiness were confirmed for the focus group interview. From this form, there were only 45 participants confirmed their participation. All 45 participants were carefully scheduled to eight separate sessions in line with both participants and moderator availability and comfort. All these sessions were conducted in November 2020. The schedule was captured and booked into google calendar and further notifications were sent to each participant together with the link for the google meet sessions. The reminder of the sessions was also included as to inform the participants on the agreed schedule automatically using google calendar notification.

These eight sessions consider the dynamic of participants backgrounds. 8 sessions were specifically group based on Muslims in different states or different ethnicity representing different demographic background nationwide. Since over 70 percent of Muslims in Malaysia are Malays, this were clearly represented in many of the states, especially in peninsular Malaysia. Whereas the remaining percentage were captured from different ethnicity, largely from a more multiracial states such as Sabah and Sarawak. Therefore, the composition of the sampling for the eight sessions were based on this percentage. As to provide different perspective on topic, this research had to balance the percentage of Malays to the non-Malay Muslims by focusing more on multiracial states such as Sabah and Sarawak. Since, previous studies in Malaysia is mainly focused on Malays in the Peninsular Malaysia.

A semi-structured focus group interview was employed. It consists of 10 questions that can be divided into the following: 1 opening questions, 2 introductory questions, 1 transition question, 5 key questions and 1 open ended question. Additional question was posted during the interview, question 9a in order to confirm that all the aspects of religiosity that were discussed influence purchase intention.

During this time of the pandemic, the conventional face-to-face focus group interviews were replaced by using an online platform. In this case, the research had utilized google meet as the platform to carry out all the sessions. Based on the arrangement of the sessions, each session had 5-7 participants depending on their availability and confirmation derived from the feedback of e-form. Each session took about 1 hour 30 minutes to 2 hours. Google meet sessions for the focus group interview were recorded and simultaneously transcribed using tictac transcription application and later utilizing google Doc, voice typing tools for the complete transcription. This transcription was carefully carried out and screened for any error in terms of clarity and consistency of transcription. This transcription process was carried out right after the focus group sessions and later to be checked prior to the coding process using Nvivo software.

Transcription process was carried out and guided by main themes derived from the literature review. These themes were used as the coding template or codebook in line with [40][41]. This will guide the moderator to check on the consistency of themes or items derived from the literature review that may appear during the focus group interview. This is also important as to highlight the new themes that may appear exclusively to any focus group sessions but were not captured in the literature review. This is to allow more organized discussions and avoids missing critical information both for the moderator and participants during the session. This codebook consists of code and sub-codes or themes that were used as a checklist to assess the importance of each item whenever it is mentioned or appears in the discussion. This document will be compared during the coding process in the next stage and new items derived from the process will also be recorded. Therefore, this codebook or template was subjected to amendments prior to the coding process.

IV. ANALYSIS AND FINDINGS

This research utilized Nvivo Plus software® to analyze the transcription of focus group interviews. These transcripts were carefully examined for common themes. Each content was carefully checked for its textual content. A content analytic approach was employed to code the qualitative data obtained. This is a way of systematically converting text to numerical variables for quantitative data analysis [42]. The process of content analysis is based on the codebook or template prepared prior to the coding process. This template for each of the participants and sessions were compared when the coding process using Nvivo was carried out. In the coding process, this research thematic analysis was employed as to identify the main themes as its primary goal [43][44]. In order to ease this process, the code and sub-codes used earlier were compared to see if the items that appears in the focus group interviews are similar to the existing items or constructs in the literature reviews.

This process involves screening of items for its similarities or even duplication and subsequently checked

for any potential ambiguity that may result in items to be added, modified or eliminated. From the literature reviews out of 58 items derived previously from the literature. In general, based on the result from the focus group interview, it was found that religiosity was in fact affecting the respondents purchase intention on food products. All 45 respondents agreed that their religiosity influenced their purchase intention (using 2 introductory questions and 1 transition question). This was further explored by identifying underlying aspects of religiosity contributing to such relationships. These aspects were further asked in-depth (using 5 key questions) the result further confirmed the themes or dimensions that exist in literature reviews.

It supplements the attempt to derive new items that might appear exclusively from this sample used in this research for the focus group interview. These items might be poorly captured in the previous literature [45]. From the focus group interviews, a total of 737 references or frequency on and a total of 63 items were identified. As for the existing items that were sub-coded prior to the focus group interview, it is confirmed that these items were also important in that 6 main themes, with 26 sub-codes were analyzed and resulted in 661 references/frequency, as shown in Table 1. The remaining 76 frequency falls within new themes, which were subjected to further examination.

From the total of 661 frequencies were subjected to thematic analysis which can be categorized based on the 6 constructs found in the literature. These are religious belief, norms or practices, consumer values, knowledge, environmental responsiveness and social responsiveness. It was found that existing themes such as environmental responsiveness and social responsiveness that had not been explored in depth in the literature were also important to Muslim consumers. Both recorded a total of 50 and 119 frequencies.

TABLE I. IDENTIFIED THEMES FOR RELIGIOSITY CONSTRUCTS

No.	Religiosity constructs	
	Main themes	Frequency
1	Religious Belief	143
2	Norms	185
3	Consumer Values	74
4	Knowledge	90
5	Environmental Responsiveness	50
6	Social Responsiveness	119
Total		661

V. CONCLUSIONS AND RECOMMENDATION

it can be concluded that religiosity constructs can be further explored considering the elements that were found within the context of this study. Besides religious belief and norms or practices, constructs such as consumer values, knowledge, environmental responsiveness and

social responsiveness would present wider conceptualization of religiosity measurement as shown in Fig. 1. This is due to the fact, Islam unlike other religions is a way of life. It goes beyond ritualistic belief and practices but comprehensively takes into consideration all facets of life including consumption.

All these religiosity constructs found to be important determinants of purchase intention. Previous studies also presented similar result: Religious belief affects purchase intention [22] [23][14], Norms or practices affects purchase intention [29] [12] [28], Values affects purchase intention [46][47], Knowledge affects purchase intention [48][49][50], Environmental responsiveness affects purchase intention [51][52], Social responsiveness affects purchase intention [53] [54]. However, this paper calls for more a robust approach by employing Exploratory Factor Analysis, EFA and Confirmatory Factor Analysis, CFA to further develop the measurement using the constructs found in this research and to quantitatively assess the relationships.

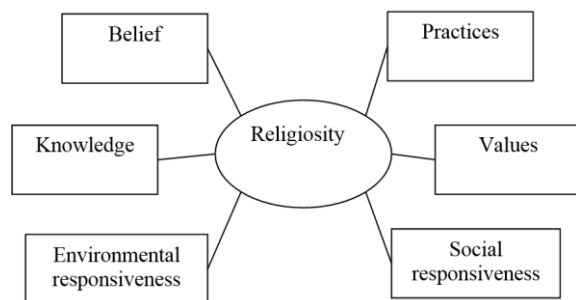


Figure 1. Six constructs of muslim consumer religiosity

CONFLICT OF INTEREST

The authors declare no conflict of interest

AUTHOR CONTRIBUTIONS

All authors are involved in the process of writing and discussion for improvement of the research through various inputs and in the making of this paper. All authors had approved the final version.

ACKNOWLEDGMENT

The authors wish to thank all the interviewees that contributes their thoughts, experience, time and effort in the focus group interview of this research. Not to mention academicians involve in giving helpful inputs to carried out this exploratory

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Johari Bin Abdullah is currently attached at Universiti Teknologi MARA as a Ph.D. candidate. He obtained MSc. In Business Management (Research) in 2013 and BBA (Hons) (Marketing) in 2010. Upon his graduation, he lectures in the field of marketing, management, and entrepreneurship. Research interest focus on Islamic marketing, consumer behavior, and entrepreneurship. He has presented at international conferences and publishes in international journals and proceedings.

Firdaus Abdullah is a Professor of marketing currently attached at Universiti Teknologi MARA Sarawak Branch, Malaysia as the Deputy Rector. He lectures in marketing and management and supervises candidates at the Master and Ph.D. levels. He obtained DBA from Australia, MBA and Postgraduate Diploma from U.K, DETSUP & Diplome from France. He has more than 20 years of working experience both in the commercial and public sectors. He is also a frequent presenter on executive talks and has presented papers at international conferences. His consultancy and research interests are service quality, customer satisfaction and loyalty, entrepreneurship, franchising, strategic management, co-operative business, socio-economic impact, and his clients include those from both the private and public sector. He is also the author of more than 45 referred publications, including 20 journal articles, 67 international conference proceedings and 10 books.

Saimi Bin Bujang is a senior lecturer attached at Universiti Teknologi MARA Sarawak Branch. He obtained Ph.D. from Universiti Malaysia Sarawak and a master's and a bachelors' degree from Universiti Malaya in Syariah & Management. He has more than 19 years of experience both in academia and Islamic affairs in the state Sarawak. He has presented papers at international conferences and more than 10 consultancy and research on Islamic affairs, muamalat and Halal management.