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Determinants of halal purchasing intentions: evidences from UK

Abstract

Purpose: This study aims to explore the perceptions of Arabian Muslim consumers about halal food products, and to investigate their behaviour towards halal-labelled food products in UK mainstream supermarkets using the Theory of Planned Behaviour (TPB). The role of Islamic religiosity and consumers' confidence regarding the halal logo as moderating factors is investigated.

Design/methodology/approach: Cross-sectional data were collected through distributed 400 questionnaires in Scotland, mainly to Muslim consumers who come from different Arabian countries and are currently living in Scotland.

Findings: The results show that the TPB is a valid model for predicting Muslim consumers' intention to purchase *halal*-labelled food products. The findings reveal that for consumers with high and low Islamic religiosity, subjective norms are the most influential determinants of their intention to purchase *halal*-labelled food products.

Research limitations/implications: Limitations include the focus on only Arabian Muslim consumers within an ethnic minority population living in Scotland, and the use of convenience and snowball sampling.

Practical implications: The findings could be useful for *halal* industry food makers to better serve their customers through sophisticated marketing strategies.

Originality/value: This study extends understanding of consumers' *halal*-labelled food purchasing behaviour using TPB to determining the rationales for purchasing halal foods from mainstream UK supermarkets. Unlike others studies, this study used Islamic religiosity instead of self-identity (being a Muslim) as a moderating factor.

Keywords: Islamic religiosity, behaviour intention, *Halal* food, Theory of Planned Behaviour, UK

Paper type: Research paper.

Introduction

Islam is the third religion of the monotheistic Abrahamic faiths. Its adherents constitute about 25% of the world's population, with 52% of Muslims under the age of 24, and, thus, are a significant and huge potential market (Auda, 2008; Wilson, et al., 2013; Wilson, 2014b). In 2011, the Pew Research Centre estimated that Europe's Muslim population would grow from 44.1 million in 2010 to 58.2 million in 2030. The presence of Muslims in Europe goes back to Ottoman rule, not only to recent immigration (Tottoli, 2015). According to the 2011 census in the UK, the Muslim population has grown from 1.65 million (2.7%) in 2001 to 2.78 million (4.4%). The report indicates that the vast majority of Muslims in the UK live in England, where they form 5.02% of the population (2,660,116); in Scotland, they represent 1.45% (76,737); in Wales, 1.50% (45,950); and in Northern Ireland, 0.21% (3,832). Generally, the Muslim population rate is almost increasing 10 times faster than the non-Muslim population (Wilson, 2014c).

Muslims have to follow God's rules, which are stated in Islamic law, or Shari'ah. The Qur'an, the Holy Book revealed by Allah to the last Prophet and Messenger Muhammad [SAAS], and Sunnah, the teaching, guidance and practice of Islam's prophet Muhammad as recorded in the book of Hadith, are the primary sources of Shari'ah, governing the lives and behaviour of Muslims. In addition, Muslims consider these sources the embodiment of the will of God (Auda, 2008; Alserhan, 2011; Mukhtar and Butt, 2012). Thus, Muslims have to follow a set of Islamic dietary prescriptions (*halal* food) that stem from the Five Pillars of Islam (*Shahadah*, *Salat*, *Sawm*, *Zakah and Sadaqah of 'Id al-Fitr*, and *Hajj*) – the faith's basic foundational keys that are intended to ensure Muslim's well-being. Abundant evidence has proved that religion plays a curial and influential role in shaping food choices in societies (Essoo and Dibb, 2004; Mokhlis, 2009a, 2009b), particularly food shopping, food preparation and eating habits (Bonne et al., 2007; Bonne and Verbeke, 2008; Flogel, 2010). It is apparent, that for many people the practice of their dietary habits and preferences is a reflection of their own religious convictions and religious affiliation (Bonne *et al*., 2007; Lada *et al*., 2010; Flogel, 2010; Wilson and Liu, 2011). Furthermore, existing literature have articulated the strong relationship between culture, religious such as Islam and consumers consumption behaviours, specifically

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the food consumption habits and behaviours of Muslim households (Mokhlis, 2009a; Wilson and Liu, 2010; 2011; Temporal, 2011; Wilson *et al.,* 2013; Wilson, 2014c). In this vein, Wilson *et al*., (2013), confirmed that the ethnic and cultural diversity of Muslims in the West is great. They demonstrated the emergence of the affluent Muslims in the West and the growth of the educated middle class of Muslim consumers in both Muslim minority and majority cultures. Given to this information, Muslims are no longer an ethnicity minority but rather a global and viable consumers segment (El-Bassiouny, 2014), which can no longer be ignored by the manufactures and marketers to cater such this significant segment.

These facts have reinforced expansion of the global *halal* food market; it generates US$661 billion annually (World Halal Forum, 2012), whereby the *halal* market in Europe alone represents US$67 billion. This highlights that the *halal* food market in non-Muslim countries is substantial, and non-Muslim countries offer huge opportunities for *halal* food producers. As such, *halal* food is becoming an Islamic phenomenon and a lucrative business not only among Muslim countries, but also non-Muslim ones. Recently, in selected stores in areas with larger Muslim populations, large mainstream UK supermarkets chains, such as ASDA, Sainsbury's and Tesco, have begun devoting point-of-purchase displays to *halal* food products, especially for meat and chicken bearing the *halal* label, which guarantees that these products are 100% *halal* and are authorized by Islamic institutions, such as the *Halal* Monitoring Committee and the *Halal* Food Authority (Ahmed, 2008; Flogel, 2010, Thomas et al., 2017). This growth has brought new alternatives for Muslim consumers and new competitors for other UK stores, especially South Asian (mainly Pakistani and Bangladeshi) shops (Flogel, 2010). Thus, researchers have begun analysing and studying Muslim consumers' behaviour towards *halal*-labelled food products in mainstream UK supermarkets, focusing on the Asian Muslims ethnic minority (Flogel, 2010).

Moreover, most studies examining *halal* food consumption behaviours have been based in either French or Asian countries. Few studies have been conducted on Muslims of Arabian descent residing in the UK, especially Scotland. Therefore, this research has two major objectives: first, to explore Arabian Muslim consumers' perceptions, attitudes and consumption of *halal*-labelled food products in UK mainstream supermarkets using the Theory of Planned Behaviour (TPB) and, second, to investigate the role of Islamic religiosity and consumers' confidence in the

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"halalness" of food products bearing a *halal* logo as moderators to the relationship between attitudes, subjective norms, perceived behavioural control and intention to purchase *halal*-labelled food products. These objectives were chosen to obtain more knowledge about the factors influencing Arabian Muslim consumers' intentions towards purchasing *halal*-labelled food products in mainstream UK supermarket chains.

Literature review

The concept of halal and Islam

In a religious context, Islam means submission to the will of God and to his law, meaning that all daily actions undertaken by Muslims are acts of worship. Thus, to be a good Muslim, a person's eating, drinking, socializing, buying, education, promoting and so on have to conform to God's rules (Alserhan, 2011). In general, Muslims have to consider Islam as a way of life and, in every aspect of their lives, must follow the Islamic law that governs their duties, morals and behaviour (Alserhan, 2011; Al-Qaradawi, 1995).

Many European people presume that the term *halal* refers only to food items and dietary guidelines (Fischer, 2011); however, its meaning is much broader, referring to anything in Islamic society that is permissible under Islamic law by the lawgiver, Allah. *Halal* is an Arabic word, which is quoted explicitly in the Qur'an that means allowed and lawful (Wilson and Liu, 2010; Wilson, 2014c). Its opposite, *haram*, refers to the forbidden or unlawful, and is considered to be against the will of God and his Prophet Muhammad [SAAS] (Ambali and Bakar, 2013; Lodhi, 2013). For instance, gambling, lotteries, adultery and gossiping are haram whereas production and acts of kindness, charity and cleanliness are halal (Al-Qaradawi, 1995; Alserhan, 2011). Hence, both the concepts of *halal* and *haram* cover all aspects of Muslim life, not just food consumption and *halal* consider being a way of life. This is aligned with, Wilson and Liu (2010, p.2) that "*halal* is not merely a brand element instead it is a critical part of a Muslim belief system and moral code of conduct with a strong ethical stance, integral in daily living". Allah addressed the believers as follows:

{O you, who have believed, eat from the good things which We have provided for you, and be thankful to Allah if it is He alone Whom you worship. Indeed, what He has only forbidden to you is the flesh of dead animals and blood and the flesh of

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swine, and that which has been dedicated to other than Allah. But whoever is forced [by necessity], neither desiring [it] nor transgressing [its limit], there is no sin upon him. Indeed, Allah is Ever Forgiving and Ever Merciful.} (Al-Baqarah: 172–173)

Therefore, good things are those that moderate people acknowledge as being wholesome and that are approved by human beings in general, regardless of the habits of a particular group (Al-Qaradawi, 1995). Notably, that what forms *halal* for Muslim cannot only cover basic *halal* requirements based on the Shari'ah, but should also cover hygiene and sanitation factors as well as aspirational aspects (Zakaria, 2008; Wilson *et al.,* 2013). As it has been mentioned in the Qur'an that:

{O ye people! Eat what is on earth, lawful [halal] and good [toyyiban].} (Al-Baqarah: 168)

From this verse, it is understood that *"Toyyiban"* is comprised in every aspect of *halal*, which means good quality, cleanliness, nutritious, and safety (Zakaria, 2008; Aoun and Tournois, 2015).

Thus, *halal* includes cleanliness, which is an important part of Islam because Muslims are raised to eat and drink hygienic, safe *halal* foods that are good for their well - being (Fischer, 2011; Ambali and Bakar, 2013). The main rule for food and diet is that all foods or products are halal except pork and its by-products, carrion or improperly slaughtered halal animals or dead animals, animals sacrificed in the name of anyone other than Allah, carnivorous animals and birds of prey. Furthermore, alcohol and intoxicants of all kinds, all poisonous plants and poisonous aquatic animals, blood and blood by-products and all food polluted with any of the abovementioned products are also prohibited (Al-Qaradawi, 1995; Lodhi, 2013).

Over and above, several recent studies have confirmed that the *halal* concept is a new cultural phenomenon and profane rather than a religious (Wilson and Liu, 2010, 2011; Wilson, 2014a, 2014c; Rezai *et al.,* 2010). Besides that, Wilson and Liu (2010) indicated that Muslims from different cultural and national groupings would differ in their interpretations and practices concerning what is *Halal*. They asserted that *halal* as "an area where cognitive, affective and conative decision-making patterns are affected by risk minimisation. These are related to the Muslim consumer cultural lens and Islam" (Wilson and Liu, 2011, p 10).

The Theory of Planned Behaviour

TPB has received considerable attention and been successfully applied to predicting and understanding human behaviour across a variety of different fields (Armitage and Conner, 2001; Rhodes and Courneya, 2003; Conner and Armitage, 2006), including food consumption (e.g. Bonne *et al.*, 2007; Rezai *et al.*, 2010; Ahmed *et al.*, 2014). TPB is considered an extension of the Theory of Reasoned Action, which was first proposed by Ajzen (1991) and is one of the most important social cognitive models aimed at explaining differences in humans' volitional behaviours. The central premise of TPB is that people systematically use the information available before taking action and that their behavioural decisions are not made impulsively (Conner and Sparks, 2005; Fulham and Mullan, 2011). TPB hypothesizes that behavioural intention is a function of three factors – attitude, subjective norms and perceived behavioural control – and is the most proximal determinant influence on behaviour (Ajzen, 1991). In addition, TPB posits that attitudes, subjective norms and perceived behaviour control are functions of three types of beliefs: behavioural, normative and control. In general, the more favourable the individual's attitude and subjective norms towards a given behaviour, and the greater the individual's perceived behaviour control, the stronger their intention to perform the given behaviour will be (Ajzen, 2002). Ajzen (1991) states that the relative importance of attitude, subjective norms and perceived behavioural control for predicting a person's intention should change across behaviours and situations; that is, in some situations, only one or two of these factors may be significant (Armitage and Conner, 2001).

Conceptual framework and hypotheses development

Attitude

In TPB, the first construct is attitude towards behaviour, which refers to the degree of a person's favourable or unfavourable reaction (evaluation, appraisal) to performing a particular behaviour (Ajzen, 1991, 2002). Based on Fishbein and Ajzen (1975), attitude is determined by a set of accessible salient behavioural beliefs (such as healthier, safer) about the likely outcomes or other attributes of the behaviour.

Regarding food choice, Michaelidou and Hassan (2008) indicated that belief about outcomes (better taste, healthier, environmentally friendly) is likely to be very influential in leading consumers towards organic food consumption. Cutler (2007)

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claimed that many consumers believe that kosher and *halal* food products follow stricter safety and quality standards than do non-*halal* and non-kosher products. After reviewing previous studies addressing *halal* food consumption, a number of factors were found to influence consumers' attitudes and intentions regarding *halal* food choices. Teng (2013) stated that *halal* products are healthier and safer and lead to the humane treatment of animals. Previous research has shown a very strong link between the slaughter method in *halal* meat consumption and consumers' perceptions about healthy, safe foods (Bonne and Verbeke, 2006, 2008; Rezai *et al.,* 2010). Regarding *halal* slaughtering methods, animals have to be alive at the time of slaughter and be completely bled after slaughter to lessen any possible bacterial contamination (Bonne and Verbeke, 2006; Jusmaliani and Nasution, 2009). Thus, consumers are more likely to perceive *halal*-labelled food as healthier than other food. In their research, Rezai *et al.,* (2010) highlighted the role played by food safety and hygiene in promoting the *halal* food products for the non- Muslims consumers in Malaysia. They found that religious belief, food safety, animal welfare, environmentally friendly, some demographics characteristics and area of residence are significant determinants of the consumers' attitude towards understanding and awareness of *halal* principles and *halal* food products. Ambali and Bakar (2013) found that four factors play vital roles in shaping Muslim consumers' awareness of *halal* products in Malaysia: religious belief, health factors, exposure and the role played by *halal* certification. They stated that health factors positively influenced the level of Muslim respondents' awareness, supporting the idea that much modern ill health is attributed to poor nutrition. Hence, consumers have become more concerned with hygienic, healthy food and more cautious about the food they consume and its quality. Recently, Widodo (2013) provided evidence of the significant relationships between several attributes of *halal* food, including safety, health and exclusivity towards *halal* purchase intention. He claimed that because of increasing awareness of the health implications of *halal* food products, Muslim consumers are not only reading the label but are also insisting on knowing the source of their food. Therefore, safe and healthy food are vital factors that should consider *halal* requirements, and should not harm either Muslim or non-Muslim consumers (Ambali and Bakar, 2013). Based on the literature, the following can be hypothesized:

H1$_a$: Muslim consumers' perceptions about the safety of *halal* food products have a significant and positive influence on their attitudes towards *halal*-labelled food.

H1$_b$: Muslim consumers' perceptions about the health implications of *halal* food products have a significant and positive influence on their attitudes towards *halal*-labelled food.

Adding to this, Wilson and Liu (2011) and Wilson (2014a) emphasized that the consumers' behavioural belief will dictate whether or not the person will have a favourable/unfavourable attitude towards the purchasing of *halal* products. Following Ajzen (1991), a person whose beliefs result from engaging in a given positive behaviour will have a positive attitude towards performing the behaviour, whereas one whose beliefs result from engaging in a negative behaviour will have a negative attitude towards performing the behaviour. Thus, if a Muslim consumer has a positive attitude towards *halal* products based on his or her positive and strong beliefs, then the consumer is more likely to buy *halal*-labelled food (Bonne *et al.*, 2007; Lada *et al.*, 2009; Mukhtar and Butt, 2012). Furthermore, many studies have acknowledged that understanding Muslims consumers' behaviour and attitude towards *halal* products from different cultures and countries is a vital and critical area for exploration and study (Bonne *et al.,* 2007; Rezai *et al.,* 2010; Wilson and Liu, 2010, 2011; El-Bassiouny, 2014 Wilson *et al.,* 2013). Therefore:

H2: The more positive Muslim consumers' attitude, the greater their intention to purchase *halal*-labelled food at mainstream UK supermarkets will be.

Subjective norms

Based on TPB, subjective norms can be defined as the perceived social pressures individuals may feel to perform or not perform a given behaviour. According to Ajzen (1991, 2002), subjective norms are considered a function of salient normative beliefs, concerned with the likelihood that specific individuals or groups approve or disapprove of performing a particular behaviour by related groups, such as the expectations of friends, peers and other family members, and their motivation of complying with these referents. Thus, if a person believes that their most important referents think the behaviour should be performed, then the person should be more likely to perform this behaviour, meaning that subjective norms should influence their intention to perform the behaviour in question (Fishbein and

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Ajzen, 1975). Regarding *halal* products, when significant referents and others close to Muslim consumers believe that purchasing *halal*-labelled products is a socially desirable behaviour, consumers will have higher intention to buy such these products. However, some studies have found no significant relationship between subjective norms and intention (Magnusson *et al.*, 2001) while others have shown a significant relationship between subjective norms and intention (Armitage and Conner, 2001; Rhodes and Courneya, 2003; Alam and Sayutti, 2011). In the food consumption context, most studies have shown a significant relationship between subjective norms and intention (Bonne and Verbeke, 2006; Lada *et al.*, 2009; Mukhtar and Butt, 2012; Omar et al., 2012; Sparks and Shepherd, 1992; Ahmed et al., 2014). Thus:

> H3: The more positive subjective norms are for Muslim consumers, the greater their intention to purchase *halal*-labelled food at mainstream UK supermarkets will be.

Perceived behavioural control

The third predictor is perceived behavioural control, which refers to an individual's perception of the ease or difficulty of performing a particular behaviour (Ajzen, 1991). Determined by a set of accessible control beliefs, behavioural control reflects a person's beliefs about the availability of resources and opportunities necessary to achieve, or that impede, behaviour, and the perceived power of those resources and opportunities to facilitate that behaviour (Ajzen, 1991; Sparks *et al.*, 1997; Vermeir and Verbeke, 2006). According to Vermeir and Verbeke (2006), for consumers with a low perceived availability of sustainable products, consuming sustainable products may be impossible. They claim that this problem is related to the scarcity of local food shops or farmers' markets, which often lack the regularity and convenience demanded by consumers. Generally, when consumers believe that they have more resources and more opportunities, such as time, money, specialty shops and skills, their perceptions of control are high, and thus their behavioural intentions increase (Alam and Sayuti, 2011; Omar *et al.*, 2012). Hence, the more the control a Muslim consumer feels regarding consuming *halal* food, the more likely they will be to intend to do so. Thus:

> H4: The more positive perceived behavioural control is, the greater the Muslim consumer's intention to purchase *halal*-labelled food at UK mainstream supermarkets will be.

Islamic religiosity

The concept of religiosity has been central to many consumer behaviour studies (Wilkes *et al.*, 1986; Delener, 1990; Lindridge, 2005, Mokhlis, 2009b; Jusmaliami and Nasutio, 2009; Abou-Youssef, 2011; Parameswaran, and Srivastava, 2011; Farahani and Musa, 2012; Mukhtar and Butt, 2012; Eid and El-Gohary, 2015). Religiosity is defined as "the degree to which beliefs in specific religious values and ideals are held and practiced by an individual" (Delener, 1990, p.27). Actually, in many religions, religious commitment is used to express religiosity (Othman and Hashim, 2010). Worthington *et al.* (2003) highlighted religious commitment and its important role in an individual's behaviour. They presumed that a highly religious person will evaluate the world through religious schemas and thus will integrate their religion into much of their life. The findings of Essoo and Dibb (2004) confirmed that within the same religion, consumers with different levels of religiosity significantly differ in their shopping behaviours.

In general, researchers have not reached consensus regarding the number of dimensions that form the religiosity construct (Worthington *et al.*, 2003; Lindridge, 2005; Mokhlis, 2009b). In the Islamic religious literature, many researchers (Tiliouine and Belgoumidi, 2009; Khraim, 2010; Abou-Youssef, 2011; Eid and El-Gohary, 2015) have evaluated Islamic religiosity as either a dichotomous or trichotomous construct. For instance, Abou-Youssef (2011) adapted and modified an Islamic Behavioural Religiosity Scale, which conceptualizes three main dimensions: Islamic doctrinal, intrinsic religiosity and extrinsic religiosity. People with intrinsic religiosity practice religion for its own sake and tend to develop a way of life that matches those religious beliefs, whereas people with extrinsic religiosity use religion as an avenue to a social or a personal end, and those who are Islamic doctrinal believe in the Five Pillars. Recently, Eid and El-Gohary (2015) adopted the measurement of Marddent (2009), which is based mainly on the Qur'an and Sunnah. This measurement incorporates the perspective of Islamic belief and Islamic practice. Religious belief includes personal, internal beliefs, framings, meanings and perspectives of religion whereas religious practice covers all the observable outward expressions of faith, such as scripture study, prayer, traditions and rituals (Marks and Dollahite, 2001).

Some studies have examined the role of religiosity in the context of *halal* products, especially *halal* meat consumption. Regarding *halal* food consumption in

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France, self-identifying as being Muslim was taken as a moderating factor and was a good moderator in the TPB model for measuring intention to consuming *halal* food (Bonne *et al.*, 2006; 2007). These findings show that consumers with a higher Muslim identity are more sensitive to the norms and rules prescribed by their religion while consumers with a low Muslim identity are more likely to be egocentric about their consumption decisions. Similarly, Ahmed *et al.* (2014) found that consumers who consider themselves as having a lower Muslim identity believe that their *halal* consumption decision is a matter of subjective norms towards *halal* meat consumption and their perceived behavioural control, whereas consumers with both lower and higher Muslim identities are more likely to be influenced by the opinions of others and by institutions. More recently, Jamal and Sharifuddin (2015) showed that among British Muslims, religiosity moderates the relationship among perceived value, horizontal collectivism and intention to purchase and patronize stores. Hence, the current study, using Eid and El-Gohary (2015) measurement and the TPB model, employs Islamic religiosity as a moderating factor when assessing consumers' intentions to purchase *halal*-labelled food in UK mainstream supermarkets.

> H5: The effect (a) of attitude, (b) subjective norms and (c) perceived behavioural control on behavioural intention of purchasing *halal*-labelled food will be stronger when Muslim consumers have a low level of Islamic religiosity than when Muslim consumers have a high level of Islamic religiosity.

Consumer confidence in halal-labelled food product

Unlike other consumers, Muslims consumers in countries with Muslim minorities spend substantial time checking food-packaging labels to avoid any doubtful food products and any haram ingredients. Additionally, The processing methods of *halal* food are complicated and focus on the overall production chain. The food produced should adhere to Shari'ah law and should consider several aspects, such as human health, animals' welfare and sustainability issues (Rezai *et al.*, 2012; Shaari *et al.*, 2013; Verbeke *et al.*, 2013). Consequently, Muslim consumers cannot detect the presence or absence of such aspects even after consuming the food. Thus, the perceived risk of consuming *halal* food and consumers' uncertainty about food quality increase before the purchasing stage as a results of such this credence characteristics (Bonne *et al.*, 2008; Rezai *et al.*, 2012; Verbeke *et al.*, 2013).

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Therefore, Consumers have to rely on several factors in the *halal* food chain, such as food manufacturers and farmers, advertising, information on food ingredients, *halal* logos and various *halal* claims, and warnings on non-*halal* food products that carry a *halal* logo. These items enable consumers to reduce their uncertainty or lack of knowledge and information about *halal* food processing and increase their confidence about *halal*-labelled products (Omar *et al.*, 2012; Rezai *et al.*, 2012).

Concerning *halal* food choice, abundant researchers (Shafie and Othman, 2003; Zakaria, 2008; Mohamed *et al.,* 2008*;* Wilson and Liu, 2010; Fischer, 2011; Reza*i et al.,* 2012*;* Omar *et al.*, 2012; Mashitoh *et al., 2013;* Verbeke *et al.*, 2013; *Jamal and Sharifuddi*n, 2015) have underscored that the most important and easiest way for Muslim consumers to be sure that what they are purchasing is obeying the Islamic law *(Shari'ah)* with good quality (*Toyyiban*) is buying *halal*-labelled food products with *halal* certification and bearing a *halal* logo. Notably, that such this *halal* certificate and logo should be issued by respective and trustworthiness bodies or a number of Islamic official institutions, such as the Department of Islamic Development Malaysia (JAKIM), the Majelis Ulama Indonsia (MUI), the Islamic Foundation of Ireland (IFI), Halal Monitoring Committee (HMC) and the Halal Food Authority (HFA) in UK, which oversee, control and provide certification that indicates the safety, hygiene and health of food, to ensure that such *halal* products food wholesome and good (Shafie and Othman, 2003; Bonne *et al.,* 2008; Mohmed *et al.*, 2008; Othman and Hashim, 2010; Rezai *et al.,* 2012; Mashitohet al., 2013; Wilson *et al.,* 2013; Thomas *et al.,* 2017). Besides, some countries' governments have implemented rules and legislation that regulates the safety and the quality of *halal* food products sold in supermarkets to make a global standardized for the *halal* food industry which became under scrutiny of either the consumer is a Muslim or non-Muslim (Bonne *et al.*, 2008; Hashim and Othman, 2011; Rezai *et al.,* 2012; Ambali and Bakar, 2013; Mashitoh *et al.*, 2013; Widodo, 2013; Wilson *et al.,* 2013; Thomas *et al.,* 2017). In contrast to this, UK government has refused the calls for changes to legislation that governs halal labelling, to assurance the authenticity of halal food products and improved the halal certification in the halal industry (Thomas *et al.,* 2017). On the other side, Wilson and Liu (2010, p.5) stated that *halal* certification or logo has been used as a quasi co-brand, ingredient brand and brand extension, so it should be carry on regardless of the products' types and lifespan. Apparently, Muslim consumers consider that any product may not be *halal*, unless it is specially stated otherwise according to their

religious (Wilson, 2014b, 2014c). As mentioned by Wilson (2014b, 2014c) that *halal* logo is being used both as a hygiene factor and a symbol celebrating an Islamic identity, which makes the Muslim consumers more familiar with the products and gives them confidence toward the logo. This is aligned with, Mohamed *et al.,* (2008), who found that consumers pay attention to *halal* logo from different aspects such as religious and hygiene so, they are being more confident toward the *halal* food products.

In the context of food choices, some researchers have stated that trust and confidence are strongly related to risk. Gellynck *et al.* (2006), Rezai *et al.* (2012) and Bonne *et al.* (2008) argued that trust refers to interpersonal relations, which concerns whether the information source is perceived to transmit information in a clear way, whereas confidence refers to institutional relations, or the perceived competence of the information source or institutions when performing a specific task, such as information provision, monitoring and controlling the production process, which can be measured by the degree of confidence in *halal*-labelled food (Mohmed *et al.*, 2008; Rezai *et al.*, 2012). In others words, for Muslim consumers, confidence in *halal* food is related to whether they are certain about its processing attributes, as well as to its safety *halalness* (Rezai *et al.*, 2012). Culter (2007) indicated that consumers have more confidence on *halal* foods, as it follows severe rules for processing foods and strict compliance to the Islamic law than non-*halal* food processing.

Within the *halal* food context, numerous studies have emphasized the influence that confidence in the *halal* logo has on consumers' food consumption (Shafie and Othman, 2003; Mohmed *et al.*, 2008; Othman and Hashim, 2010; Wilson and Liu, 2010; Omar *et al.*, 2012; Rezai *et al.*, 2012;Verbeke *et al.*, 2013; Wilson, 2014c;Thomas *et al.,* 2017). They have revealed that *halal* label bearing on products plays an important role when catering Muslim consumers' desires and attracts them in deciding a purchase. Therefore, the significance of *halal* logo presence signifies trusted label that provides Muslim consumers confidence in what they are consuming are *hala*l (shariah compliance) and good (*Toyyiban*) before purchasing such these food products as well as familiarity afterwards.

Hence, this research uses consumers' confidence in the *halalness* of food products that carry the *halal* logo as one of factor that may facilitate or limit the performance of behaviour. According to TPB, the effect of perceived behavioural control on behaviour intention will be weaker when consumers have a high level of

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confidence in the *halal* label. In addition, consumers' attitudes already demonstrate this confidence. Based on the aforementioned literature:

H6: The effect of (a) attitude, (b) subjective norms and (c) perceived behavioural control of behavioural intention to purchase *halal*-labelled food will be stronger when Muslim consumers have a low level of confidence in *halal*-labelled food than when they have a high level of confidence in *halal*-labelled food.

Accordingly, a conceptual framework (Figure 1) was developed to assess the effect of seven determinants on the intention of purchasing *halal*-labelled food products.

Figure 1: The conceptual framework here

Research methodology

Sample

The sample for this study, conducted in Scotland, included Arabian Muslims consumers, such as Egyptians, Saudi Arabians and Iraqis, who live and normally purchase *halal* food products in Scotland. Scotland was chosen because it is the second-largest Muslim population (76,737), according to the 2011 UK census. Despite the large number of Muslims in Scotland, most *halal* food studies, such as those by Flogel (2010) and Jamal and Sharifuddin (2015), have been conducted in England; as yet, no study has been conducted on *halal* food in Scotland. Cross-sectional data were collected through 400 questionnaires distributed in Scotland during the spring–summer of 2015 using nonprobability convenience and snowball sampling techniques. Furthermore, the study utilized both a self-administrated questionnaire, conducted with respondents in prayer rooms at several universities, mosques and Islamic centres, and a Web-based questionnaire, based on a Google document and shared and sent via social networks and e-mails. In total, 350 responses were obtained. Eighty-six questionnaires were rejected because of incomplete answers. The final analysis, therefore, used 264 completed questionnaires (a 75.5% response rate).

Questionnaire and scaling

The current study focused on the primary data collected through the structured questionnaire developed and adapted from the extant literature and instruments. Nine

questions, adopted from Widodo (2013), assessed Muslim consumers' perceptions towards certain attributes of *halal* food, including five related to safety (CS) and four related to health implications (CH) of *halal* food. The questionnaire included items measuring the components of TPB. Attitudes (ATTI) towards purchasing *halal*-labelled products in mainstream UK supermarkets were measured by seven items, four from Widodo (2013) and three from Al-Swidi *et al*. (2014). The constructs subjective norm (SN; five items) and perceived behavioural control (PBC; six items) were assessed with measures reported by Al-Swidi *et al.* (2014) and Bonne *et al.* (2007), and behavioural intention (BI) was measured by five items from Widodo (2013). Islamic religiosity (IR) was measured by 14 items, along with seven items for Islamic belief (Abou-Youssef, 2011; Eid and El-Gohary, 2015) and eight items for Islamic practice (Abou-Youssef, 2011; Eid and El-Gohary, 2015). Moreover, consumer confidence (CCO) regarding *halal*-labelled products was measured by six items adapted from (Rezai *et al.*, 2012; Verbeke *et al*., 2013). All questions were modified to relate to *halal*-labelled food purchase, and the respondents indicated their level of agreement or disagreement on a five-point scale ranging from strongly disagree (1) to strongly agree (5) as the anchors.

Finally, the questionnaire included demographic questions in areas including gender, status, job, education, age, occupation and income.

Data analysis techniques

SPSS software was used to analyse the data. The analysis consisted of four parts: first, descriptive statistics of all variables were measured; second, a confirmatory factor analysis was used to assess constructs validity, and the Cronbach's alpha coefficient was used to test the reliability of analyses; third, to achieve the objectives of the study, structural equation modelling was conducted using AMOS 22.

Analysis and findings

Based on the demographic data, 59.1% of respondents were female. Of the 264 useable responses, 40.5% of respondents were aged 21–30, 36.7% were 31–40 and 2.7% were 41–50. The majority of respondents (58.3%) were living with their family whilst 41.7% were living alone or sharing a house. Students represented the highest number of respondents (54.2%), followed by those working in professional/senior

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management (26.5%), housewife/husband (10.6%) and clerical staff (8.7%). With respect to educational level, most respondents (81.8%) had a postgraduate degree such as master's or doctorate.

Discriminant and convergent validity

Confirmatory factor analysis was used to assess the convergent and discriminant validity of all variables. After several trials using modification indices, 11 items were eliminated. Table 1 shows the model constructs for the confirmatory factor analysis.

As shown in Table 1, all standardized regression weights (factor loadings) were greater than 0.50, which means that all measured variables are statistically significant at the 95% confidence level, so the measured variables represent the constructs and in the direction expected, providing evidence of convergent validity.

Table 1 Factor loadings here

The average variance extracted (AVE) for all constructs is greater than 0.50 (Hair *et al.*, 2008), again showing adequate convergent validity. Moreover, the AVE for the constructs of consumer safety, consumer health and subjective norms are, respectively, 0.78425, 0.75825 and 0.8146, indicating a highly internal consistency based on the average inter item correlation. The AVE for attitudes, perceived behaviour control, consumer confidence, religiosity and behaviour intention are, respectively, 0.6006, 0.6142, 0.6403, 0.6073 and 0.5885. Thus, the AVEs for all scales were greater than the cutoff values.

Discriminant validity is present when the square root of the AVE of each construct is much larger than the correlation between any pair of constructs. Table 2 summarizes the results of the convergent validity tests, and shows that the constructs' AVEs were greater than any squared correlation among the constructs; this suggests that the constructs captured a distinct trait (Fornell and Larcker, 1981).

Table 2 Factor correlation matrix, Cronbach's alphas and descriptive statistics here

Reliability

A reliability analysis was performed to test the internal consistency of the items by computing their Cronbach's alpha coefficient (Nunnally and Bernstein, 1994) and AVE. In general, reliability coefficients equal to or greater than .60 have been used as the reference point in most research (Kline, 2005). Table 2 shows that the alpha values for the eight constructs are greater than .60, and the overall alpha value is 0.845. Moreover, all AVEs are above 0.5, supporting internal consistency (Bagozzi and Yi, 1988). Therefore, the constructs were considered to have adequate reliability. In conclusion, the measurement model test, including convergent, discriminant validity and reliability was satisfactory and acceptable.

Structural modelling tests

Using AMOS 22, a structural equation model was used to test the hypothesized causal relationships among the model's constructs. The maximum likelihood estimation method was used to run the structural model. The fit of the model was evaluated using several criteria, including the chi-square goodness-of-fit test statistic, the goodness-of-fit index (GFI), the comparative fit index (CFI), the root mean square error of approximation (RMSEA) and the Tucker–Lewis Index (TLI), which are considered the most important fit indices. Although it may be the convention that the standard of 0.9 for AGFI be used to judge the overall fit of a model, the 0.9 criterion has been criticized as being too severe for developing models (Wu and Wang, 2006 and Raykov, 1998). In addition, Browne and Cudeck (1993) suggested stringent cutoffs of 0.80 for RMSEA, whereas, Hatcher (1994), Neal et al. (1999) and Pierrce *et al.* (2007) suggested that an RMSEA <0.1indicates a good fit. Therefore, less restrictive criteria may be appropriate, depending on the level of empirical and theoretical development (Wu and Wang, 2006 and Stevents, 1996). Thus, the goodness-of- fit indices suggested by some researchers such as Hatcher (1994); Neal *et al.* (1999); Wu and Wang (2006); Pierrce *et al.* (2007); Hair *et al.* (2010); Hadjistavropoulos *et al.* (1999); Eid and El-Gohary (2015) and Jamal and Sharifuddin (2015) were used. Consequently, the fit indices indicate a satisfactory level of fit across all measures; the values were all inside the bounds, GFI > 0.90, AGFI > 0.80 and CFI > 0.90. In addition, the value of the chi-square test was not statistically significant, indicating adequate fit. These results suggest that the structural model is a

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reasonable base from which to test the research hypotheses. Table 3 provides a more detailed analysis of the results and measures for the model fit.

In Table 3, the effect of consumers' perception regarding safety and health on their intention to purchase *halal* products was significant at the 0.001 level, with standardized coefficients of 0.251 and 0.486, respectively. Therefore, H1a and H2b were accepted. Similarly, the findings indicate that attitude, subjective norms and perceived behavioural control have a positive and significant impact on consumers' intention to purchase *halal* products. The regression weights (0.417, 0.679 and 0.257, respectively) show that all the path coefficients are significant at the0.001 level. Hence, H2, H3 and H4 were accepted.

Table 3 Standardized regression weights here

Moderating effects of Islamic religiosity

To examine the moderating effect of Islamic religiosity, a multi group analysis, completed using AMOS, and a chi-square differences test were used to determine whether the path coefficients differed. The sample was divided into two groups according to the median score of the respondents' Islamic religiosity. The median point is 3.2100; data above the median were defined as being part of the high Islamic religiosity group and data below the median as belonging to the low Islamic religiosity group.

Differences in the chi-square values between the two models determined whether the degree of Islamic religiosity had a moderating effect on the relationship among attitudes, subjective norms, perceived behavioural control and behavioural intention to purchase based on the path coefficients. Table 4 shows that the effect of attitude on consumer behavioural intention to purchase *halal*-labelled food is stronger for those with high Islamic religiosity than for those with low Islamic religiosity, so H5is not supported. The effects of subjective norms and perceived behavioural control on consumers' behavioural intention are both stronger for those with low Islamic religiosity than for those with high Islamic religiosity, providing support for H5b and H5c. Hence, Islamic religiosity appears to significantly moderate the relationship among attitude, subjective norms, perceived control and behavioural intention to purchase *halal*-labelled food products.

Table 4 Moderating role of Islamic religiosity here

Moderating effects of consumer confidence in halal-labelled food products

Through the same procedure, the moderating effects of consumer confidence in *halal*-labelled food on the relationship among attitude, subjective norms, perceived behavioural control on consumers' behavioural intention to purchase *halal*-labelled food was calculated. The sample was divided into two groups according to the median score of consumer confidence. The median point is 3.3300; respondents whose data were above the median were placed in the high consumer confidence group whereas those whose data below the median were placed in the low consumer confidence group.

The difference in the chi-square values of the two models was significant. Table 5 shows that consumer confidence in *halal*-labelled food significantly moderates the effect among attitude, subjective norms, perceived control and behavioural intention to purchase. For subjective norms and perceived control, the paths coefficients for the low consumer confidence group were greater than those of the high consumer confidence group, and for attitude, the path coefficient of the high consumer confidence group was greater than that for the low consumer confidence group. Thus, H6 is partially supported.

Table 5 Moderating role of consumer confidence here

Discussion and conclusion

As the number of *halal*-labelled food products increases in the UK marketplace, understanding the determinants of Muslim consumers' willingness to purchase *halal*-labelled food products from UK mainstream supermarket chains becomes more important for both academics and practitioners. The major objective of this study was to explore Muslim consumers' perceptions, attitudes and consumption of *halal*-labelled food products in mainstream UK supermarkets, specifically in Scotland, using TPB.

The findings show that Muslim consumers' perceptions about the safety and health implications of *halal*-labelled food products in UK mainstream supermarkets have a significant and positive influence on their attitude towards those food products. These findings are consistent with those of Jusmaliani and

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Nasution (2009), Widodo (2013) and Ambali and Bakar (2013). More specifically, Muslim consumers' perceptions of health implications have the greatest impact on their attitudes towards *halal*-labelled food compared to their perceptions about safety. Aligned with Wilson and Liu (2010), who reported that Muslims perceive health as having a strong spiritual component, including basics of fatalism. In general, consumers appear to put greater emphasis on hygienic and healthy food compared to what has been cited in most studies (Ahmed, 2008; Michaelidou and Hassan 2008; Ambali and Bakar, 2013; Shaari *et al.*, 2013; Teng, 2013; Widodo, 2013). In the *halal* context, Muslim consumers insist on knowing the source of their food and ensuring that it is free from any haram and impure ingredients to prevent disease and to maintain their health. Moreover, concerns exist about the processing or manufacturing of food, which should follow essential steps to comply with the many requirements of Islamic law and of good manufacturing practices (Ambali and Bakar, 2013). Thus, Muslims devote considerable time to checking food-packaging labels to ensure the food complies with Islamic law and hygiene requirements. This implies that consumers' concerns regarding safety and health are pivotal determinants of their attitudes towards *halal*-labelled food in UK supermarkets.

Furthermore, this study demonstrates that Muslim consumers' intention to purchase *halal*-labelled products from UK mainstream supermarkets is determined by a positive and direct attitude, perceived behavioural control and subjective norms. This result complies with many studies within the context of *halal* food (Bonne *et al.*, 2007; Alam and Sayutti, 2011; Mukhtar and Butt, 2012). However, these results differ slightly from those of Ahmed *et al.* (2014). They found that for Muslims in China, attitude was not a significant predictor of the behaviour intention, whereas subjective norms were the most significant predictor of behaviour intention.

Consistent with Lada *et al.* (2009), the current study found that subjective norms were positively and significantly related to Arabian Muslim consumers' intentions to purchase *halal*-labelled food. Additionally, these results conform with other studies, such as those by Mukhtar and Butt (2012), Alam and Sayutti (2011) and Ahmed *et al.* (2014), which underscored the importance of subjective norms as the most significant predictor in influencing consumers' intention of

purchasing *halal*-labelled food products. This result might be because in collectivistic cultures, such as the Arabian Muslim culture, responsibility for decisions is shared among the group members; group priorities, rather than personal goals, are valued (Bonne *et al.*, 2007); and people rely more on the approval of important referents when making decisions. These concepts imply that Muslim consumers whose important referents think that *halal*-labelled food in mainstream UK supermarkets is good will have a greater intention to purchase those products.

The results of this study indicate that attitude is an important factor in influencing Muslim consumers' intention to purchase *halal*-labelled food from mainstream UK supermarkets, because those with more positive attitudes were more likely to have greater intentions to purchase such food. In general, these results indicate that Arabian Muslims in the UK are conscious of and have a strong, positive attitude towards *halal*-labelled products in UK supermarkets, which positively influence their intention to purchase those products. Moreover, their attitudes are heavily influenced by their perceptions of the products' safety and health implications.

These findings confirm those of previous studies regarding the importance of perceived behavioural control (e.g., Bonne and Verbeke, 2006; Alam and Sayuti, 2011; Omar *et al.*, 2012; Ahmed *et al.*, 2014). The findings indicated positive and significant relationships between perceived behavioural control and Muslim consumers' intention to purchase *halal*-labelled products in mainstream UK supermarkets. Such results can be interpreted as Muslims being more willing to put considerable efforts into obtaining *halal* food (Bonne and Verbeke, 2006; Bonne *et al.*, 2007). Another possible interpretation for the significance of perceived behavioural control is that the low perceived availability of *halal*-labelled food in some mainstream UK supermarket chains may hinder the purchasing of those products, as shown, for instance, in the case of sustainable food consumption (Vermeir and Verbeke, 2006). Therefore, perceived behavioural control is a crucial determinant of Arabian Muslim consumers' intention to purchase *halal*-labelled food the mainstream UK supermarkets. However, contrary to Alam and Sayutti's (2011) findings, this study found that perceived behavioural control is not a critical predictor of behavioural intention.

Furthermore, a two-group model was used to determine whether Islamic religiosity moderates the effect of TPB's three components on Muslim consumer's intention to purchase halal-labelled food in mainstream UK supermarkets. These results demonstrate that Islamic religiosity plays a moderating role in the relationship among attitudes, subjective norms, perceived behavioural control and Muslim consumers' intentions to purchase *halal*-labelled food. In fact, the results reveal that the intentions of Muslims with a high vs. low Islamic religiosity are determined by the three components personal attitudes towards *halal*-labelled food, subjective norms and perceived behavioural control. This result is inconsistent with that of Bonne *et al.* (2007), who reported that the intentions of those with a low self-identity as a Muslim are determined by their personal attitudes towards *halal* meat consumption and subjective norms, whereas the intentions of Muslims with a high self-identity are influenced by attitude, subjective norms and perceived behavioural control. Furthermore, this result is contrary to Ahmed *et al.*'s (2014) study, which indicated that intentions of Muslims with low religiosity are determined by subjective norms about *halal* meat consumption and by their perceived behavioural control, whereas behavioural intentions for Muslims with high religiosity are influenced by only subjective norms. However, the current study stresses that the effect of subjective norms on Arabian Muslim consumers' intention to purchase *halal*-labelled food products is strongest for both consumers with high and low Islamic religiosity. In others words, Arabian Muslim consumers with high or low Islamic religiosity are mainly guided by subjective norms (Ahmed *et al.*, 2014) and are more willing to take the opinions of other significant referents and institutions into consideration (Bonne *et al.*, 2007).

The results indicate that Arabian Muslims with low Islamic religiosity may purchase *halal*-labelled food from mainstream UK supermarkets not only because of subjective norms and personal attitude, but also because of perceived behavioural control, such as the availability of such food products in stores.

After classifying respondents in two Muslim consumers' confidence using a low–high median split, the results show that Arabian Muslim consumers' attitude towards *halal* food products is the greatest predictor of their high confidence in the *halalness* of food products carrying the *halal* logo. This could

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be because Arabian Muslim consumers who are more confident regarding food labelling or information on ingredients used in manufacturing food products consistent with their beliefs with respect to the safety and the *halalness* of halal-labelled food products will be more likely to rely on their positive and strong attitudes when purchasing such these products from mainstream UK supermarket chains (Bonne and Verbeke, 2008; Mohmed *et al.*, 2008; Rezai *et al.*, 2012; Verbeke *et al.*, 2013; Widodo, 2013). This result supports Ahmed's (2008) suggestion that Muslim consumers concerned about the safety of halal food with regard to hygiene, nutrition and control issues might buy *halal*-labelled food at the supermarket to get impersonal assurances about its quality; labelling information satisfies their interest in information on safety. Additionally, the results show that subjective norms about purchasing *halal*-labelled food products from UK mainstream supermarkets are the greatest predictor of low consumer confidence. Arabian Muslim consumers with less confidence in the *halalness* of food products may be more likely to rely on the opinions of significant people in their lives to reduce their uncertainty about the process attributes and their suspicions about the *halal* logo. This finding corroborates those of Omar *et al.* (2012), who indicated that subjective norms have a significant and positive effect on consumers' confidence.

In conclusion, the study showed that TPB is a valid model for predicting Arabian Muslim consumers' intentions towards *halal*-labelled food products in mainstream UK supermarkets. The three determinants of TPB attitudes, subjective norms and perceived behavioural control were shown as important predictors of intention, with subjective norms being most influential. A possible reason for this greater effect of subjective norms could be the Arabian Muslim culture. Moreover, this result is in line with the other results that have underscored that the effect of subjective norms on Arabian Muslim consumers' intention to purchase *halal*-labelled food products is strongest for consumers with either high or low Islamic religiosity, and for Arabian Muslim consumers with low confidence in the *halalness* of food products. Furthermore, the study demonstrated that Muslim consumers' perceptions about health have the strongest effect on their attitudes towards *halal*-labelled food. Therefore, food marketers have to consider these elements when producing and preparing promotional campaigns for *halal* food

products. Additionally, food manufacturers and marketers should provide clear and accurate information regarding the *halal* process to reduce consumers' uncertainty about the *halal* logo and to confirm the halalness of these products. Moreover, the results show that both religiosity and consumers' confidence in the *halal* logo play moderating roles in the relationship among attitudes, subjective norms, perceived behavioural control and Muslim consumers' intention to purchase *halal*-labelled food. The results revealed that for Arabian Muslims with a low Islamic religiosity, perceived behavioural control is considered an important factor that may increase or limit their intention to purchase *halal*-labelled food products from mainstream UK supermarkets. For this reason, food marketers should emphasize the availability of *halal*-labelled food in mainstream UK supermarket chains, and devote more purchasing points for *halal* food in stores where Muslim consumers live. The study reveals that consumers' attitude towards *halal* food products is the strongest predictor of high confidence in the halalness of food products carrying the *halal* logo. Consequently, for this category of Muslim consumers, increasing positive attitudes regarding safety and health by improving marketing efforts through advertising in mosques, Islamic newspapers, Islamic centres and other relevant sources, such as on the radio (Ahmed, 2008), would be beneficial for mainstream UK supermarkets. In summary, acknowledging such information about Muslim consumers and their purchasing intentions regarding *halal*-labelled food will enable decision-makers in food policy, food marketing and others Islamic food institutions in the UK to develop more sophisticated marketing strategies and communication efforts that target Muslim consumers within the *halal* food market segment not only in the UK, but in Western Europe as well.

Limitations and future research

Some limitations of this study should be noted. First, this study covered only Arabian Muslim consumers in Scotland, which led to a relatively small sample size; thus, the results cannot be expected to explain the behaviour of all Muslim consumers regarding *halal*-labelled food products in mainstream UK supermarkets. In future research, increasing the sample size and including Muslim participants in other geographical areas in the UK would be beneficial. Second, this study used convenience and snowball sampling to collect data during a

specific period, which limits generalizations of the results to the larger Muslim population living in the UK. Third, the study opted to include a number of potential determinants of consumption of *halal*-labelled food products, but other determinants could be considered in future studies, such as trust, moral obligation, habit, involvement or values and dietary acculturation (Bonne *et al.*, 2007). Future research could investigate non-Muslim consumers' perceptions about purchasing *halal* food products in the UK in a comparative study with Muslim consumers. From the detailed literature review on Islamic branding and specifically *halal* brand, this study suggests that future researchers should investigate Muslim consumers behaviours towards the *halal* and Islamic brands regardless the products and services' types in different contexts and cultures within the Islamic world. Finally, future research may examine Islamic religiosity and its effect on consumer behaviour in other industries (Eid and El-Gohery, 2015).

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Figure 1: The conceptual framework
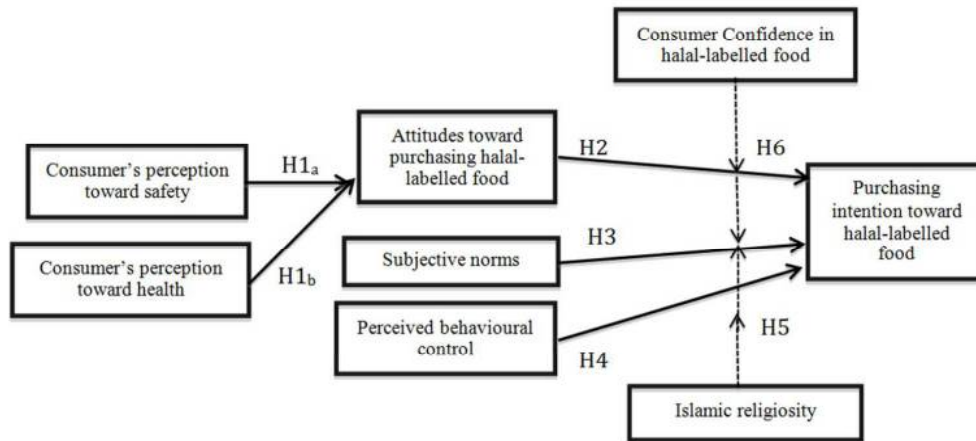
381x200mm (72 x 72 DPI)

Table 1 Factor loadings

Paths			S.R.W	C.R.	p-Value
Q01	<---	CS	0.865		
Q02	<---	CS	0.899	19.492	***
Q03	<---	CS	0.879	18.621	***
Q05	<---	CS	0.899	19.528	***
Q06	<---	CH	0.893		
Q07	<---	CH	0.899	21.022	***
Q08	<---	CH	0.869	19.410	***
Q09	<---	CH	0.819	17.145	***
Q10	<---	ATTI	0.698		
Q11	<---	ATTI	0.849	12.032	***
Q12	<---	ATTI	0.865	12.237	***
Q13	<---	ATTI	0.761	10.857	***
Q15	<---	ATTI	0.682	9.780	***
Q16	<---	SN	0.937		
Q17	<---	SN	0.941	28.232	***
Q18	<---	SN	0.884	22.844	***
Q19	<---	SN	0.872	21.971	***
Q20	<---	SN	0.876	22.283	***
Q21	<---	PBC	0.859		
Q22	<---	PBC	0.846	16.575	***
Q23	<---	PBC	0.814	15.497	***
Q24	<---	PBC	0.700	12.301	***
Q25	<---	PBC	0.686	11.941	***
Q26	<---	PBC	0.780	14.478	***
Q27	<---	IR	0.783		***
Q28	<---	IR	0.817	13.907	***
Q29	<---	IR	0.842	14.481	***
Q30	<---	IR	0.808	13.727	***
Q31	<---	IR	0.794	13.407	***
Q32	<---	IR	0.812	13.796	***
Q35	<---	IR	0.774	12.983	***
Q36	<---	IR	0.831	14.243	***
Q37	<---	IR	0.791	13.335	***
Q39	<---	IR	0.746	12.384	***
Q43	<---	CCO	0.914		***
Q44	<---	CCO	0.609	8.888	***
Q46	<---	CCO	0.867	18.310	***
Q49	<---	BI	0.800		***
Q50	<---	BI	0.641	9.540	***
Q51	<---	BI	0.733	11.995	***

*** Significant at level less than 0.001.

179x297mm (72 x 72 DPI)

Table 2 Factor correlation matrix, Cronbach's alphas and descriptive statistics

Variable name	No. of Items	Mean	SD	CV	CS	CH	ATTI	SN	PBC	IR	CCO	BI	AVE	Cronbach's Alpha
CS	4	3.77	0.84	22.4	0.822*								0.784	0.935
CH	4	3.73	0.98	26.1	0.708**	0.822							0.758	0.925
ATTI	5	3.30	0.86	26.1	0.618**	0.701**	0.822						0.601	0.875
SN	5	3.28	0.95	29.1	0.475**	0.620**	0.569**	0.822					0.815	0.957
PBC	6	3.47	1.02	29.5	0.625**	0.778**	0.628**	0.571**	0.822				0.614	0.905
IR	10	4.32	0.91	21.1	0.658**	0.800**	0.753**	0.694**	0.811**	0.822			0.640	0.946
CCO	3	3.69	0.95	25.6	0.675**	0.638**	0.711**	0.584**	0.717**	0.820**	0.822		0.607	0.636
BI	3	3.66	0.97	26.4	0.637**	0.676**	0.639**	0.598**	0.736**	0.839**	0.804**	0.822	0.589	0.698
Total	40												0.675	0.845

**Correlation is significant at the 0.01 level (2-tailed).

331x214mm (72 x 72 DPI)

Table 3 Standardized regression weights

Hypothesis	Regression path			CR	Coefficient	Statistical significance
H1a	CS	→	ATTI	3.841	0.251***	Accepted
H1b	CH	→	ATTI	7.768	0.486***	Accepted
H2	ATTI	→	BI	13.751	0.417***	Accepted
H3	SN	→	BI	21.875	0.679***	Accepted
H4	PBC	→	BI	8.571	0.257***	Accepted

Over fit measures statistic	Acceptable value for model fitness	Obtained
Chi-square statistic	p-value > 0.050	42.300
CMIN/DF	Acceptable ratio < 2–5, not over 5	3.021
GFI	>0.90	0.959
CFI	>0.90	0.988
AGFI	>0.80	0.896
NFI	>0.90	0.983
TLI	>0.90	0.976
RMSEA	<0.1	0.094

*$p < 0.05$. **$p < 0.01$. ***$p < 0.001$. ns= not significant

284x227mm (72 x 72 DPI)

Table 4 Moderating role of Islamic religiosity

Hypothesis	Structural path			Coefficient	
				High Islamic religiosity ($n = 117$)	Low Islamic religiosity ($n = 147$)
H5a	ATTI	→	BI	0.496***	0.310***
H5b	SN	→	BI	0.617***	0.728***
H5c	PBC	→	BI	0.182***	0.191***
Goodness of fit statistics								

Model	χ^2	df	χ^2/df	CFI	AGFI	NFI	RMSEA	Results
Unconstrained	45.218	14	3.230	0.967	0.827	0.954	0.098	
Constrained	68.188	17	4.011	0.950	0.798	0.935	0.114	
	22.97	3						Significant at p 0.05

*$p < 0.05$. **$p < 0.01$. ***$p < 0.001$. ns= not significant

356x211mm (72 x 72 DPI)

Table 5 Moderating role of consumer confidence

Hypothesis	Structural path			Coefficient	
				High consumer confidence (n = 108)	Low consumer confidence (n = 156)
H6a	ATTI	→	BI	0.564***	0.230***
H6b	SN	→	BI	0.552***	0.814***
H6c	PBC	→	BI	0.159**	0.192***

Goodness of fit statistics								
Model	χ^2	df	χ^2/df	CFI	AGFI	NFI	RMSEA	Results
Unconstrained	48.460	14	3.461	0.963	.817	0.950	0.100	
Constrained	67.088	17	3.946	0.956	0.808	0.930	0.113	
	18.628	3						Significant at p 0.05

*$p < 0.05$. **$p < 0.01$. ***$p < 0.001$. ns= not significant

395x207mm (72 x 72 DPI)