

THE ROLE OF MORAL OBLIGATION AND HALAL KNOWLEDGE TOWARD PURCHASE INTENTION OF HALAL PRODUCTS

Suparti
Sudarmiatin
Faris Khoirul Anam
Vega Wafaretta

ABSTRACT

The purchase intention of halal products by Muslims has been widely explored. This study aims to know whether purchase intention by Muslim students could be more driven by moral obligation and halal knowledge. Theory of Planned Behavior was used to examine the purchase intention. One hundred (100) questionnaires were filled out by college students who join Islamic-based students' organization and not. Results show that overall students who join Islamic-based organizations have higher perception and intention on halal products than other students. Perceived behavioral control and halal knowledge affect intention to buy halal products. Meanwhile, attitude, other people as subjective norms, and moral obligation do not exert any influence on intention. Besides, halal knowledge obtained and owned by students is confirmed to push more intention. This implicates that halal knowledge should be continually improved by related parties to encourage the purchase of halal products by Muslims.

Keywords: purchase intention, halal products, moral obligation, halal knowledge.

INTRODUCTION

The intention to buy halal products by Muslims has been investigated by many previous studies. In general, there is an increasing tendency for Muslim consumers to have modern consumption levels, but also realize the value of Islam. This condition is due to Muslims following the Qur'an and Sunnah that they have to consume halal products. This also implies the increase in the acceptance of halal products for non-Muslim consumers (Nurhayati and Hendar, 2019).

However, the increase of halal awareness could be caused by many factors. The purchase intention of halal products can be boosted by halal knowledge possessed by an individual. In doing consumption, consumers must have adequate halal knowledge about how the product can be classified as halal based on Qur'an or Sunnah. Halal knowledge is important as a basis for consumers to decide whether to buy a product or not (Nurhayati and Hendar, 2019).

Besides knowledge, moral obligation is also important in buying products. Buying halal products may represent the moral obligation of the individual as a Muslim. Muslims will feel compelled to buy halal to carry out the provisions in religion. If they do not purchase halal products, they will feel guilty for not adhering to the rules (Haines et al., 2008).

Based on that explanation, halal knowledge and moral obligation seem as variables that can strengthen the purchase intention of halal products. Therefore, this study intends to examine factors such as attitude, subjective norms, perceived behavioral control, moral obligation, and halal literacy/knowledge on the intention to buy halal products. This study also examines the role of moral obligations and halal knowledge in moderating attitudes and perceived behavioral control on intention. The aim is to find out whether Muslims have sufficient meaningful moral obligation and halal knowledge. Besides, although Muslims may have halal knowledge, it is necessary to know further whether moral obligation and halal knowledge can be a motivating factor that can strengthen the intention to buy halal products. The results of this study implicate to increase halal knowledge and moral obligation by Muslims if these two aspects can amplify intention in halal products.

LITERATURE REVIEW

Theory of Planned Behavior (TPB) is used to determine the factors that drive the intention to buy halal products. TPB includes personal and social factors as predictors of behavior (Ali et al., 2018). Attitude is a person's evaluation of something. Subjective norms are social influences from parents, friends, or others. Meanwhile, the perceived behavioral control is an aspect that facilitates or inhibits someone from doing something. The intention is willing for someone to do something. The intention is a subjective tendency related to products and can predict behavior (Nurhayati and Hendar, 2019).

Moral obligation is derived from a four-stage model of ethical decision making from Rest (1986). Before engaging in moral behavior, individuals will recognize the moral issue, make a moral judgment, and establish intention based on the judgment. The individual will consider whether doing something is morally permissible, then will have the intention or not do the thing. Mediating between moral judgment and moral intention, there is a moral obligation. Moral obligation is a personal internal state whereas the individual feels a responsibility to act or not when faced with an ethical situation (Haines et al., 2008). One example of a moral situation is when the individual faces the halal issue. In that case, the moral obligation can be defined as a responsibility to choose halal products. The form of moral obligation felt by Muslims is feeling guilty if not consuming halal products as their responsibility to meet moral criteria.

Halal knowledge is related to literacy, knowledge, mastering understanding, and being familiar with halal products (Alba and Hutchinson, 1987). Information can be obtained from various sources, both online and offline. Halal products have different characteristics because they include morals in the production process. Consumers must understand the concept of halal products that are different from non-halal products when deciding to consume halal products. The halal concept covers categories, brands, features, composition, and place and time of marketing the product (Nurhayati and Hendar, 2019).

TPB has been widely used to test the intention and behavior of consumers in buying halal products. Also, many models were modified by adding other factors such as religiosity (Mukhtar and Butt, 2012; Muslichah et al., 2019; Nurhayati and Hendar, 2019; Oneto and Minton, 2019; Azam, 2016; Elseidi, 2018; Leong and Isa, 2017), knowledge (Nurhayati and Hendar, 2019), halal awareness (Muslichah et al., 2019; Mashitoh et al., 2013; Nurcahyo and Hudrasyah, 2017; Azam, 2016), the importance of brands (Ali et al., 2018; Awan et al., 2015); and moral obligation, self-identity, diet, and trust (Ali et al., 2018; Vanany et al., 2019). This study expands TPB by adding factors of moral obligation and halal knowledge as moderating factors. It is due to moral obligation and halal knowledge are important factors for Muslim consumers as they potentially can encourage the purchase intention of halal products.

HYPOTHESIS DEVELOPMENT

Attitude and Intention to Buy Halal Products

Attitude is a predictor that influences intention and behavior. Attitude has a positive relationship with intention (Farhat et al., 2019), both the intention to do or end an action (Abduh et al., 2011). The more fun something, the greater the intention to take action (Ajzen, 1991). Although there were studies found that attitude does not affect intention, in general, there have been many studies that show the significant effect of attitude on intention (Taib et al., 2008).

H1 : Attitude has a positive effect on intention.

Subjective Norms and Intention to Buy Halal Products

Subjective norms reflect the role of social influence or social pressure received by someone to form or reject intention (Fishbein and Ajzen, 1980). Someone can do an action after hearing opinions or advice from the social environment, even though the individual may not like the action or do not have a positive attitude towards the action (Venkatesh and Davis, 2000). This opinion or pressure provide information or experiences from people around for individual that can encourage consumers to decide whether to take or avoid action. This social influences can come from parents, peers, or the community who are important people for individual, so that their opinion influences decisions of intention and take action (Garg and Joshi, 2018). Subjective norms are found to be a significant variable that influences the intention to buy halal products (Farhat et al., 2019; Jumani and Sukhabot, 2019; Elseidi, 2018).

H2 : Subjective norms has a positive effect on intention.

Perceived Behavioral Control and Intention to Buy Halal Products

Perceived behavioral control is a factor that can make it easier or inhibit someone to build intention and take action (Ajzen, 1991). Perceived control is one of the factors that predict intention (Ali et al., 2018).

H3 : Perceived behavioral control has a positive effect on intention.

Halal Knowledge and Intentions to Buy Halal Products

Accurate knowledge related to products will provide insights for consumers in making purchasing decisions and evaluation, especially for Muslims who must have halal knowledge in which they are prohibited from consuming products not permitted by Islam (Suki and Salleh, 2018). Knowledge of related fatwas is also able to influence product selection (Nurhayati and Hendar, 2019). Therefore, halal knowledge reflects the amount of information owned by consumers, and plays an important role in the decision-making process and predicts consumer behavior (Lin and Chen, 2006). Thus, halal knowledge becomes an important part in influencing the intention to buy halal products.

H4 : Halal knowledge has a positive effect on intention.

Moral Obligation and Intentions to Buy Halal Products

Moral obligation is one's feelings about his responsibility to commit or reject certain actions. Muslims tend to have a high moral obligation to choose halal products. Muslims will buy halal products because they realize that it is part of their moral obligation (Ali et al., 2018). After all Muslim has to follow the directions of the Qur'an and Sunnah.

H5 : Moral obligation has a positive effect on intention.

The Role of Moral Obligation in Moderating Attitudes towards the Intention to Buy Halal Products

Several previous studies suggested adding moral obligation in the TPB model to predict intention. Moral obligation can be an important factor during the decision process to buy halal products. In other words, moral obligation plays an important role in the relationship between TPB constructs and purchase intention. A person with a high moral obligation will have a higher desire to buy halal products because he has the motivation to obey religious rules (Ali et al., 2018). The moral obligation in this study is specifically predicted to strengthen the effect of attitudes on intention. Moral obligation is related to attitudes because the amount of awareness to fulfill the moral obligation as a Muslim can affect his assessment of halal products. Someone who feels obliged

to consume halal will have a more positive attitude towards halal products. The interaction of the two will then form the intention and behavior of buying halal products.

H6 : Moral obligation strengthen the positive effect of attitude on intention.

The Role of Halal Knowledge in Moderating Perceived Behavioral Control on Intention to Buy Halal Products

Halal knowledge is related to information possessed by someone related to halal products (Nurhayati and Hendar, 2019). Perceived behavioral control that reflects the ease or hindrance of buying halal products such as whether a person is Muslim, or whether he has the ability and control in buying halal products, will increasingly lead to a stronger intention to buy these products if they have adequate halal knowledge. The ability to buy which is supported by halal knowledge will make it easier and increase the intention to buy halal products.

H7 : Halal knowledge strengthens the positive effect of perceived behavioral control on intention.

The conceptual model is as follows.

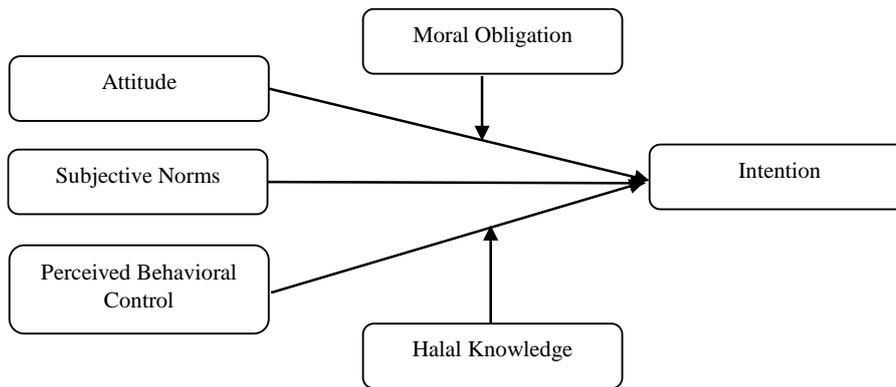


Figure 1: Conceptual model

METHODOLOGY

Respondents

Respondents in this study were Muslim students at Universitas Negeri Malang. Students are chosen because they are considered to have optimum access to information about halal products. The questionnaire was distributed to 103 students, consisting of students who join students' organizations in university, namely Muslim Studies and do not. It aims to know whether there is a different tendency of Muslim Studies Students and non-Muslim Studies Students towards halal products. Questionnaires were given directly to respondents. Three (3) respondents did not complete the questionnaire so that 100 questionnaires were used further for data analysis.

Instrument

The questionnaire begins with the demographic data of the respondent, namely gender, age, study program, semester, when they know about halal food, and sources of information about halal food. Furthermore, attitudes, subjective norms, perceived behavioral control, moral obligation, halal knowledge, and intention are measured by 5 Likert scales consisting of strongly disagree (1), disagree (2), less disagree (3), agree (4), and strongly agree (5). The following are the questionnaire statements from each construct and the references.

Table 1: Questionnaire statements

	Variables	Indicators	Sources
No.	Attitude		
1	I like to buy halal-certified products.	X1_1	Bonne et al. (2007)
No.	Subjective Norms		
1	I bought halal products because of the motivation from lecturers.	X2_2	Bonne et al. (2007)
2	I bought halal products because of an influence from friends.	X2_3	
3	I bought halal products because of the government's encouragement.	X2_4	
No.	Perceived Behavioral Control		Bonne et al. (2007)

1	I control whether the product I buy is halal certified.	X3_1	
No. Moral Obligation			
1	I feel guilty if I don't buy halal products.	X4_1	Haines et al. (2008)
2	It is violating moral behavior if I do not buy halal products.	X4_2	
No. Halal Product Knowledge			
1	I understand Islamic law related to halal or haram products.	X5_1	Nurhayati and Hendar (2019)
2	I have enough knowledge about products that are prohibited in Islam.	X5_2	
No. Intention			
1	I will always buy halal products.	Y1_2	Chi et al. (2011)
2	I persuade others to buy halal products.	Y1_3	

Analysis Techniques

Path analysis is used to determine the effect of each independent variable on the dependent variable, and to find out whether moral obligation and halal knowledge can strengthen the effect of factors on intention. The independent variable is stated affecting the dependent if it has a t-value of more than 1.96. Data analysis using SmartPLS 2.

RESULTS

Validity and Reliability

Validity test consists of 1) convergent validity, namely a) Outer / Factor loading > 0.70, b) AVE > 0.50, Community > 0.50; and 2) discriminant validity, namely a) Squareroot of AVE > correlation between latent variables and b) Cross loading > 0.70. The reliability test consists of Cronbach alpha > 0.70 and Composite Reliability > 0.70.

To fulfill all criteria, several indicators were removed. Indicators X1_2, X2_1, X2_5, X2_6, X3_2, X3_3, X5_3, X5_4, X5_5, and Y1_1 are deleted. After the 10 indicators are deleted, the data meets all the validity and reliability criteria. The results of the factor loading of indicators on variables as well as compliance with validity and reliability criteria are presented in Tables 2 and 3 below.

Table 2: Factor loading of indicators

Variables	Indicators Used	Factor Loading
Attitude	X1_1	1.000
Subjective Norms	X2_2	0.928
	X2_3	0.944
	X2_4	0.918
Perceived Behavioral Control	X3_1	1.000
Moral Obligation	X4_1	0.921
	X4_2	0.902
Halal Knowledge	X5_1	0.927
	X5_2	0.881
Intention	Y1_2	0.944
	Y1_3	0.938

Table 3: Validity and reliability criteria

Variables	AVE	Communality	Cronbach Alpha	Composite Reliability
Attitude	1.000000	1.000000	1.000000	1.000000
Subjective Norms	0.865308	0.865308	0.922343	0.950667
PBC	1.000000	1.000000	1.000000	1.000000
Moral Obligation	0.830835	0.830835	0.796941	0.907592
Halal Knowledge	0.817724	0.817724	0.779886	0.899665
Attitude * Moral Obligation	0.896329	0.896329	0.884479	0.945330
PBC*Halal Knowledge	0.932192	0.932192	0.927393	0.964906
Intention	0.885268	0.885268	0.870488	0.939142

Descriptive Data

Table 4: Mean values of variables

Variables	All Samples	Students from Non-Muslim Studies	Students from Muslim Studies
Attitude	4.71	4.54	4.88
Subjective Norms	2.82	2.78	2.87
Perceived Behavioral Control	4.26	4.18	4.34
Moral Obligation	4.28	4.22	4.33
Halal Knowledge	4.31	4.25	4.36
Intention	4.50	4.37	4.63

Based on Table 4, the attitude of liking to buy halal products by students who join Muslim Studies of 4.88 is higher compared to non-Muslim Studies of 4.54. It shows that students from Muslim Studies have a more positive evaluation of halal products. Subjective norms have similar mean values for all students, students who join Muslim Studies, and who do not, of 2.82, 2.78, and 2.87, respectively. This shows that the encouragement of lecturers, friends, and the government in buying halal products is quite low. The intention to buy halal products does not come from the influence of the surrounding environment. The perceived behavioral control, moral obligation, halal knowledge, and purchase intention of students from Muslim Studies is higher than non-Muslim Studies which shows that Muslim Studies students have higher ease, moral obligation, halal knowledge, and intention to buy halal products than non-Muslim Studies. Overall, by joining Islamic-based students' organizations such as Muslim Studies, it can more stimulate students' awareness of halal products.

Hypothesis Test Results

The results of the influence of attitude, subjective norms, perceived behavior control, halal knowledge, and moral obligation on intention are shown in Table 5 as follows. The result is the perceived control behavior and halal knowledge affect intention. Also, halal knowledge can strengthen the influence of perceived behavioral control on intention.

Table 5: Path analysis results

	All Samples (t-stat)	Non-Muslim Studies (t-stat)	Muslim Studies (t-stat)
Attitude → Intention	1.270548	0.554617	0.824757
Subjective Norms → Intention	0.431026	0.764230	2.612277
Perceived Behavioral Control → Intention	2.341905	2.625498	2.205097
Moral Obligation → Intention	1.866071	1.850760	0.460681
Halal Knowledge → Intention	2.255448	3.080903	2.064789
Attitude * Moral Obligation → Intention	1.263688	0.577490	0.375382
Perceived Behavioral Control * Halal Knowledge → Intention	2.741855	3.067747	2.613110

DISCUSSION

Attitude does not affect intention. This result supports the previous findings of Marmaya et al. (2019), but different with Ali et al. (2018), Vanany et al. (2019), Soon and Wallace (2017), Jumani and Sukhabot (2019), and Mukhtar and Butt (2012). A positive and pleasant attitude or assessment towards halal products does not necessarily result in a high intention to buy halal products. Subjective norms do not affect intention. This result is consistent with Vanany et al. (2019) and Soon and Wallace (2017) which show that respondents do not receive social pressure to consume halal products. Although people around will not agree if respondents buy non-halal products, there is no certain party that directly pressures them to always buy halal products (Vanany et al., 2019). The second possibility is that the social pressures that respondents receive vary, which this study does not identify the respondent's family background (Soon and Wallace, 2017), so it does not show each role in forming an intention. Nevertheless, respondents still have the intention to buy halal products as a form of obligation as a Muslim.

Perceived behavioral control has a positive effect on intention which is in line with the findings of Ali et al. (2018), Khan et al. (2017), and Marmaya et al. (2019). The respondents' identity as Muslim and the condition of those who have the ability and control to buy halal products reflect conditions that make it easier for them to buy halal products. This facilitating condition further influences the intention to buy halal products.

The moral obligation does not influence intention. This result is different from the finding of Vanany et al. (2019). Although moral consideration plays an important role in the consumption of halal products, this feeling of responsibility is not one of the motivations for consuming halal products.

Halal knowledge has a positive effect on intention. This result is different from Suki and Salleh (2018) who found no influence but in line with Nurhayati and Hendar (2019) who found that halal knowledge positively influences intention. Halal knowledge is a vital factor in the purchasing chain because knowledge gives a first impression of the product (Rahim, 2017). Halal knowledge becomes an important source of information in deciding whether to buy a product or not. The greater the consumer's knowledge related to halal products, the greater the intention to buy halal products (Nurhayati and Hendar, 2019).

The moral obligation does not strengthen the influence of attitude on intention. Even if someone has a positive assessment of something, his moral obligation as a Muslim does not strengthen his attitude or judgment to form an intention. Someone may have a low moral obligation, but still has a strong positive attitude (Ali et al., 2017).

Halal knowledge strengthens the effect of perceived behavioral control on intention. This shows that it is important for Muslim consumers to know the characteristics and features of the products he will buy and use. Halal knowledge also becomes an integral part of a Muslim to optimize actions to be following Islamic principles (Nurhayati and Hendar, 2019). Knowledge obtained by respondents will make it easier for them to buy halal products.

There are impacts of perceived behavioral control and halal knowledge on intention both in Non-Muslim Studies students and Muslim Studies students. However, the impact is higher in Non-Muslim Studies students than Muslim Studies students.

In general, among the three factors of intention in TPB, only perceived behavioral control that affects intention to buy halal products. Evaluation (attitude) towards halal products does not guarantee people to have intention in halal products. Besides, other people opinion also is not important and does not build intention. Nevertheless, perceived behavioral control which represents the self-control and full discretion of each individual to buy halal products or not, is an important factor of intention to buy halal products. If the individual has the latitude to buy halal products, they will buy the products. Furthermore, halal knowledge about what parts of products that make it halal or not and what is allowed or prohibited by Islam, is important in growing intention to buy halal products.

CONCLUSION

On average, students have sufficient moral obligation and halal knowledge whereas students who join Islamic-based organizations have higher perception and intention toward halal products. Attitude, subjective norms, and moral obligation do not affect intention. Positive attitude, environment, and moral obligation do not encourage the formation of an intention to buy halal products. Respondents will buy halal products if they are supported by the ease and ability to buy halal products (perceived behavioral control) and their halal knowledge. If students have more access and know about halal products, they will have the intention to buy halal products. Furthermore, the moral obligation does not strengthen the influence of attitude on intention, whereas halal knowledge strengthens the effect of perceived behavioral control on intention. The results of this study implicate that halal knowledge or literacy should be continually improved by related parties to encourage the purchase of halal products by Muslims.

LIMITATION

This study was only conducted on students in one university who join Islamic-based students' organization namely Muslim Studies and who do not. Future studies can be carried out with broader samples that add different characteristics of respondents. Different characteristics may result in various patterns of moral obligation and halal knowledge.

REFERENCES

- Abduh, M., Duasa, J., & Omar, M. (2011). Factors influence depositors' withdrawal behavior in Islamic banks: a theory of reasoned action. *International Journal of Human and Technology*, 60 (12), 2074-2079.
- Ali, A., Xiaoling, G., Sherwani, M., & Ali, A. (2017). Factors affecting halal meat purchase intention – evidence from international Muslim students in China. *British Food Journal*, 119 (3), 527-541.
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50 (2), 179-221.
- Alba, J. W. & Hutchinson, J. W. (1987). Dimensions of consumer expertise. *The Journal of Consumer Research*, 13 (4), 411-454.
- Ali, A., Ali, A., Xiaoling, G., Sherwani, M., & Hussain, S. (2018). Expanding the theory of planned behaviour to predict Chinese Muslims halal meat purchase intention. *British Food Journal*, 120 (1), 2-17.
- Awan, H. M., Siddiquei, A. N., & Haider, Z. (2015). Factors affecting halal purchase intention - evidence from Pakistan's halal food sector. *Management Research Review*, 38 (6), 640-660.
- Azam, A. (2016). An empirical study on non-Muslim's packaged halal food manufacturers: Saudi Arabian consumers' purchase intention. *Journal of Islamic Marketing*, 7 (4), 441-460.
- Bonne, K. I., Vermeir, F., Bergeaud-Blackler, & Verbeke, W., (2007). Determinant of halal meat consumption in France. *British Food Journal*, 109 (5), 367-386.
- Chi, H., Yeh, HR., & Chien, S. (2011). Applying theory of reasoned action and technology acceptance model to investigate purchase behavior on smartphone. *Journal of International Management Studies*, 6 (3), 1-11.
- Elseidi, R. I. (2018). Determinants of halal purchasing intentions: evidences from UK. *Journal of Islamic Marketing*, 9 (1), 167-190.
- Farhat, K., Aslam, W., & Sanuri, B. M. M. S. (2019). Predicting the intention of generation M to choose family takaful and the role of halal certification. *Journal of Islamic Marketing*, 10 (3), 724-742.
- Fishbein, M. & Ajzen, I. (1980). *Belief, Attitude, Intention, and Behavior: An Introduction to Theory and Research*. Massachusetts: Addison-Wesley, Reading.
- Garg, P. & Joshi, R. (2018). Purchase intention of "halal" brands in India: the mediating effect of attitude. *Journal of Islamic Marketing*, 9 (3), 683-694.
- Haines, R., Street, M. D., & Haines, D. (2008). The influence of perceived importance of an ethical issue on moral judgment, moral obligation, and moral intent. *Journal of Business Ethics*, 81 (2), 387-399.
- Jumani, Z. A. & Sukhabot, S. (2019). Behavioral intentions of different religions purchasing halal logo products at convenience stores in Hatyai. *Journal of Islamic Marketing*, forthcoming paper.
- Khan, M. M., Asad, H., & Mehboob, I. (2017). Investigating the consumer behavior for halal endorsed products. Case of an emerging Muslim market. *Journal of Islamic Marketing*, 8 (4), 625-641.
- Lin, L. Y. & Chen, C. S. (2006). The influence of the country-of-origin image, product knowledge and product involvement on consumer purchase decisions: an empirical study of insurance and catering services in Taiwan. *Journal of Consumer Marketing*, 23 (5), 248-265.
- Marmaya, N., Zakaria, Z., & Mohd Desa, M. (2019). Gen Y consumers' intention to purchase halal food in Malaysia: a PLS-SEM approach. *Journal of Islamic Marketing*, 10 (3), 1003-1014.
- Mashitoh, A. S., Rafida, A. R. N., & Alina, A. R. (2013). Perception towards halal awareness and its correlation with halal certification among Muslims. *Middle-East Journal of Scientific Research*, 16, 1-4.
- Mukhtar, A. & Butt, M. M. (2012). Intention to choose halal products: the role of religiosity. *Journal of Islamic Marketing*, 3 (2), 108-120.
- Muslichah, Abdullah, R., & Razak, L. A. (2019). The effect of halal foods awareness on purchase decision with religiosity as a moderating variable. A study among university students in Brunei Darussalam. *Journal of Islamic Marketing*, forthcoming paper.
- Nurchahyo, A. & Hudrasyah, H. (2017). The influence of halal awareness, halal certification, and personal societal perception toward purchase intention: a study of instant noodle consumption of college student in Bandung. *Journal of Business and Management*, 6 (1), 21-31.
- Nurhayati, T. & Hendar, H. (2019). Personal intrinsic religiosity and product knowledge on halal product purchase intention. Role of halal product awareness. *Journal of Islamic Marketing*, forthcoming paper.
- Geiger-Oneto, S. & Minton, E. A. (2019). How religiosity influences the consumption of luxury goods: exploration of the moral halo effect. *European Journal of Marketing*, forthcoming paper.
- Rahim, N. F. B. (2017). Consumer Behaviour, Perception and Planning Towards Halal Marketing. In Mutum, D., Butt, M., & Rashid, M. (Ed.) *Advances in Islamic Finance, Marketing, and Management*, Emerald Group Publishing Limited, 271-307.
- Rest, J. R. (1986). *Moral Development*. New York: Praeger.
- Soon, J. M. & Wallace, C. (2017). Application of theory of planned behaviour in purchasing intention and consumption of halal food. *Nutrition & Food Science*, 47 (5), 635-647.
- Suki, N. M. & Salleh, A. S. A. (2018). Mediating effect of halal image on Muslim consumers' intention to patronize retail stores. Some insights from Malaysia. *Journal of Islamic Marketing*, 9 (2), 338-355.
- Taib, F. M., Ramayah, T., & Razak, D. A. (2008). Factors influencing intention to use diminishing partnership home financing. *International Journal of Islamic and Middle Eastern Finance and Management*, 1 (3), 235-248.
- Vanany, I., Soon, J. M., Maryani, A., & Wibawa, B. M. (2019). Determinants of halal-food consumption in Indonesia. *Journal of Islamic Marketing*, forthcoming paper.
- Venkatesh, V. & Davis, F. D. (2000). A theoretical extension of the technology acceptance model: Four longitudinal studies. *Management Science*, 46 (2), 186-205.

Suparti

Faculty of Economics

Universitas Negeri Malang, Jl. Semarang No. 5 Malang, Indonesia

Email: suparti_andi@yahoo.com

Sudarmiatin

Faculty of Economics

Universitas Negeri Malang, Jl. Semarang No. 5 Malang, Indonesia

Email: sudarmiatin.fe@um.ac.id

Faris Khoirul Anam

Faculty of Letter

Universitas Negeri Malang, Jl. Semarang No. 5 Malang, Indonesia

Email: faris.fs@um.ac.id

Vega Wafaretta

Faculty of Economics

Universitas Negeri Malang, Jl. Semarang No. 5 Malang, Indonesia

Email: vega.wafaretta.fe@um.ac.id