FACTORS THAT AFFECTS PURCHASING OF HALAL LABEL PRODUCT:

A STUDY AT UUM MUSLIM CONSUMER

A project paper submitted to the College of Business in partial fulfillment of the requirements for the degree Master of Science (Management)

University Utara Malaysia

By

Siti Haryani Bt Mat Yusoff

2011

PERMISSION TO USE

In presenting this project paper in partial of requirement for a postgraduate degree from the Universiti Utara Malaysia, the author agrees that the University Library may make it freely available for inspection. The author further agree that permission for copying of this thesis in any manner in whole or in part, for scholarly purposes may be granted by my supervisor on in their absence by the Dean of the Graduate School. It is understood that any copying or publication or use of this thesis or parts thereof for financial gain shall not be allowed without any written permission. It is also understood that due recognition shall be given to me and to Universiti Utara Malaysia for any scholarly use which may be made of any material from thesis. Requests for permission to copy or to make other use of materials in this thesis, in whole or in part should be addressed for:

Dean of Postgraduates and Research

College of Business

Universiti Utara Malaysia

06010 Sintok

Kedah Darul Aman

DECLARATION

The author is responsible for the accuracy of all opinion, technical comment, factual report, data, figures, illustrations and photographs in this dissertation. The author bears full responsibility for the checking whether material submitted is subject to copyright or ownership right. UUM does not accept any liability for the accuracy of such comment, report and other technical and factual information and the copyright or ownership rights claims.

Siti Haryani Bt Mat Yusoff
806137
College of Business
Universiti Utara Malaysia
06010 Sintok
Kedah Darul Aman
21 May 2011

ABSTRACT

This study was implementing extended Theory of Planned Behavior to examine the factor that affects purchasing of Halal label product: a study of Muslim consumer in UUM. The study was to examine the relationship between attitude, subjective norm, perceived behavioral control, knowledge, habit and religiosity with purchase behavior. A total of 200 questionnaires have been distributed to UUM staff and students, How ever only 190 were returned and useable for analysis. Factor analysis and reliability analysis shows that one of the component from TPN is not valid and reliable for further analysis. Regression analysis indicated that only habit, perceived behavioral control and religiosity have the significant relationship with purchase behaviors. The findings were discussed and recommendation for future research was also addressed.

ABSTRAK

Kajian ini menggunakan Teori Gelagat Terancang untuk menjalankan kajian terhadap factor-faktor yang mempengaruhi pembelian barangan berlabel halal di kalangan pengguna Muslim di UUM. Kajian ini adalah untuk melihat hubungan diantara sikap, norma subjektif, kawalan gelagat, pengetahuan, habit dan keagamaan dengan tingkahlaku belian. Sejumlah 200 soal selidik telah di edarkan di kalangan kakitangan dan pelajar UUM. Hanya 190 berjaya di kumpul semula.Kajian pemfaktoran dan kebolehpercayaan menunjukkan hanya satu komponen dari teori Gelagat Terancang tidak sah dan tidak kebolehupercayaan. Kajan regresi menunjukkan habit, kawalan gelagat dan keagamaan mempunyai hubungan dengan tingkahlaku belian. Hasil kajian telah di bincangkan dan saranan untuk kajian yang akan datang juga diberikan.

ACKNOWLEDGEMENTS

TABLE OF CONTENTS

Page Number

CHAPTER 1 INTRODUCTION

CHAPTER 2: LITERATURE REVIEW

CHAPTER 3: METHODOLOGY

Appendix

LIST OF TABLE

LIST OF FIGURE

CHAPTER 1

INTRODUCTION

1.0 INTRODUCTION

This research paper is attempted to study the factors that affect purchase behaviour of halal label product among UUM Muslims using the application of Theory of Planned Behavior (TPB) as a conceptual framework.

"The study of consumer behaviour in Malaysia is vital when it comes to marketing of halal products" (Lada et.al, 2009). Muslim consumers are seemed to be similar with other consumer segment. All consumer demand for good and healthy product, but Muslim consumer demand the product not only good and healthy but must also halal or syariah compliance. Halal is not only for food. "Halal actually covers wide areas of consideration such as purchase intention, source of income, attitude towards advertisement, attitude toward product and purchase intention, word of mouth and religiosity"(Shaari and Arifin, 2010). Halal label has been used as confirmation and signal to the Muslim that those product and services are permissible to be patronage.

Malaysia's Department of Islamic Development (JAKIM) is responsible to endorse the halal logo and certificate. JAKIM is the government authority that manages the halal logo issues. The global manufacturer companies that enter the Malaysian market have to obtain the halal logo from JAKIM. Muslim consumers will look at the halal logo on the product as

1

assurance of *halal-ness* and the quality. Focus will be on Muslim consumer to study the factor that affects actual purchase of halal label products.

1.1 BACKGROUND OF THE STUDY

Malaysia is said to be in the forefront in developing standard for the Halal industry that meets international best practices. The Malaysian government in its Third Industrial Master Plan stated that one of the objectives is to make Malaysia as the global Halal hub for the production and trade in Halal goods and services. It is a great potential for developing and promoting halal product and services for the global market, because the increasing of Muslim population. "It is about 1.6billion and spread across the world." (Lada et.al, 2009). Halal product and services are gaining acceptability among non Muslim consumer. "Global market value for trade in halal food and non food is estimated at US$2.1 trillion annually."(Report on development of the halal industry, chapter 21, www.halalrc.org)

Halal industry covers Foods, pharmaceutical, health products, medical devices, cosmetics and toiletries. It also includes services such as travel & tourism, logistic, packaging, branding, marketing and advertising.

Halal is an Arabic word meaning permissible or lawful. According to the Holy Quran, a Halal concept applies to all aspect of life. Foods, cosmetic, pharmaceutical and medical material, and also clothes need to be lawful. Based on the definition of halal retrieved from the website kohalal.com; "halal is an Arabic word that carries the meaning allowed or permitted. Halal does

not apply to food only but also to relationship between people, clothing, business, occupation, finances, investment etc."

The material or ingredients that are used to produce goods, the process that involves transformation from raw material to finishing goods need to be halal. Muslim is bound to consume products that are permitted by syariah. "Muslim become more knowledgeable of their religion, they will be more particular on the type of products and services that they consume or use. Halal label become importance when Muslim consumer seek information about they products that will consume."(Shafie and Othman, 2006) The demand for halal products has increased. According to article in the Halal journal by Dr. Saad Al Harran and Patrick Low (2008), the global Halal market is reported to be worth USD 580 billion. Halal products are products that have the Halal logo which confirmed all the ingredients and process are syariah compliant or lawful.

"In year 2011, Malaysia halal market is targeted to be USD5billion or RM15billion due to increase of halal product demand" (Siti Maisarah Sheikh Rahim, 2011). As reported by local newspaper, Utusan online.com, there been increased consumer awareness toward halal logo product within these three years. It is important for halal industry to build a consumer profile. This will provide information about Muslim consumer behaviour. The fast change of food and non food technology manufacturing, globalizations and biotechnology, it is essential for marketers to understand the halal market and the Muslim consumer.

1.2 RESEARCH ISSUES AND PROBLEMS:

In Islam, consuming halal products and foods is a must for every Muslim. This rule is mentioned in Holy Quran in the Surah Al Baqarah, verse 172; "O you have believed, eat from the pure things which we have provided you and be grateful to Allah, if it s Him you worship." This rule has been emphasized several times by Allah in the Holy Quran. The following are verses that mention about halal consumption:

$$وَكُلُواْ مِمَّا رَزَقَكُمُ ٱللَّهُ حَلَٰلًا طَيِّبًا ۚ وَٱتَّقُواْ ٱللَّهَ ٱلَّذِىٓ أَنتُم بِهِۦ مُؤْمِنُونَ ٨٨$$

And eat of what Allah has provided for you [which is] lawful and good. And fear Allah, in whom you are believers. (Holy Quran, Al Maidah: 88)

The above ayat clearly forbid Muslim to consume khinzir or pig or anything that come from pig. The ayat 88 shows to us that eating halal food and products will lead to taqwa and thus will make us become the real mukmin.

حُرِّمَتْ عَلَيْكُمُ ٱلْمَيْتَةُ وَٱلدَّمُ وَلَحْمُ ٱلْخِنزِيرِ وَمَآ أُهِلَّ لِغَيْرِ ٱللَّهِ بِهِۦ وَٱلْمُنْخَنِقَةُ وَٱلْمَوْقُوذَةُ وَٱلْمُتَرَدِّيَةُ وَٱلنَّطِيحَةُ وَمَآ أَكَلَ ٱلسَّبُعُ إِلَّا مَا ذَكَّيْتُمْ وَمَا ذُبِحَ عَلَى ٱلنُّصُبِ وَأَن تَسْتَقْسِمُوا۟ بِٱلْأَزْلَٰمِ ذَٰلِكُمْ فِسْقٌ ٱلْيَوْمَ يَئِسَ ٱلَّذِينَ كَفَرُوا۟ مِن دِينِكُمْ فَلَا تَخْشَوْهُمْ وَٱخْشَوْنِ ٱلْيَوْمَ أَكْمَلْتُ لَكُمْ دِينَكُمْ وَأَتْمَمْتُ عَلَيْكُمْ نِعْمَتِي وَرَضِيتُ لَكُمُ ٱلْإِسْلَٰمَ دِينًا فَمَنِ ٱضْطُرَّ فِي مَخْمَصَةٍ غَيْرَ مُتَجَانِفٍ لِّإِثْمٍ فَإِنَّ ٱللَّهَ غَفُورٌ رَّحِيمٌ ﴿٣﴾

Prohibited to you are dead animals, blood, the flesh of swine, and that which has been dedicated to other than Allah , and [those animals] killed by strangling or by a violent blow or by a head-long fall or by the goring of horns, and those from which a wild animal has eaten, except what you [are able to] slaughter [before its death], and those which are sacrificed on stone altars, and [prohibited is] that you seek decision through divining arrows. That is grave disobedience. This day those who disbelieve have despaired of [defeating] your religion; so fear them not, but fear Me. This day I have perfected for you your religion and completed My favor upon you and have approved for you Islam as religion. But whoever is forced by severe hunger with no inclination to sin - then indeed, Allah is Forgiving and Merciful. (Holy Quran, Al-Maidah: 3)

يَـٰٓأَيُّهَا ٱلرُّسُلُ كُلُوا۟ مِنَ ٱلطَّيِّبَـٰتِ وَٱعْمَلُوا۟ صَـٰلِحًا ۖ إِنِّى بِمَا تَعْمَلُونَ عَلِيمٌ ٥١

[Allah said], "O messengers, eat from the good foods and work righteousness. Indeed, I, of what you do, am Knowing. (Holy Quran, 23:51)

إِنَّمَا حَرَّمَ عَلَيْكُمُ ٱلْمَيْتَةَ وَٱلدَّمَ وَلَحْمَ ٱلْخِنزِيرِ وَمَآ أُهِلَّ بِهِۦ لِغَيْرِ ٱللَّهِ ۖ فَمَنِ ٱضْطُرَّ غَيْرَ بَاغٍ وَلَا عَادٍ فَلَآ إِثْمَ عَلَيْهِ ۚ إِنَّ ٱللَّهَ غَفُورٌ رَّحِيمٌ ١٧٣

He has only forbidden to you dead animals, blood, the flesh of 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 Forgiving and Merciful. (Holy Quran, Al-Baqarah : 173)

يَـٰٓأَيُّهَا ٱلنَّاسُ كُلُوا۟ مِمَّا فِى ٱلْأَرْضِ حَلَـٰلًا طَيِّبًا وَلَا تَتَّبِعُوا۟ خُطُوَٰتِ ٱلشَّيْطَـٰنِ ۚ إِنَّهُۥ لَكُمْ عَدُوٌّ مُّبِينٌ ١٦٨

O mankind, eat from whatever is on earth [that is] lawful and good and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy. (Holy Quran, Al-Baqarah: 168)

فَكُلُوا۟ مِمَّا ذُكِرَ ٱسْمُ ٱللَّهِ عَلَيْهِ إِن كُنتُم بِـَٔايَـٰتِهِۦ مُؤْمِنِينَ ﴿١١٨﴾

So eat of that [meat] upon which the name of Allah has been mentioned, if you are believers in His verses. (Holy Quran, 6: 118)

وَلَا تَأْكُلُوا۟ مِمَّا لَمْ يُذْكَرِ ٱسْمُ ٱللَّهِ عَلَيْهِ وَإِنَّهُۥ لَفِسْقٌ ۗ وَإِنَّ ٱلشَّيَـٰطِينَ لَيُوحُونَ إِلَىٰٓ أَوْلِيَآئِهِمْ لِيُجَـٰدِلُوكُمْ ۖ وَإِنْ أَطَعْتُمُوهُمْ إِنَّكُمْ لَمُشْرِكُونَ ﴿١٢١﴾

And do not eat of that upon which the name of Allah has not been mentioned, for indeed, it is grave disobedience. And indeed do the devils inspire their allies [among men] to dispute with you. And if you were to obey them, indeed, you would be associators [of others with Him]. (Holy Quran, 6: 121)

Thus from the above verses, consuming halal food and products is a must for every Muslim.

Past research in halal products mostly studied on halal food, Alam S.S. and Sayuti M.N (2011), Lada et.al (2009), and Positioning Malaysia as Halal hub (2009). The above studies however did not use construct of religiosity based on Islamic definition.

Past studies in halal consumption in Malaysia such as Alam S.S. and Sayuti M.N. (2011) only studied purchasing behavior on halal food and not on halal label products. Thus past study by Alam S.S. and Sayuti M.N. (2011) cannot be used to conclude on the halal purchasing behavior on other products.

Currently Malaysian government is heavily promoting Malaysia as a Halal hub. Referring to chapter 21, on Development of the on Halal Industry, among the objectives of Third Industrial Master Plan (IMP3), 2006-2020; is to make Malaysia the Global Halal-hub for the production and Halal trade in Halal goods and services. Thus it is very important to conduct study on halal sector to contribute to more knowledge on halal sector especially in Malaysia. (Report on development of the halal industry, chapter 21, www.halalrc.org)

1.3 RESEARCH QUESTION:

In this study, there are several research questions that that need to be answered. Those are such as:

1. Does attitude affects purchase behavior?

2. Does subjective norm affects purchase behavior?

3. Does perceived behavioral control affects purchase behavior?

4. Does knowledge affects purchase behavior?

5. Does habit affects purchase behavior?

6. Does religiosity affects purchase behavior?

1.4 OBJECTIVES OF THE STUDY:

Generally the main objective of the study is to examine the Malaysian consumer behavior toward halal consumption. Specifically the objectives of the study are such as;

1. To examine the effect of attitude toward actual purchase of halal label products.

2. To examine the effect of subjective norm toward actual purchase of halal label products.

3. To examine the effect of perceived behavioral control toward actual purchase of halal label products.

4. To examine the effect of knowledge toward actual purchase of halal label products.

5. To examine the effect of habit toward actual purchase of halal label products

6. To examine the effect of religiosity toward actual purchase of halal label products

1.5 SIGNIFICANT OF STUDY:

Hopefully, result of the study will help Muslim and non Muslim business organizations, global manufacturers, Muslim entrepreneurs to have better understanding regarding Muslim consumer behavior. This study attempted to provide new information about Muslim consumer purchased behavior and their post purchased experience towards Halal label products.

In the other hands, the information available will increase the sensitivity and understanding among global manufacturers towards Muslim consumer purchase behavior generally on the halal products. The findings will encourage food and non food manufacturers to utilize the information on halal products.

1.6 DEFINITION OF KEY TERMS.

This study is based on two main topics, which are the extended of Theory of Planned Behaviour and others variable that are consider having effects to the purchase behaviour of halal label products. The specific definitions need to be understood.

1.6.1 Theory of Planned Behaviour (TPB).

Theory of Planned Behaviour, (TPB) is a theory that explains three conceptually independents variable or in this study determinant of behavioural intention: attitudes, subjective norm and perceived behavioural control. (Ajzen, 1991). Arguably theory of Planned Behaviour is the most widely apply to determine human behaviour towards decision making. TPB also has been used as at theoretical framework in examining halal food purchasing behaviour in Malaysia (Alam Shah.S., 2011). For this particularly study, TPB will be used as theoretical frame work and stress on the purchase behaviour itself rather than intention only.

1.6.2 Halal

Halal is an Arabic word meaning permissible. Muslims are bond to follow syariah law in all aspect of life, including products that are allows to be consumed. Halal is not only for food but also for all products and services. Halal label is label that contains information about the product including the halal logo. The halal logo identifies in simplest way that the product is halal. The halal logo can be from various countries and department. In Malaysia, JAKIM is the authority issuing the halal certificate and halal logo to be exhibit on the product label. Opposite halal is haram. Haram mean unlawful or behaviour or acts that are prohibited by Islam religion.

1.6.3 Muslim

Who are Muslim? Muslim is someone whose religion is Islam. "Muslim is an Arabic word literally means someone who submits the will to God". (Abu 'Ilyaad, 2011, as cited in fatwa- online.com, About Islam). Islam is meant for the entire world and anyone who accept this message become Muslim.

1.6.4 Religiosity

When we discuss about Halal products and Muslim consumer on the whole we are discussing about Islam as a Religion. Islam is a code of conduct, a way of life and explanation of existence as defined by God, Allah SWT (Wilson and Liu, 2011). According to Delener, 1990 religiosity is the degree to which an

11

individual committed to particular religious group. Religiosity is one of the most important cultural forces and a key influence in buying behaviour (Essoo and Dibb, 2004).

1.6.5 Habit

Verplanken & Aarts (1999) as cited by Verplanken & Orbell (2003) has defined habits as learned sequences of acts that have become automatic responses to specific cues, and are functional in obtaining certain goals or end-states. By this definition habits has a number of features.

1.7 ORGANIZATION OF THE REPORT

The research project consists of five chapters. Chapter 1 outline the introduction of the study, the problems under investigation, the purpose and significance of the study, the research objectives and definition of key terms. Chapter 2 reviews the literature, halal market, Muslim consumer, knowledge, outlines the meaning of the halal label products, describes the meaning and importance of knowledge influence, habit and religion beliefs among Muslim consumers, develops research framework, and hypothesis. Chapter 3 presents the methodology which explains the variables and measurement, sample, research instrument used, scale of measurement, data collection method and statistical testing and analysis. The results of the study will discuss in Chapter 4. The final chapter, Chapter 5 presents the discussion of the results. It also

highlights the implications of the results, limitation of the study and recommendations for future research.

1.8 CHAPTER SUMMARY

This chapter has presented the background of the study as introduction as well as describing the problem statements, research objectives and the significance of the study. In this chapter, few terms also are defined to give a clear picture what is the research all about. This research also stressed on the importance of halal products to Muslim consumer and the increasing awareness toward the development of halal industry.

CHAPTER 2

LITERATURE REVIEW

2.0 INTRODUCTION

The background of study explains about context and purpose of the study already discussed in the Chapter 1. This chapter is a continuation discussion from previous chapter. The main purpose of this study is to examine factors that effects Muslim consumers purchase behavior towards halal label products. This chapter will discuss about concept and dimensions of study that has been explain in previous research. This chapter focuses on the theoretical development of a conceptual model in investigating factors that effects Muslim consumers purchase behavior toward halal label products. The following sections describe about the conceptual framework and the formulation of hypothesis.

2.1 DEFINITION OF RESEARCH VARIABLES.

There are nine variables in this study, which are purchased behavior as dependent variable. Attitude, Subjective norm, Perceived Behavioral Control, Knowledge (towards Halal label products), habits, religion belief (Islam), Satisfaction and Iman are the independent variables. Satisfaction and Iman are the two elements that have been examined as post purchase behavior.

2.1.1 Attitude

Attitude is express by "the degree to which a person has a favorable or unfavorable evaluation or appraisal of the behavior in question" (Ajzen, 1991). According to (Ajzen, 1991), "the more favorable the attitude with respect to a behavior, the stronger is the individual to perform the behavior under consideration." In attempt to study factors that affects Muslim consumer behavior, few studies have been reviews. One of the studies demonstrated that consumers have positives attitudes to purchase halal food products. "Attitude is an important factors influencing consumer intention in purchasing halal food products because those with high positive attitudes appeared to have greater intention to intend to purchase halal food products" (Alam Shah.S, 2011). This study is stress on the actual purchase behavior, so the focus is on the attitudes of the Muslim consumer that have been purchased halal label products. The attitudes towards halal label products are expected to be positives therefore they more likely to purchase halal label products.

2.1.2 Subjective Norm

"Subjective norm refers to the individual's perceptions of general social pressure to perform (or not to perform) the behavior" (Armitage and Conner, 2001). In this study consumer will motivate to do the purchase because others that related to them influences them in the decision to purchase Halal label

products. Others people here, are referring to the consumer's close family, spouse, best friend and people whom their opinion were valued.

"The predictor social factor termed subjective norm is the perceived social pressure to comply with expectations about engaging in the behavior which should influence the individual intention to perform or not the behavior" (Alam Shah.S., 2011). If Muslim consumer believe that those important people to them think Halal label products are good, they are more likely to purchase Halal label products. According to Armitage and Conner (2001), several researchers argued about subjective norm as predictor of intention and removed it from analysis. Subjective norm was said to be weak and inadequate to predicts intention. For this research, subjective norm is still use for measuring purchase behavior, thus many opinion suggest to adds others variables to support inadequate measure of subjective norm. This research has adds three other variables as predictors to purchase behaviors.

2.1.3 Perceived Behavioral Control (PBC)

Perceived behavioral control (PBC) is refers to perceived ease/difficulty in performing the behavior. According to Ajzen, (1991), Perceived behavioral control is the extent to which a person feels able to engage in the behavior. Thus, Muslim consumers who perceive they have control over behavior and have the ability to purchase Halal label products will more likely to do so. "The link between PBC and the behavior suggests that consumers are more likely to engage in behaviors they feel to have control over and are prevented from carrying out behaviors over which they feel to have no control"(Bonne

et.al, 2007). In this study perceived behavior control is the ability to purchased halal label products. Armitage and Conner (2001) found out that PBC is a powerful determinant of both the intention and behavior.

2.1.4 Habit

"Habit is defined as behavior that has become automatic and is beyond an individual's awareness". (Bonne et.al, 2007). Verplanken & Orbell (2003) defined habit as learned sequences of acts that have become automatic response to specific cues, and are functional in obtaining certain goals or end states. Habit is included as one of the independent variable in this research and as a separate component of TPB. In this study, habit is adapted from Onay et. al, (2011) regarding an analysis of consumers' food purchasing Attitudes and Habits in relation to food safety. Halal is well known for the symbol of assurance of quality and safety in both food and non food. Lada et.al (2009) found out that "Halal is no longer just purely religious issue. It is in the realm of business and trade, and becoming a global symbol for quality assurance and lifestyle." Therefore halal represent a complete and perfect standard in terms of quality, safety and purity symbol for products and food for the Muslim consumer specifically. "Halal is being recognized as a new benchmark for safety, hygiene and quality assurance even by non-Muslim consumer" (Muhammad, N. et. al, 2009).

It is essential to examine the relations between habit and Muslim purchase behavior toward Halal label products.

2.1.5 Knowledge

Knowledge is refers to consumer knowledge on halal products. Definition of knowledge retrieved from Merriam-webster.com/dictionary is the fact or condition of knowing something with familiarity gained through experience or association. Term product knowledge in this study is refers to Muslim consumer knowledge towards halal label products. According to Park et.al (1994), two knowledge constructs have been distinguished. First is objective knowledge, which is accurate information about the product class stored in long-term memory. Second is self assessed knowledge or subjective knowledge, which is people's perceptions of what or how much they know about a product class. "Knowledge is pointed out as key ingredient to influence halal purchase intention" (Shaari & Arifin, 2010). As a Muslim, assumption has been made that every Muslim should know what is halal and what haram to be consumed. Product knowledge toward halal product and halal logo is vital to make purchase decision.

Halal label product contain information just the same as others label product, the different is the halal logo. The halal logo on the label gives confirmation to the Muslim consumer especially regarding the halal-*ness* of the product. "Obviously, without the knowledge consumer might be reluctant to purchase a Halal product, or might be purchasing a non-Halal product, or might also ignore a product with foreign Halal logo that is not known to the consumer" (Shaari & Arifin, 2010).

2.1.6 Religiosity

Topbas (2008) mentioned religion is a system of beliefs whose only aim is to bring happiness in the Hereafter; it also aims at crating an environment of tranquility and security for humans by bringing order to social life.

"Religion plays an important role in influencing consumers' attitude and behavior due to nature of human beings, where their attitudes and behavior is based on their belief or religion."(Shaari & Arifin, 2010). The increase demand towards halal label product and an attempt to positioning Malaysia as Halal-hub indicate religion as a significant cultural that influence consumer behavior today. "The Halal market is growing at a tremendous rate; approximating at a global rate of two billion Muslim consumers all over the world" (Muhammad,N. et.al, 2009). Alam, S.S. (2011) defined religion as a set of beliefs that are taught since childhood, and people gradually commit to the religion as they have greater understanding towards the teaching. Islam is not only the religion but it is a way of live that could form a set of behavior that is termed as Islamic. Thus we can say that people who have religion hold certain values that are able to influence their actions and decisions.

"Religion is an important cultural factor to study because it is one of the most universal and influential social institutions that have significant influence on people's attitudes, values and behaviors at both the individual and social levels" (Mokhlis, 2009). There have been several studies on the relationship between religiosity and consumer behavior in general. Alam S.S. (2011)

reached a significant conclusion that religion has greater influence on purchase decision of Muslim consumer.

2.1.7 Purchase Behavior

The dependant variable for this research is purchase behavior. A study on purchase behavior is a study to understand consumer behavior. According to Schiffman,G.L. and kanuk, L.L. (1994), the term consumer behavior refers to the behavior that consumers display in searching for, purchasing, using, evaluating, and disposing of products and services that they expect will satisfy their needs. Thus a purchase decision involved five stages. Five stages of purchase decision are problem recognition, information search, and evaluation of alternatives, purchase decision and post purchase behavior. Figure 2.1 shows five stages of buyer/purchaser decision process.

Figure: 2.1 Five- stage model of the consumer buying process (P.Kotler, 2003).
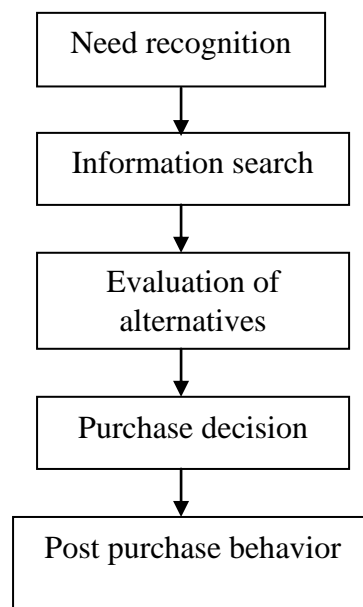
Muslim consumer lives are guided by Islamic law or syariah. Islam is both religion and complete way of life. Muslim comes all from different race, ethnic group and nationalities. "Muslim comprises one of the fastest growing consumer markets in the world and, hence, represents a major growth opportunity for businesses around the world."(A.T.Kearney). Islam is a religion that guides Muslim in all aspect of life. The Quran, the sacred book, and the Sunnah of Prophet Muhammad (peace be upon him) prescribe a way of life which each Muslim must follow. "The purpose of Islam is not to impose limits on humans; on the contrary, its goal is to make them live in tranquility, happiness and stability" (Topbas, 2008). A Sunnah is what Prophet did, say or approved. Muslim behavior is base on five pillars of Islam. The five pillars of Islam are:

1. Syahadah.

Syahadah is testifying that there is none worthy of worship except Allah. A person who has say syahadah with sincere and honesty become a Muslim. Due to this a person should gain more knowledge to understand so that the syahadah will not be violates.

2. Solat (Prayer)

"Solat is the union of the servant with his Lord" (Topbas, 2008). Muslim has to perform the solat 5 times a day. It is a direct link between a people to God, Allah.

3. The Zakat

"Zakat is a religious tax imposed on those who own enough to make it necessary for them to give to the needy."(Topbas, 2008). The word Zakat means purification and growth. Each Muslim has to calculates and pay their Zakat. The amount is two and half of property or harvested plants each year.

4. The fast

The word fast means abstaining one self from eating, drinking and sexual relations. It is a method of self purification.

5. Pilgrimage (Hajj)

Hajj s an obligation a Muslim has to do only once in a lifetime, depends on the ability and affordability of physical and financially. It is a visit to Kaabah in Mecca.

Hadith mention about the five pillars of Islam is:

عَنْ أَبِيْ عَبْدِ الرَّحْمٰنِ عَبْدِ اللهِ بْنِ عُمَرَ بْنِ الْخَطَّابِ رَضِيَ اللهُ عَنْهُمَا قَالَ : سَمِعْتُ رَسُوْلَ اللهِ صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ يَقُوْلُ : بُنِيَ الْإِسْلَامُ عَلَى خَمْسٍ : شَهَادَةِ أَنْ لَا إِلٰهَ إِلَّا اللهُ وَأَنَّ مُحَمَّدًا رَسُوْلُ اللهِ، وَإِقَامِ الصَّلَاةِ، وَإِيْتَاءِ الزَّكَاةِ وَحَجِّ الْبَيْتِ، وَصَوْمِ رَمَضَانَ. رَوَاهُ الْبُخَارِيُّ وَمُسْلِمٌ.

On the authority of Abu 'Abd al-Rahman 'Abdullah bin 'Umar bin al-Khattab, *radiyallahu 'anhuma*, who said: I heard the Messenger of Allah, *sallallahu 'alayhi wasallam*, say:

"Islam has been built upon five things - on testifying that there is no god save Allah, and that Muhammad is His Messenger; on performing *solat*; on giving the *zakat*; on Hajj to the House; and on fasting during Ramadhan." (Al-Bukhari & Muslim).

"Recently, there is growth in the number of Muslims in Malaysia who have understood and show concern for the Islamic teachings and practices."(Alam Shah.S., 2011). According to Essoo and Dibb (2004), religion do dictates consumer behavior. Most of the researchers, found out religion do influence consumer behavior. Asadi (2003) conclude, religion seem to support consumer

23

behavior but it is depending on degree of observance by the Muslim it self, whether the Muslim is conservative or tolerance.

From the discussion above, researcher conclude Iman is value that need to be study as one of the element of post purchase behavior.

2.2 UNDERLYING THEORY – THE THEORY OF PLANNED BEHAVIOR

The Theory of Planned Behavior (TPB; Ajzen, 1988, 1991) proposes a model about how human action is guided. It predicts the occurrence of a specific behavior provided that the behavior is intentional. The model is depicted in Figure 1 and represents the three variables which the theory suggests will predict the intention to perform a behavior. Intentions are the precursors of behavior. The three variables are attitude, subjective norm and perceived behavioral control.

The TPB is an extension of the Theory of Reasoned Action (TRA; Ajzen & Fishbein, 1980; Fishbein & Ajzen, 1975) make necessary by the original model's limitation in dealing with behaviors over which people have incomplete volitional control (Ajzen, 1991). Limitation of TRA is TRA does not include a measure of PBC.

Perceived behavioral control indicates that a person's motivation is influenced by how difficult the behaviors are perceived to be, as well as the perception of

how successfully the individual can, or can not, perform the activity. If a person holds strong control beliefs about the existence of factors that will facilitate a behavior, then the individual will have high perceived control over a behavior. Conversely, the person will have a low perception of control if she or he holds strong control beliefs that impede the behavior. Figure 2.2 below shows the original model of Theory of Planned Behavior, (TPB).

Figure 2.2: The Theory of Planned Behavior (Ajzen, 1991)
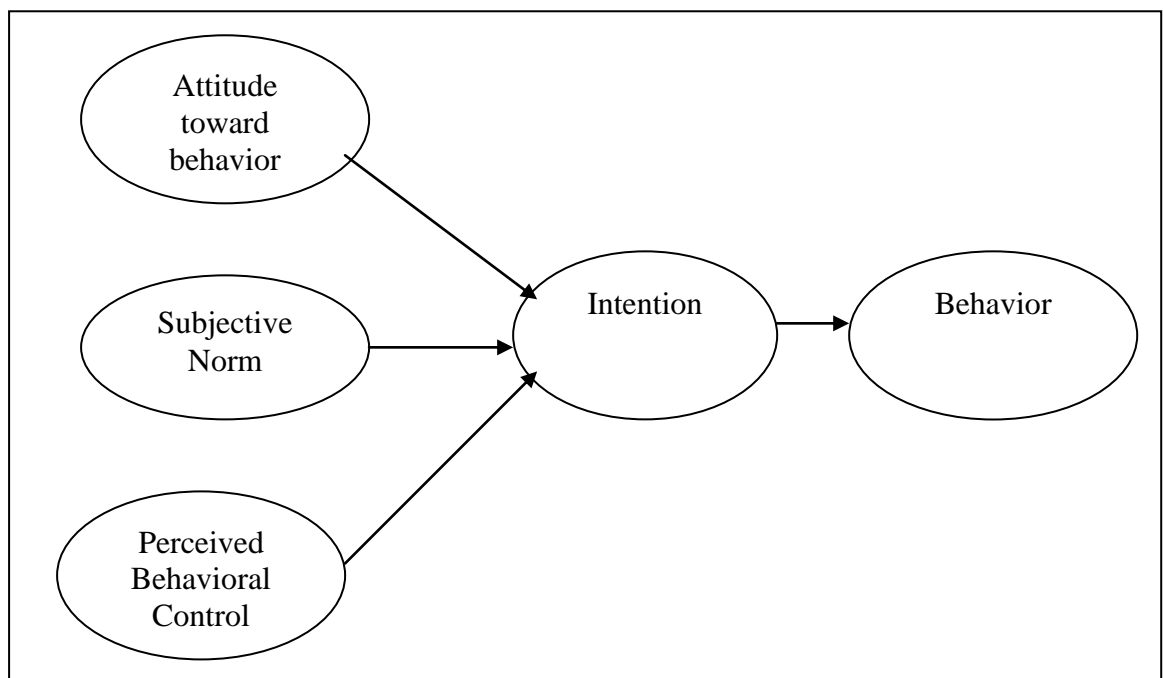
2.3 THEORETICAL FRAMEWORK

The TPB, which has been applied previously to investigate the determinants of Halal meat consumption in France (Bonne et.al, 2007) within Muslim consumer, used as a theoretical framework in Halal food purchasing (Alam Shah S. , 2011) and the theory has been successfully confirmed. Specifically, this study is stress on factors that affects Muslim consumer behavior toward halal label product purchasing. The TPB was applied for this study because TPB included the PBC. "PBC is held to influence both intention and behavior" (Armitage & Conner, 2001). For the purpose of this study, the TPB is applied and adopt to measure the actual Muslim purchase behavior and not the intention. "The inclusion of PBC provides information about the constraint on action as perceived by the actor, and is held to explain why intention does not always predict behavior" (Armitage & Conner, 2001).

Based on the above discussion, this study proposed the following research framework.

Figure 2.3:

Conceptual Framework: Application of Theory of Planned Behavior to

halal label products consumption

| Attitudes toward halal label product

Knowledge towards halal products

Habit |

| Subjective norm (living in Muslim country)

Religiosity |

| Perceived behaviour control (PBC) |

| Purchase behaviour |
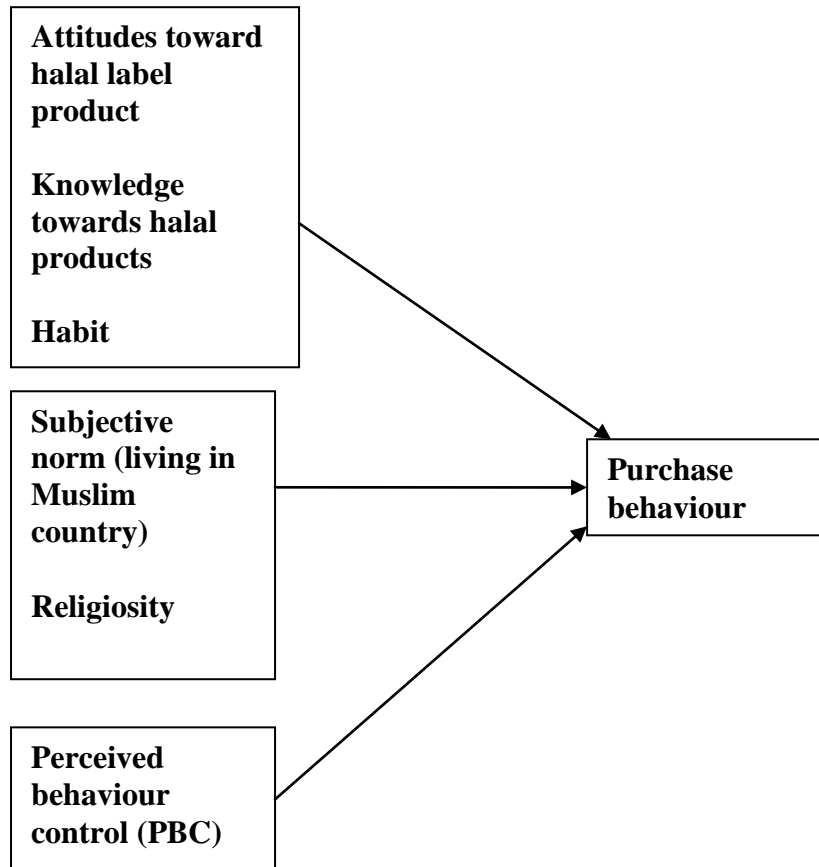
2.4 RESEARCH HYPOTHESIS

To achieve the research objectives and research model, researcher have structure 8 hypothesis. The hypotheses that will be testing in this study are as below:

- Hypothesis 1: There is a significant relationship between attitude and purchase behavior.

- Hypothesis 2: There is a significant relationship between subjective norm and purchase behavior.

- Hypothesis 3: There is a significant relationship between perceived behavioral control and purchase behavior.

- Hypothesis 4: There is a significant relationship between knowledge and purchase behavior.

- Hypothesis 5: There is a significant relationship between habit and purchase behavior.

- Hypothesis 6: There is a significant relationship between religiosity and purchase behavior.

2.5 CHAPTER SUMMARY

This chapter had presented a review of literature that focused on factor that affects Muslim consumer behavior towards purchasing Halal label products and discussion about Halal product, as well as the adoption of TPB model. In consequences, this research also put emphasis on the Muslim consumer behavior as a subject matter of the study. The statement of hypotheses also can be reviewed in this chapter as in the next chapter; the evaluation of the hypotheses result will be discussed.

CHAPTER 3

RESEARCH METHODOLOGY

3.0 INTRODUCTION

This section will discusses the methodology of this study which deals with research design, data collection, explanation of the development of survey questionnaire, sampling design also describe on data analysis technique that will be used and measurement of the variable.

3.1 RESEARCH DESIGN

A quantitative cross sectional research design was used to obtain the data and achieve the objectives of this research. As mentioned in chapter 2, the objectives of this research are to examine the relationship between attitude, subjective norm, perceived behavioral control, knowledge, habit and religiosity with purchase behavior. "A cross sectional research design entails the collection of data on more than one case (usually quite a lot more than one) and at a single point in time in order to collect a body of quantitative or quantifiable data in connection with two or more variables (usually many more than two), which are then examined to detect patterns of association." (Bryman & Bell, 2007).

This type of research design will make it possible for researcher to examine the relationship between variables. The questionnaires consist of 39 variables that will be answer individually and voluntarily. The main focus of this research is the Muslim purchase behavior towards Halal label product, therefore the questionnaire will focusing on Muslim respondents that have been purchasing Halal label product. This selection criterion is important to make sure all the data gathered from this survey is valid and reliable.

3.2 SAMPLING DESIGN

The population for this research is the University Utara Malaysia (UUM) Muslim students and staffs. First of all the respondents must be Muslim so that the objectives of the research are achieved. The other reason is the respondents need to have the experience of purchased the Halal label product, without the experience the respondent might give inappropriate answer to the research questions.

Sampling consists of two types of population. First are students, regardless what are their courses of studies and year of studies. Second types are university staff. University staff might be from various levels of categories, such as management level or academician. This technique will gives researcher a wide variety of demographic profile of the respondents.

The population sample frame for this study is provided by Department of Academic Affair, UUM. According to the report there are thirty thousand six hundred eighty eight (31,688) students. Thus, only eighteen thousand and twenty one (18,021) students stay in the campus. The population frame for staffs is provided by Register Department UUM. According to the report there are about three thousand nine

hundred and twenty six (3,926) staff working in UUM from various department. The sample size for this study will be based from the Sekaran (2003).

Since this research will use regression analysis the sample size that is enough for this research is only 90. According to Roscoe (1975), rule of thumb, as cited in Sekaran (2003), i.e. a sample that is larger than 30 and less than 500 are appropriate for most research, and the size must be several times larger (10 times or more) for multiple regression analysis to be conducted. Thus from the above statements the researcher need to get more than 100 samples.

3.3 DATA COLLECTION

In the process of collecting data, convenience sampling methods were used. Respondent participation is based on voluntary basis (self administered). The respondent were asked whether they have purchased Halal label products before and if the answer is yes, they will be asked whether they would like to participates in the research by answering the questionnaire.

The data collection process took place in UUM and about two and a half weeks to collect the questionnaire. The data process collections were done in April 2011, before final examination for the undergraduate students. 200 questionnaires have been distributed and a total of 190 responses were successfully collected back. A response rate for this research is 95 percent.

3.4 QUESTIONNAIRE DESIGN

The study used a structured questionnaire in Malay language. The questionnaire was pre tested as to make sure the language are easy to understand and will be able to answer by all especially non English education background. The questionnaire included items measuring the components of the proposed model of TPB. The other components were extracted and adapted from selected studies. All items in the variables for this study are measured by using five point Likert Scale ranging from strongly disagree = 1 to strongly agree = 5.

3.4.1 Sources of extraction and adoption of questionnaires.

ATTITUDES TOWARDS HALAL adapted from Bonne and Vermeir, (2007) , Magnusen et. al., (2001), Bredahl, (2001)

1. Halal label product is important to me
2. I am strongly for buying halal label product
3. I think buying halal label product is compulsory (as a Muslim)
4. Product with halal label is good

SUBJECTIVE NORM adapted from M.F.Chen, (2007), Bredahl, (2001)

1. Most people who are important to me think that I should definitely buy it
2. Most people around me, purchase halal label product
3. People who opinion I values, purchase halal label product

PERCEIVED BEHAVIOURAL CONTROL adapted from Bonne et.al, (2007), Bredahl, (2001)

1. I have much control over consuming halal label product
2. It is mostly up to me to purchase halal label product
3. Halal label products are readily available
4. Information on halal label is clear
5. There are a lot of choice possibilities in Halal label product
6. There is sufficient information available on halal label product

HABIT adapted from Bonne et. al.,(2007), Verplanken & Orbell, (2003), Onay et. al., (2011)

1. Purchase halal label product is something that I do without reasoning
2. I always purchase halal label product
3. I pay attention to halal label on product packaging
4. I carefully examine label information when purchasing product

KNOWLEDGE adapted from Shaari & Arifin, (2010), P.E. Pedersen (n.d)

1. I know every product that are prohibited to be eaten or used by a Muslim
2. I know certain products received their halal label from other country
3. I feel very knowledgeable about halal product
4. I have enough knowledge about halal product to give others advice about it
5. Others often seek my advice on halal products.

RELIGIOSITY adapted from Ad-Dimasqi, (2009) and Mustafa Abd Rahman

(2009)

1. I believe the consumption of Halal label products can strengthen one self to perform ibadat. (Prayer)
2. I believe the consumption of halal label products is a symbol of loyalty to god.
3. I believe the consumption of Halal label products will increase taqwa toward god.
4. I believe it is a responsible of a Muslim to consume Halal label products.

PURCHASE BEHAVIOR adapted from Tarkiainen A. and Sundqvist S. (2005)

1. When purchasing grocery I will purchase Halal label products
2. I frequently buy Halal label products.

All the questionnaires were developed in Malay language for easy understanding by

respondents that come from various backgrounds of educations.

3.5 PILOT TEST

Pilot test were conducted in order to determine whether the respondents understand

the questionnaire or not. There were 30 questionnaires distributed to 30 students in

UUM campus. During this pilot study the researcher interviewed the prospect while

giving the questionnaires.

34

Few undergraduates and postgraduate students were asked to comment whether they understand the questionnaire in Malay language. They commented that the questionnaire were easily understood, therefore the questionnaire have been widely distribute. The questionnaire is divided into two sections. First section is demographic. It consists of eleven questionnaires. Demographic section items includes *gender, age, marital status, year of study, courses taken, occupational level, income, educational level and religion education background.* The students have to answer eight of questionnaire and university staffs have to answer nine questionnaire.

3.6   DATA ANALYSIS METHOD

Data analysis in this study employs statistical package for social science (SPSS) for window software (Version 15.0). While three statistical techniques uses are descriptive statistic, factor analysis and regression analysis.

3.6.1 Descriptive Statistics

For this study, descriptive statistics utilizes is frequency. This descriptive statistics uses to describe the background of the respondents and variable understudy. For this study it is use for general observation on demographic profile.

3.6.2   Factor Analysis

Factor analysis is a data reduction technique used to reduce a large number of variables to a smaller set of underlying factors that summarize the essential information contained in the variables. The factor analysis will examine whether items in each variable are tapping into the same construct. Then if the variables are valid, a researcher can construct a reliable test. For this study, a method of factor extraction is principal components (PC). This test is done by using SPSS edition 15, 2007.

3.6.3 Regression Analysis

Regression analysis is used to determine the relationship between independent variables and dependent variable. This analysis will be conducted to answer and analyze first, second and third objective. The regression analysis will be conducted by using SPSS Version 15.0, 2007.

3.7 CHAPTER SUMMARY

This chapter provided details of the questionnaire. It has discusses development of the questionnaire, creation of the data set and question purpose. In addition it has aligned questions with the aims and objectives of the research and literature reviewed. The analysis of the result from the survey is presented in the next chapter.

CHAPTER 4

DATA ANALYSIS AND FINDING

4.0 INTRODUCTION

The purpose of this chapter is to present the analysis of the finding which was collected in the research. The analysis is done to objectives that were set on chapter one and as mentioned in the research methodology sections. The structure of this chapter comprises three sections which are the demographic profile, factor analysis and regression.

4.1 DESCRIPTIVE ANALYSIS OF THE RESPONDENT

The total respondents involved in this study are hundred and ninety (190).

4.1.1 Gender and Age

The respondent of this study consists of males (38.4%) and female (61.6%). Their age vary from 20 to 25 years (62.6%), 26 to 35 years (22.6%), 36 to 45 years (10.5%) and 46 years and above (4.2%).

4.1.2 Marital Status

Seventy point five percent (70.5%) of the respondents are single; and twenty nine point five percent (29.5%) are married.

4.1.3 Geographical Origin

From the analysis, the majority respondents are from Kedah (35.8%), followed by Kelantan (21.1%) and Perak (8.9%). Other respondents are from Perlis (2.1%), P.Pinang (5.8%), Selangor (2.1%), Melaka (2.1%), Johor (5.8%), Kuala Lumpur (2.1%), Pahang (4.7%), N.Sembilan (2.1%), Terengganu (5.8%), Sabah (1.1%) and Putrajaya (0.5%).

4.1.4 Year of study (students)

Year of study are from first year (27.2%), second year (23.2%), third year (30.4%), final year (6.4%), Master Degree (11.2%) and PhD (1.6%).

4.1.5 Courses taken (students)

From the analysis, majority students are from Bachelor of Muamalat (BMA) courses (33.6%), followed by Education (27.2%), BBA (14.4%), Master Science (8.0%), MBA (3.2%), Accounting (3.2%), B.ENT (2.4%), Banking (2.4%), economy (1.6%), PhD (1.6%), finance (1.6%) and Language courses (0.8%). However there are respondents from DBA courses.

4.1.6 Occupation level (staffs)

Sixty four point six (64.6%) of the respondents are working as a non-professional staffs. While eighteen point five (18.5%) are academicians or lecturer. The rest are Management staffs (16.9%).

4.1.7 Income level (RM)

The income level of the respondent is ranking into four levels. First level ranks from less than 1000, is sixteen point nine percent (16.9%), 1000 – 3000 (55.4%), 3000 – 5000 (20%) and more than five thousand is (7.7%).

4.1.8 Education level

In term of education level, twenty percent (20%) respondents have master degree; six point two percent (6.2%) are PhD/DBA holder, eighteen point five percent (18.5%) have degree, diploma holders are nine point two percent (9.2%) and the highest education level is SPM with forty six point two percent (46.2%).

4.1.9 Religion education level

From the analysis, the majority respondents have their religion education formally at government school (51.6%), followed by formally at religion school (25.8%), self learning by reading books, attending religious speech (15.8%), having religious education at Tahfiz or Pondok(place specialize for those who want to seriously focus in depth regarding Islamic teaching by learning to understand Quran) (5.8%) and having learnt about Islam in university (1.1%).

Table 4.1: the profile of Respondents

Item	Classification	Frequency	Percent
Gender	Male	73	38.4
	Female	117	61.6
Age	20 – 25	119	62.6
	26 – 35	43	22.6
	36 – 45	20	10.5
	46 – 55	8	4.2
Marital Status	Not Married	134	70.5
	Married	56	29.5
	Single Parent	0	0
Geographical of origin	Perlis	4	2.1
	Kedah	68	35.8
	Perak	17	8.9
	P.Pinang	11	5.8
	Selangor	4	2.1
	Melaka	4	2.1
	Johor	11	5.8
	Kuala Lumpur	4	2.1
	Pahang		
	N.Sembilan	9	4.7
	Kelantan	4	2.1
	Terengganu	40	21.1
	Sabah	11	5.8

	Sarawak	2	1.1
	Labuan	0	0
	Putrajaya	0	0
		1	0.5
University status	Staff	65	34.2
	Student	125	65.8
Level Of Study	First Year	34	27.2
n=125	Second Year	29	23.2
	Third Year	38	30.4
	Final Year	8	6.4
	Master	14	11.2
	PhD/DBA	2	1.6
Courses Taken n=125	BBA	18	14.4
	BMA	42	33.6
	B.ENT	3	2.4
	Accounting	4	3.2
	Banking	3	2.4
	Finance	2	1.6
	Education	34	27.2
	Language	1	0.8
	Economy	2	1.6
	MBA	4	3.2
	M.Sc	10	8.0
	PhD	2	1.6
	DBA	0	0

Occupational level n=65	Staff	42	64.6
	Management	11	16.9
	Academician/lecturer	12	18.5
Income (RM) n=65	Less than 1000	11	16.9
	1000 – 3000	36	55.4
	3000 – 5000	13	20.0
	More than 5000	5	7.7
Education level (n=65)	SPM	30	46.2
	Diploma	6	9.2
	First Degree	12	18.5
	Master	13	20.0
	PhD/DBA	4	6.2
Religion education background (n=190)	-Formal in government school	98	51.6
	-Formal in religious school	49	25.8
	-Tahfiz /Pondok	11	5.8
	-University	2	1.1
	-Self learning	30	15.8

4.2 THE GOODNESS OF MEASURES

As mentioned in Chapter Three (Research Methodology), two tests will be conducted to determine the goodness of measure. There are validity test by using factor analysis principal component analysis, varimax rotated component matrix and reliability test by using Cronbach's Alpha. The section below will explain the factor analysis and reliability analysis for each variable as identified in Chapter Three.

4.2.1 Factor analysis of all Independent Variables

There are six (6) independent variables (IV) in this study. Factor analysis was used to reduce a large number of variables to a smaller set of underlying factors that summarize the essential information contained in the variables. Extraction method used for this statistical analysis is Principal Component Analysis. Below are name of each variables and number of items for each of the variables.

Table 4.2: Number of variables and items.

Variables	Items	Number of Items
Attitude	A1, A2, A3 and A4	Four (4)
Subjective Norm	SN1, SN2 and SN3	Three (3)
Perceived Behavioral Control	PB1,PB2,PA1,PA2, PA3 and PA4	Six (6)
Knowledge	K1, K2, K3, K4 and K5	Five (5)
Habit	H1, H2, H3, and H4	Four (4)
Religiosity	R1, R2, R3 and R4	Four (4)

An examination on the Bartlett Test of Sphericity indicates the significant of the variables. Kaiser-Meyer-Olkin measure of sampling adequacy is 0.841 which is well above 0.6. The anti image result also shows the number of respondents are adequate for further analysis.

4.2.2 Factor Analysis and Reliability Analysis for Factor One

Factor one have 4 items that exceed factor loading of more than 0.5. These items are A1, A2, A3 and A4. The result of reliability analysis also shows that Cronbach's alpha at 0.822, which is above 0.6. Thus, the construct for Factor One is valid and reliable. This factor is known as **Attitude.**

4.2.3 Factor Analysis and Reliability for Factor Two

The items belong to Factor Two which have factor loading more than 0.5 are such as R1, R2, R3 and R4. The result of reliability analysis also shows that Cronbach's alpha at 0.853, which is above 0.6. Thus, the construct for Factor Two is valid and reliable. This factor is known as **Religiosity.**

4.2.4 Factor Analysis and Reliability for Factor Three

The items belong to Factor Three which have factor loading more than 0.5 are SN2, SN3, PB1 and H1. Since items PB1 is from Perceived Behavior construct and H1 from Habit construct and SN2 and SN3 are from Subjective Norm construct thus the researcher cannot find one useable variable for these items. Therefore this factor cannot be used and will be taken out from analysis.

4.2.5 Factor Analysis and Reliability Analysis for Factor Four

The items belong to Factor Two which have factor loading more than 0.5 are such as PA1, PA2, PA3 and PA4. The result of reliability analysis also shows that

Cronbach's alpha at 0.791, which is above 0.6. Thus, the construct for Factor Four is valid and reliable. This factor is known as **Perceived Behavioral Control**.

4.2.6 Factor Analysis and Reliability Analysis for Factor Five

Factor one have 4 items that exceed factor loading of more than 0.5. These items are K1, K2 and K4. The result of reliability analysis also shows that Cronbach's alpha at 0.654, which is above 0.6. Thus, the construct for Factor Five is valid and reliable. This factor is known as **Knowledge.**

4.2.7 Factor Analysis and Reliability Analysis for Factor Six

The items belong to Factor Six which have factor loading more than 0.5 are such as H3 and H4. The result of reliability analysis also shows that Cronbach's alpha at 0.734, which is above 0.6. Thus, the construct for Factor Six is valid and reliable. This factor is known as **Habit.**

Table 4.3

Factor Analysis and Reliability Analysis for independent variables (first part).

Factor/Variable	Items	Factor Loading	Cronbach's alpha	Eigenvalues	% Variance
One (Attitude)	A1	0.804	0.822	7.743	29.779
	A2	0.854			
	A3	0.816			
	A4	0.527			
Two (Religiosity)	R1	0.840	0.853	3.008	11.570
	R2	0.823			
	R3	0.799			
	R4	0.670			
Three (Unknown)	SN2	0.820	-		
	SN3	0.831			
	PB1	0.563			
	H1	0.528			
Four (PBC)	PA1	0.553	0.791	1.398	5.376
	PA2	0.772			
	PA3	0.768			
	PA4	0.726			
Five (Knowledge)	K1	0.580	0.654	1.331	5.121
	K3	0.771			
	K4	0.549			
Six (Habit)	H3	0.644	0.734	1.127	4.333
	H4	0.813			

4.3 New Theoretical Framework after Factor Analysis and Reliability Analysis

Factor analysis and reliability analysis has been done to determine the validity and reliability each of the variables. Thus, a new framework and hypothesis has been developed based on the result of those analyses. This will be helpful for further analysis each of variables that are valid and reliable.

Figure 4.1:

Conceptual Framework: Application of Theory of Planned Behavior to halal label products consumption
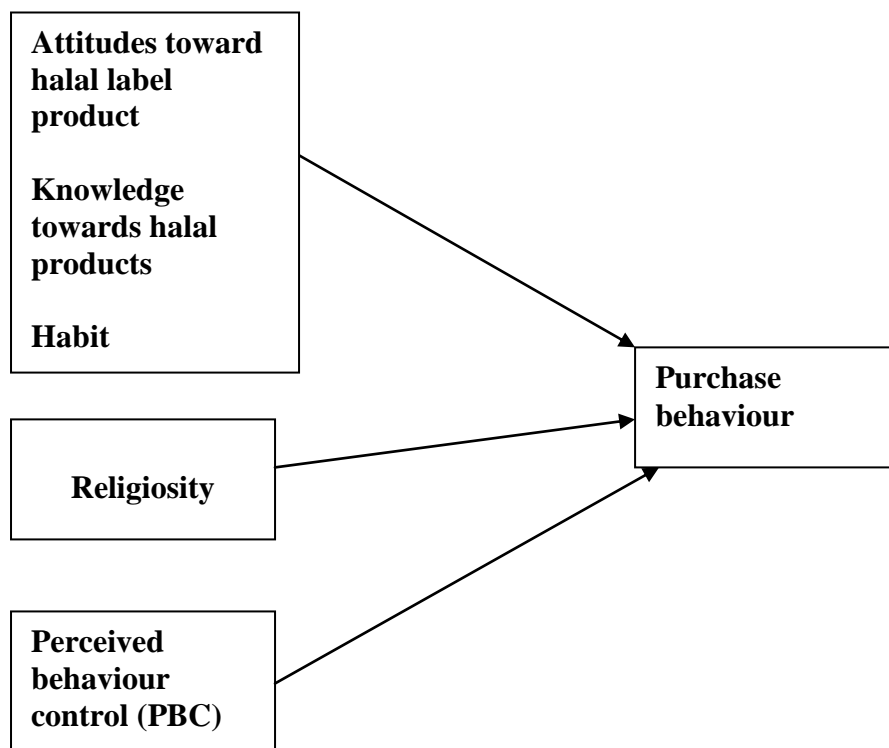
4.4 NEW HYPOTHESIS AFTER FACTOR ANALYSIS AND RELIABILITY ANALYSIS

New hypothesis have been developed after the factor analysis and reliability analysis done for this research.

- Hypothesis 1: There is a significant relationship between attitude and purchase behavior.

- Hypothesis 2: There is a significant relationship between perceived behavioral control and purchase behavior.

- Hypothesis 3: There is a significant relationship between knowledge and purchase behavior.

- Hypothesis 4: There is a significant relationship between habit and purchase behavior.

- Hypothesis 5: There is a significant relationship between religiosity and purchase behavior.

4.5 REGRESSION ANALYSIS

Five hypotheses were developed to test the relationship between attitude, PBC, knowledge, habit and religiosity with purchase behavior..

4.5.1 The relationship between attitude, PBC, knowledge, habit and religiosity with purchase behavior.

To examine the above relationship, hypotheses H1, H2, H3, H4 and H5 are developed.

H1, H2, H3, H4 and H5: There is a significant relationship between attitude, PBC, knowledge, habit and religiosity with purchase behavior.

The result of the regression analysis indicates that there is a significant relationship between PBC, habit and religiosity with purchase behavior. The result of regression analysis is shown in table 4.5 below.

Table 4.4: *The result of regression analysis between attitude, PBC, knowledge, habit, religiosity and purchase behavior*

Independent Variables	Beta level	Sig
PBC	0.146	0.043
Habit	0.294	0.000
Religiosity	0.270	0.000
Attitude	0.107	0.120
Knowledge	0.018	0.805

Table 4.6: Summary of Tested Relationship

Hypothesis	Description	Result
H1	There is a significant relationship between **attitude** and **purchase behavior.**	Not Supported
H2	There is a significant relationship between **perceived behavioral control** and **purchase behavior.**	Supported
H3	There is a significant relationship between **knowledge** and **purchase behavior.**	Not Supported
H4	There is a significant relationship between **habit** and **purchase behavior**.	Supported
H5	There is a significant relationship between **religiosity** and **purchase behavior.**	Supported

4.6 CONCLUSION

To summarize, there are six IV in this study. Bartlett test of Sphericity shows the significant of the variables. Anti image results also shows the number of the respondents are adequate for further analysis. Based on the factor analysis and reliability analysis, one of the IV is found not valid for further analysis. The Regression analyses have been done to all hypotheses to examine the relationship. More discussion on the findings will be in the next chapter.

CHAPTER 5

DISCUSSION AND CONCLUSION

5.0 INTRODUCTION

This chapter will discuss and summarize the findings of the research. The objective of this research is to examine factor that affects Muslim purchase behavior towards Halal label products. The conclusion describes the most important variables that have been applied to the Theory of Planned Behavior. Finally some recommendations are presented.

5.1 DISCUSSION

This study extended an application of TPB. Only one original predictor of TPB has significant relationship with purchase behavior toward Halal label products, which is perceived behavioral control. This findings of this research also revealed that purchase behavior has significant relationship with post purchase experience (satisfaction and Iman). The finding of this research is to measure actual purchase behavior rather than intention. Respondents were asked if they have previously purchase Halal label product, then they were asked to answer the questionnaire.

Discussion from previous chapter has lead to test six hypotheses. The results reveals only three independent variables have significant relationship with purchase behavior. There are perceived behavioral control, habit and religiosity.

5.1.1 Discussion on research hypotheses

Research objective is to examine the relationship between attitude, subjective norm, perceived behavioral control, knowledge, habit and religiosity toward purchase behavior. Factor analysis and reliability analysis reveals that only attitude, perceived behavioral control, knowledge, habit and religiosity are valid and reliable for further analysis. A new hypothesis has been developed to be test based on these outcomes.

5.1.2 Relationship between attitude and purchase behavior

Result of this research shows that there is no significant relationship between attitude and Muslim purchase behavior towards halal label products. Most of the previous research (Alam S.S. and Sayuti M.N. , 2011) results show a positive relationship between attitude and purchase intention.

5.1.3 Relationship between perceived control and purchase behavior

The result shows that there is significant relationship between perceived behavioral control and purchase behavior. This research confirms others studies like Bonne et. al, (2007), that found out Muslim are more willing to put considerable effort in obtaining halal food. Even tough the research is about halal food, but it is focus on

Muslim purchase behavior. Due to this conclusion can be made that perceived behavioral control is an important factor in influencing consumer to purchase halal product.

5.1.4 Relationship between knowledge and purchase behavior

The hypothesis was developed to examine the relationship between consumer knowledge and purchase behavior. The result shows there is no significant relationship between knowledge and purchase behavior. As discussed in previous chapter, this research is to measure how much a consumer actually knows about halal label product and do this knowledge effects their purchase behavior. The failure of knowledge as one of the predictor to the extended model may arise because of habit among Muslim consumer toward halal label product. Purchase decision is likely to happen due to habit not on the knowledge it self.

5.1.5 Relationship between habit and purchase behavior

This hypothesis was developed to examine the relationship between habit and purchase behavior. Finding shows that there is a significant relationship between habit and purchase behavior. This result confirm with research by Bonne et.al (2007), which is young generation of Muslim in France rely on habit to purchase halal food.

5.1.6 Relationship between religiosity and purchase behavior

Result of the research shows that religiosity has significant relationship with purchase behavior. As mentioned in previous chapter, religiosity has been an important cultural factor to be study because it influences consumer behaviors. Result of this research is consistent with research done by (Alam et.al, 2011). "Islam, religion has great influence on the purchase decision of Muslim consumers" (Alam et.al, 2011).

5.2 CONTRIBUTION OF THE STUDY

This study has made several contributions. Firstly this study explains factors that affect Muslim purchase behavior in UUM. According to the finding the most significant factors are habit, religiosity, then followed by perceived behavioral control.

Second, this study also developed new construct for measuring religiosity by using Hadis 40 and Ihya ulumiddin by Imam Al-Ghazali. Previous research used constructed developed by Rehman and Shabbir, (2010) and Alam, S.S. et. al which is not based on Islamic material and reference. The construct is valid and reliable due to factor analysis result and testing.

The third contribution, this study also examined the factors that affect Muslim real purchase behavior instead of only intention to buy or purchase.

Finally the research will provide more knowledge and information for government, researcher, and industry in understanding the Muslim purchase behavior.

5.3 LIMITATION OF THE STUDY

As with any research, there are limitations to this research. First due to time and situational constraints, the respondents were only limited to UUM staffs and students. A wider geographical area would have been preferable for generalizing the results to the overall population. The sample size is small and most of the respondents are students that do not have monthly incomes. In other words do not working, by this situation they have lower purchasing power compares to the real population.

5.4 MANAGERIAL IMPLICATIONS

This research provides valuable insight for Halal label product manufacturer and retailer in the Halal Industry, government authority by indicating habit as the most factors that affects Muslim purchase behavior towards halal label products. research, (Alam S.S., 2011) suggests that to encourage halal food purchasing from a behavioral perspective, government authority and halal food manufacturing companies focus on creating social expectations regarding halal food purchasing and improving consumer's sense of their ability to buy halal food. The important factor here is consumer's sense of their ability to purchase halal label product. As mentioned in the finding, PBC is the factors that affect Muslim purchase behavior. It is the likelihood of finding Halal label product in the market, whether consumers perceived the availability to purchase halal label products is easy or difficult.

5.5 FUTURE RESEARCH

This research is focusing on Muslim purchase behavior towards halal label product. As mentioned in chapter One, Malaysia is positioning to be Halal hub industry, thus a wider focus should be on consumer behavior toward Halal label product regardless what their beliefs are. More research should be done on non Muslim perceptions and attitudes towards halal label products. Halal label are well recognized as a symbol for safety, cleanliness, pure and are said to be new standard for quality. Halal label also includes the standard on production process, so it is essential to gain more information on non Muslim consumer behavior.

Future research should attempt to incorporate more on the way to attract and educate consumers awareness and significant of using Halal label products. Generally this research is focus on Halal label product, so future research should focus on particular halal label product such as pharmaceutical, health product, medical devices, cosmetics and toiletries.

5.6 CONCLUSION

Basically this research has achieved the objectives even tough only one variable from original TPB that has significant relationship with purchase behavior. Perceived behavioral control, habit and religiosity have been found significantly related to purchase behavior. Perceived ease or difficulty to purchase do affects purchase behavior, more over the ability to purchase contribute to the behavior it self. Even tough knowledge do play an important role as to seek halal product, Muslim tend to purchase halal label product due to own habit. This research has found major issues regarding Muslim purchase behavior.

REFERENCES

A.T. Kearney, (n.d), Adressing the Muslim Market, retrieved on July, 2010.

Ajzen, I. (1991). The Theory of Planned Behavior. Organizational Behavior and Human *Decision Processes,* Vol.50, pp. 179-211

Alam, S.S and Sayuti M.N. (2011), Applying the theory of planned behavior (TPB) in halal food purchasing, *International Journal of Commerce and Management*, Vol.21, No.1, pp. 8-20

Alam, S.S et.al (2011), Is religiosity an important determinant on Muslim consumer behavior in Malaysia? , *Journal of Islamic Marketing*, Vol.2, No.1, pp.83-96

Al-Qadhi, Y.A.A. (2011), The importance of Halal Sustenance, retrieved from www.islamic network on 17 February 2011.

Al-Sheikh Muhammad Jamaluddin Al-Qasimi Ad-Dimasqi, (2009), Mutiara Ihya' 'Ulumuddin Hak milik Muslim, Imam Al-ghazali, bab 11-17.

Arif, M.M. (2010), consumer need more information on Halal issues, retrieved from www. halaljournal.com

Armitage J.C. and Conner M. (2001), Efficacy of the theory of planned behavior: A meta-analytic review, *British Journal of Social Psychology*, Vol. 40, pp. 471-499.

Assadi D. (2003), Do religious influence customer behavior? Confronting religious rules and marketing concepts, pp.2-13

Barber N. et. al (2009), Environmental knowledge and attitudes: Influencing the purchase Decisions of wine consumers, International CHRIE conference-Refereed track, paper16, Scholarworks@Umass Amherst.

Bredahl, L. (2001), Determinants of consumer attitude and purchase intentions with regard to Genetically Modified foods. Journal of consumer policy, Vol.24 (1), pp 23-61

Bonne, K. et.al, (2007), Determinants of Halal meat consumption in France, *British food Journal*, Vol.109, No.5, pp. 367-386.

Bryman A. and Bell E. (2007), Business research methods, 2nd Edition, Oxford University Press

Chen F.M. (2007), Consumers attitudes and purchase intentions in relation to organic foods in Taiwan: Moderating effects of food-related personality traits, *Food Quality and Preferences,* Vol.18, pp. 1008-1021.

Churchill Gilbert A. Jr. and Suprenant C. (1982), An investigation into the determinants of customer satisfaction. *Journal of Marketing Research*, Vol. xix, pp 491-505

Coakes J.S. et. al (2007), SPSS version 15.0 for Windows, Analysis without Anguish

Delener, N. (1994), Religious contrast in Consumer decision behavior pattern: Their Dimensions and Marketing Implications, *European Journal of Marketing*, Vol. 28. No. 5, pp 36-53

Dr. Saad Al Harran and Patrick Low (2008), marketing of halal products: the way forward, Universiti Brunei Darussalam, www.the halaljournal.com

George F.J. (2004), The theory of planned behavior and internet purchasing, *Internet Research,* Vol. 14, No.3, pp.198-212

Hashim M.N. and Mizerski D. (2010), Exploring Muslim consumers' information sources for fatwa rulings on products and behaviors. *Journal of Islamic Marketing*, Vol.1, No.1, pp 37-50

Holy Quran, English Translations.

Kahle R. et.al (2005), Religion, religiosity and values: implications for consumer behavior, pp.249-259

Kim, Y.H. and Chung, E.J. (2011), Consumer purchase intention for organic personal care products, *Journal of Consumer Marketing*, Vol.28, No.1, pp.40-47

Kotler, P. (2003), Marketing management, Eleventh Edititon, Prentice Hall.

Lada S. et. al (2009), Intention to choose halal products using theory of reasoned action, *International Journal of Islamic and Middle Eastern Finance and Management,* Vol.2, No.1, pp.66-76.

Longman Dictionary of contemporary English, (1995), 3rd Edition.

Magnusson K. et. al (2001), Attitudes towards organic foods among Swedish consumers, *British Food Journal*, Vol. 103, No.3, pp. 209- 226

Mokhlis, S. (2009), relevancy and measurement of religiosity in consumer behavior research, *International Business Research*, Vol.2, No.3, pp. 75-84

Mollenkopf, D. and Ozanne L. (n.d), Understanding consumer intentions to carpool: a test of alternatives models.

Muhammad, N. (2010), The construct mediating religions' influence on buyers and consumers, *Journal of Islamic Marketing*, Vol.1, No.2, pp.124-135

Muhammad, N.M.N. et.al, (2009), Positioning Malaysia as Halal-hub: Integration role of supply chain strategy and halal assurance system, *Asian Social Science*, Vol.5, No. 7, pp. 44-52

Mustafa Abd. Rahman, (2009), Hadis empat puluh, Dewan Pustaka Fajar

Onay D. et. al, (2011), An analysis of consumers' food purchasing attitudes and habits in relation to food safety, *Pakistan Journal of Nutrition*, Vol. 10, No.3 pp. 241- 248

Park, W.C. et. al, (1994), Consumer knowledge assessment, *Journal of Consumer Research,* Vol.21, pp. 71-82

Pedersen P.E. and Nysveen H. (n.d) , Search mode and purchase intention in online shopping behavior.

Rehman, U.A and Shabbir, S.M. (2010), The relationship between religiosity and new product adoption, *Journal of Islamic Marketing*, Vol.1, No.1, pp. 63-69

Rezai G. (2008). Consumers' Confidence In Halal Labeled Manufactured Food In Malaysia. Universiti Putra Malaysia. PhD Dissertation.

Schiffman G. L. and Kanuk L.L. (1994), Consumer Behavior, Fifth Edition, Prentice Hall International Edition.

Sekaran, U. (2003). *Research methods for business: A skill building approach.* 4th ed., John Wiley & Sons, Inc., 292-295.

Scott M. Smith Ph.D. (2007), How to measure customer satisfaction: Satisfaction measurement and theory, retrieved from Blog about survey on March, 2011.

Scott M. Smith and Gerald S. A. (2010), An Introduction to Marketing Research, pp. 191-217

Shaari & Arifin, (2010), Dimensions of Halal Purchase Intention: A preliminary study, *International Review of Business Research papers,* Vol.6, No.4, pp. 444-456

Shafie and Othman, (2006), Halal Certification: an international marketing issues and challenges, *International Marketing and Service*, Faculty of Business, UM.

Singh H. (2006), the importance of customer satisfaction in relations to customer loyalty and retention, Asia Pacific University College of Technology & Innovation Technology Park Malaysia.

Siti Maisarah Sheikh Rahim (2011), Nilai pasaran porduk halal RM 15b tahun ini, bisness@utusan.com.my

Swimberghe K. et.al, (2009), An exploratory investigation of the consumer religious commitment and its influence on store loyalty and consumer complaint intentions, *Journal of Consumer Marketing*, Vol. 26. No.5, pp.340-347

Tarkianen A. and Sundqvist S.(2005), Subjectives norms, attitudes and intentuions of Finnish consumers in buying organic food, *British Food Journal*, Vol.107, No. 11, pp. 808- 822

The Hadith, retrieved from www.fortyhadith.com, (2002) on 3 May 2011.

Topbas, O.N. (2009), *The prophet of Mercy Muhammad Scenes from His Life,* 4th Edition, Erkam Publication.

Verplanken B. and Orbell S. (2003), Reflections on past behavior: A self-report index of habit strength, *Journal of Applied Social Psychology*, Vol. 33, No. 6, pp. 1313-1330

"Why s it is so important for a Muslim to strictly consume Halal, (n.d) retrieved from halal monitoring committee, www.halalmc.net on 17 Feb 2011

Wilson J.A.J and Liu J. (2011), The challenges of Islamic branding: navigating emotions and halal. *Journal of Islamic Marketing*, Vol.2, No.1, pp28-42

Third Industry Master Plan (IMP3) 2006-2020, Development on Halal Industry, Chapter 21, retrieved from www.halalrc.org on 17 April 2011

APPENDIX A

QUESTIONNAIRE

Faktor-faktor yang mempengaruhi pembelian barangan berlabel halal di kalangan pengguna Muslim UUM.

Tuan/ Puan yang dihormati,

Terima kasih di atas persetujuan anda untuk menyertai penyelidikan ini. Saya amat menghargai sekiranya anda dapat menjawab soalan dengan berhati-hati kerana maklumat yang anda beri akan mempengaruhi ketepatan dan kejayaan penyelidikan ini. Ia akan mengambil masa tidak lebih daripada 10 minit untuk menyiapkan soal selidik ini. Kesemua jawapan akan dianggap sebagai betul-betul sulit dan hanya akan digunakan untuk tujuan kajian ini sahaja.

Sekiranya anda mempunyai apa-apa persoalan mengenai penyelidikan ini, anda boleh
kemukakan kepada saya di aryaniyus@gmail.com

Terima kasih di atas kerjasama yang diberi dan masa yang diambil untuk menjawab soal selidik ini.

Siti Haryani Bt Mat Yusoff

MSc (Management) Student (806137)

College of Business, UUM

JIKA ANDA PERNAH MEMBELI BARANGAN HALAL SILA JAWAB KESEMUA SOALAN. JIKA TIDAK ANDA TIDAK PERLU MENJAWAB SOALAN-SOALAN DI BAWAH

SEKSYEN 1: PROFILE DEMOGRAPHI
 Sila tandakan jawapan yang sesuai untuk soalan berikut.

1) Jantina
     a) Lelaki

     b) Perempuan

2) Umur, sila nyatakan:

     ……………tahun

3)   Status perkahwinan
     a) Belum berkahwin

     b) Berkahwin

     c) Ibubapa tunggal

4) Negeri asal/kelahiran

a) Perlis		i) Pahang	
b) Kedah		j) N.Sembilan	
c) Perak		k) Kelantan	
d) P.Pinang		l) Terengganu	
e) Selangor		m) Sabah	
f) Melaka		n) Sarawak	
g) Johor		o) Labuan	
h) Kuala Lumpur		p) Putrajaya	

5) Status:
     a) Pelajar Universiti
     ***Sekiranya anda pelajar, sila jawab soalan 6 & 7, 11**

     b) Kakitangan Universiti
     ***Sekiranya anda kakitangan Universiti , sila jawab soalan 8, 9 & 10,11**

68

6) Tahun pengajian
   a) Ijazah tahun pertama ☐   e) Master ☐
   b) Ijazah tahun kedua ☐   f) PhD/DBA ☐
   c) Ijazah tahun ketiga ☐
   d) Ijazah tahun akhir ☐

7) Bidang Pengajian

a) BBA		h)	Pendidikan	
b) BMA(Muamalat)		i)	Bahasa	
c) B.Ent(keusahawanan)		j)	Ekonomi	
d) BIBM(perniagaan A/B)		k)	MBA	
e) Perakaunan		l)	M.Sc	
f) Perbankan		m)	PhD	
g) Kewangan		n)	DBA	

8) Pekerjaan
   a) Kumpulan sokongan ☐
   b) Pengurusan ☐
   c) Akademik/Pensyarah ☐

9) Pendapatan (dalam RM)
   a) kurang dari 1000 ☐

   b) 1000 – 3000 ☐

   c) 3000 – 5000 ☐

   d) lebih dari 5000 ☐

10) Tahap pendidikan
   a) SPM ☐

   b) Diploma ☐

   c) Ijazah ☐

   d) Master ☐

   e) Phd/DBA ☐

11) Di mana dapat pendidikan agama **(paling banyak)…?**

     a) secara formal di sekolah kerajaan ☐

     b) secara formal di sekolah agama mahhad tahfiz/sekolah pondok ☐

     c) Mahhad tahfiz/sekolah pondok ☐

     d) Universiti ☐

     e) belajar sendiri(dari kitab, kuliah agama dimasjid atau lain tempat). ☐

Arahan: Sila bulatkan (O) nombor yang menggambarkan jawapan anda yang paling sesuai.

Sangat tidak setuju	Tidak setuju	Nutral	Setuju	Sangat setuju	
1	2	3	4	5	

A1	Barangan berlabel halal sangat penting bagi saya.	1	2	3	4	5
A2	Saya amat setuju dengan pembelian barangan berlabel halal.	1	2	3	4	5
A3	Sebagai seorang muslim saya fikir pembelian barangan berlabel halal adalah wajib.	1	2	3	4	5
A4	Barangan dengan label halal adalah baik	1	2	3	4	5
SN1	Kebanyakan orang-orang yang penting(seperti ibu bapa, suami, isteri, anak-anak, rakan sekerja dan sahabat karib) bagi saya berpendapat saya sepatutnya membeli barangan berlabel halal	1	2	3	4	5
SN2	Kebanyakan orang di sekeliling saya membeli barangan berlabel halal	1	2	3	4	5
SN3	Mereka yang saya hormati juga membeli barangan berlabel halal	1	2	3	4	5
PB1	Saya berkuasa untuk menentukan penggunaan barangan berlabel halal	1	2	3	4	5
PB2	Semuanya terpulang kepada saya untuk membeli barangan berlabel halal	1	2	3	4	5
PA1	Barangan berlabel halal boleh didapati di pasaran	1	2	3	4	5
PA2	Maklumat mengenai barangan berlabel halal adalah mencukupi.	1	2	3	4	5
PA3	Ada banyak pilihan barangan berlabel halal di dalam pasaran	1	2	3	4	5
PA4	Maklumat pada label barangan halal adalah jelas.	1	2	3	4	5
H1	Saya membeli barangan berlabel halal tanpa berfikir panjang	1	2	3	4	5
H2	Sudah menjadi kebiasaan bagi saya membeli barangan berlabel halal	1	2	3	4	5
H3	Sudah menjadi kebiasaan bagi saya merujuk kepada tanda halal (label) pada bungkusan barangan.	1	2	3	4	5
H4	Setiap kali membuat pembelian saya sering memeriksa maklumat yang terkandung di dalam label barangan.	1	2	3	4	5
K1	Saya mengetahui barangan yang haram di makan atau di guna oleh Muslim	1	2	3	4	5
K2	Saya mengetahui ada barangan yang menerima pengesahan halal dari luar Negara	1	2	3	4	5
K3	Saya rasa saya sangat tahu tentang barangan halal	1	2	3	4	5

Arahan: Sila bulatkan (O) nombor yang menggambarkan jawapan anda yang paling sesuai.

Sangat tidak setuju	Tidak setuju	Nutral	Setuju	Sangat setuju	
1	**2**	**3**	**4**	**5**	

K4	Saya mempunyai pengetahuan yang cukup mengenai barangan halal untuk beri nasihat pada orang lain.	1 2 3 4 5
K5	Rakan-rakan yang lain selalu meminta nasihat saya berkenaan barangan halal	1 2 3 4 5
P1	Bila membeli barangan kegunaan harian saya membeli barangan berlabel halal	1 2 3 4 5
P2	Saya kerap membeli barangan berlabel halal	1 2 3 4 5
R1	Saya percaya penggunaan barangan berlabel halal dapat menguatkan diri untuk melaksanakan ibadat kepada Tuhan	1 2 3 4 5
R2	Saya percaya penggunaan barangan berlabel halal adalah sebagai tanda taat kepada Tuhan	1 2 3 4 5
R3	Saya percaya penggunaan barangan berlabel halal boleh menambah taqwa kepada Tuhan	1 2 3 4 5
R4	Saya percaya adalah menjadi tanggungjawab seorang Muslim untuk mengunakan barangan berlabel halal	1 2 3 4 5

TERIMA KASIH ATAS KERJASAMA ANDA.

APPENDIX B

RESULT FROM SPSS TEST:

- **Factor Analysis**

- **Reliability Analysis**

- **Regression Analysis**

FACTOR ANALYSIS

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.841
Bartlett's Test of Sphericity	Approx. Chi-Square	2332.112
	Df	325
	Sig.	.000

Rotated Component Matrix(a)

	Component					
	1	2	3	4	5	6
A1	.804	.152	.098	-.023	.131	.112
A2	.854	.128	.049	.107	.073	.054
A3	.816	.144	.005	.047	.112	.071
A4	.527	.247	.194	-.002	-.132	.425
SN1	.476	.149	.227	.187	-.188	.457
SN2	.065	.009	.820	.142	.092	.077
SN3	.173	.101	.831	.164	.123	.119
PB1	.058	.037	.563	.209	.260	.259
PB2	.294	.005	.281	.036	.471	-.021
PA1	.382	.177	.200	.553	.065	.025
PA2	-.078	.062	.197	.772	.242	.121
PA3	.102	.191	.229	.768	.092	.053
PA4	.049	.081	.114	.726	.317	.103
H1	.016	.147	.528	.235	.229	.009
H2	.358	.244	.443	.054	.005	.422
H3	.379	.318	.237	.074	.051	.644
H4	.109	.110	.098	.069	.164	.813
K1	.111	.143	.095	.138	.580	.046
K2	.020	-.051	-.037	.126	.560	.520
K3	.067	.137	.174	.205	.771	-.025
K4	-.125	.215	.254	.304	.549	.202
K5	-.130	.025	.124	.346	.438	.428
R1	.134	.840	.112	.059	.080	.107
R2	.124	.823	-.007	.268	.031	.077
R3	.125	.799	.053	.188	.189	.161
R4	.341	.670	.173	-.042	.139	.064

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
a Rotation converged in 17 iterations.

RELIABILITY

VARIABLES=A1 A2 A3 A4

Case Processing Summary

		N	%
Cases	Valid	190	100.0
	Excluded(a)	0	.0
	Total	190	100.0

a Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.822	4

VARIABLES=PA1 PA2 PA3 PA4

Case Processing Summary

		N	%
Cases	Valid	190	100.0
	Excluded(a)	0	.0
	Total	190	100.0

a Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.791	4

75

RELIABILITY

VARIABLES=K1 K3 K4

Case Processing Summary

		N	%
Cases	Valid	190	100.0
	Excluded(a)	0	.0
	Total	190	100.0

a Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.654	3

VARIABLES=H3 H4

Case Processing Summary

		N	%
Cases	Valid	190	100.0
	Excluded(a)	0	.0
	Total	190	100.0

a Listwise deletion based on all variables in the procedure.

Reliability Statistics   **Reliability Statistics**

Cronbach's Alpha	N of Items
.734	2

```
VARIABLES=R1 R2 R3 R4
```

Case Processing Summary

		N	%
Cases	Valid	190	100.0
	Excluded(a)	0	.0
	Total	190	100.0

a Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.853	4

Factor Analysis for purchase behavior

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.500
Bartlett's Test of Sphericity	Approx. Chi-Square	118.521
	df	1
	Sig.	.000

Component Matrix(a)

	Component 1
P1	.918
P2	.918

Extraction Method: Principal Component Analysis.
a 1 components extracted.

Reliability for purchase behavior

Case Processing Summary

		N	%
Cases	Valid	190	100.0
	Excluded(a)	0	.0
	Total	190	100.0

a Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.809	2

REGRESSION ANALYSIS FOR ATTITUDE, RELIGIOSITY, KNOWLEDGE, HABIT AND PBC

Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	mean religisioty, mean knowledge, mean attitude, mhabit, mean pbc(a)	.	Enter

a All requested variables entered.
b Dependent Variable: mean purchase

ANOVA(b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	23.534	5	4.707	22.634	.000(a)
	Residual	38.056	183	.208		
	Total	61.590	188			

a Predictors: (Constant), mean religisioty, mean knowledge, mean attitude, mhabit, mean pbc
b Dependent Variable: mean purchase

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta	B	Std. Error
1	(Constant)	.689	.460		1.498	.136
	mean attitude	.168	.108	.107	1.563	.120
	mean pbc	.119	.058	.146	2.038	.043
	mean knowledge	.015	.060	.018	.247	.805
	mhabit	.261	.062	.294	4.240	.000
	mean religisioty	.280	.072	.270	3.868	.000

a Dependent Variable: mean purchase