Strengthening consumers' halal buying behaviour: role of attitude, religiosity and personal norm

Halal buying behaviour

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Abstract

Purpose – This study aims to determine direct and indirect ways of strengthening consumer's halal buying behaviour. For this, the researchers explore the role of religiosity and consumers' personal norms on consumers' attitudes and halal buying behaviour. The study also reconnoiters the mediating role of consumer attitudes.

Design/methodology/approach — With a structured questionnaire, a survey was conducted to collect data on consumer attitudes, personal norms and halal buying behaviour. Finally, 229 valid questioners were retained for data analysis. The structural equation modelling technique was used for data analysis using SmartPLS 3.0 software.

Findings – The result of this study suggests that consumers' attitude towards halal purchase depends on consumers' personal norms and religiosity. Further, the role of consumer attitudes and religiosity on the halal buying behaviour of consumers is significant. However, the personal norm is not a significant predictor of halal buying behaviour. Consumer attitudes mediate the relationships between personal norms and halal buying behaviour, as well as religiosity and halal buying behaviour.

Research limitations/implications – The findings of the present study indicate that consumers' personal norms and religiosity are the important determinants of consumer attitude and behaviour towards halal purchase. Marketers of halal products and services should focus on strengthening consumers' attitudes and religiosity to influence consumer behaviour towards halal purchase.

Originality/value – In light of recent research studies on the halal purchase, the present research finds the essential predictors of consumers' halal purchase attitude and behaviour. The study also reveals that consumer attitude is an important role in strengthening halal buying behaviour, as it has both direct and indirect impact halal buying behaviour.

Keywords Halal buying behaviour, Attitude, Personal norms, Religiosity, Structural equation modelling

Paper type Research paper

1. Introduction

The concept of halal, the dietary standard for Muslims, is ordered in the Holy Quran (Alam and Sayuti, 2011). It means the standard, which is permitted or lawful according to the



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Islamic code of conduct for Muslims (Garg and Joshi, 2018; Wilson and Liu, 2011; Wilson, 2014; Wilson and Liu, 2010). According to the Islamic law of conduct, anything other than halal is called Haram, which is strictly prohibited and banned for Muslims. As a branding tool, halal branding is very popular and accepted to the people of the Muslim faith. "Halal" status makes consumers feel confident that according to his religion guidelines, the product is permitted to take (Garg and Joshi, 2018). Halal branding is, thus, used to reduce cognitive dissonance among Muslim consumers. Though halal brands once are only used for dietary products, nowadays the concept has been extended to other areas such as finance, cosmetics, clothing, hospitality and banking following the principles of Islam (Alserhan, 2010). This implies the significance of halal products and services in the coming days.

The halal consumer market is also growing fast as the Muslim consumer market is expanding rapidly (Alam and Sayuti, 2011). The Muslim consumer market is attributed to the religious fervour and beliefs, and they look for cleaner, healthier and tastier products and services (Burgmann, 2007). The significant characteristics of halal food are that it ensures safety and quality, which has no harmful elements for the human body. Because of quality assurance and better value non-Muslim consumers (Ahmadova and Alivey, 2020), besides Muslims, are preferring halal certified products, and there has an unprecedented demand for halal products to non-Muslim consumers as well. Therefore, the fast-growing halal consumer market is lucrative and expanding (Alam and Sayuti, 2011). The total value of the halal product's market around the world is about to US\$580bn yearly and the growth of the halal market is substantial, e.g. 7% annual growth rate in the halal food industry (Saad and Patrick, 2008). Moreover, there are more than two billion Muslim communities across 112 countries who are scattered in diverse regions of the world such as in Africa 300 million, Europe 18 million, Asia 805 million, Middle East 210 million (www.Mida.gov.my). Therefore, there is a largely untapped market for halal products and services with increasing values, diversity and demographic trends, which has been growing steadily.

However, halal products fail to get the leading place in the market among the Muslim consumers, and the growth of halal product and services are not the same as expected. There has been an increasing growth of halal products and services observed mainly in a few Muslim and non-Muslim developed countries, e.g. the USA, the Middle East and Europe (Komitopoulou, 2015). In most of the countries with a Muslim majority, e.g. Bangladesh, Indonesia, Malaysia, Pakistan, etc., non-halal products are leading in the market (Khan and Haleem, 2016). Even after applying traditional marketing and promotional activities, halal products and services cannot acquire their desired place. In Bangladesh, a Muslim majority country, Islam is the main religion as 85% of people are following Islam as their religion (Islam, 2011). Halal products are available at different product categories, e.g. cosmetics, food, banking and financial and other groups (Wilson and Liu, 2011; Wilson, 2014; Wilson and Liu, 2010). Non-halal goods and services dominate the consumer markets here. Therefore, ascertaining the exact factors shaping Muslim consumers purchase behaviour for halal products and services are essential so that managers and practitioners can adjust their marketing strategies of halal products to acquire the leading position in the market. Studies focusing on this aspect is the dearth in the academic arena. Few studies (Ahmed, 2008; Akın and Okumuş, 2020; Ali et al., 2018; Martin et al., 2018; Razzaq et al., 2016; Sherwani et al., 2018) have been conducted on halal buying, which focuses mainly developed countries. However, studies from developing countries, such as Bangladesh perspective, are scarce. This study, therefore, efforts on identifying the significant factors that directly and indirectly strengthen the halal purchase behaviour of Muslim consumers.

Consumers' purchase behaviour is influence by various reasons as pointed in previous studies (Hines et al., 1987; Liao et al., 2012; Maloney and Ward, 1973; Pucci et al., 2019;

Van Liere and Dunlap, 1981; Emekci, 2019; Hausman, 2000). According to psychological researchers (Hines et al., 1987; Liao et al., 2012; Maloney and Ward, 1973; Pucci et al., 2019; Van Liere and Dunlap, 1981; Emekci, 2019; Hausman, 2000) knowledge, motivation, attitude and norms are the dominant reasons that influence consumer behaviour. It is wellestablished in consumer research that knowledge affects consumer behaviour. Few studies (Chaudhary and Bisai, 2018; Jiang et al., 2019; Verma and Chandra, 2018) considered norms as a predictor of consumer behaviour. Previous studies (Ahmadova and Alivey, 2020; Mukhtar and Butt, 2012; Alam and Sayuti, 2011) mainly examined subjective norm that is different from personal norms (Roos and Hahn, 2017). As halal buying behaviour is related to consumer moral standards and obligations, personal norms are the more pertinent influencing factor of consumer halal buying behaviour, which has been overlooked in previous studies. The present study has, thus, considered personal norms of consumers as the predictor variable of consumer halal buying behaviour. Religiosity as a motivating factor can also be attributed to influencing consumers' halal buying behaviour. Religiosity refers to an individual's devoutness or commitment to his/her faith (Johnson et al., 2001; Abror et al., 2019). Religion plays a leading role in shaping the choice of purchase in many societies (Dindyal and Dindyal, 2003; Abror et al., 2019). Rahman et al. (2015) stated that consumers' religiosity is an important variable in halal product perspective, which has not been studied enough. Rahman et al. (2015) explored the influence of religiosity in predicting consumer purchase intention but the role of religiosity in influencing consumer's halal buying behaviour is scarce. The present study attempts abate these gaps identifying the effect of personal norm and religiosity on consumers' halal buying behaviour.

Likewise, consumer attitude is extensively regarded as the predictor of consumer purchase behaviour. The present study identifies the effect of attitude on consumers' halal buying behaviour. Moreover, consumer belief and motivation are also the determinants of consumer attitude. From this aspect, consumer personal norms and religiosity as predictors of consumer attitudes from the halal product perspective are unexplored. To fill the gap, the present study has explored the role of personal norms and religiosity on consumer attitudes towards halal cosmetic products. Moreover, attitude is used as a mediator in other consumer behaviour research (Chang et al., 2016; Chen et al., 2017; Lim et al., 2017). However, the role of attitude as a mediator regarding halal buying behaviour is overlooked (Garg and Joshi, 2018). Moreover, previous study used consumer engagement (Abror et al., 2020), ambience (Al-Nahdi and Islam, 2011) and image (Suki and Salleh, 2018) as a mediator in halal context. The present study has identified the mediating effect of consumer attitudes. Addressing the above-mentioned gap, the present study will bring key insights for the managers and practitioners of halal products, which will sharpen their halal marketing and branding strategies. The following section of the paper presents the research hypotheses and the framework, methodology of the study, followed by analysis and results and implications.

2. Literature review and hypotheses

Behaviour is considered as the manner, attitude and action of an individual (Rahman *et al.*, 2015). One of the accepted means of explaining human behaviour is the theory of reasoned action (TRA). According to the TRA, in addition to purchase intention and subjective norm, one of the predictors of behaviour is attitude (Fishbein and Ajzen, 1975; Fishbein *et al.*, 1980), which is defined as "a person's general feeling of favourableness or unavoidableness for that behaviour" (Ajzen and Fishbein, 1980). Attitude is used to evaluate a concept, behaviour or object (Ajzen and Fishbein, 2000). Positive and approving attitudes influence not only consumers' intention to purchase but also their purchase behaviour.

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Further, the expectancy-value theory (EVT) implies that belief and subjective value are the principal reasons for shaping attitude (Ajzen and Fishbein, 2000). The belief indicates the ability of a consumer to succeed on a certain job. The belief about one's ability also influence his performance as well (Ajzen and Fishbein, 1980). For halal product purchase, the researchers proposed religiosity and personal norms as important constructs in predicting consumer attitude.

According to the study of psychology, two significant factors of predicting consumer behaviour are consumer norms and attitude (Hines *et al.*, 1987; Maloney and Ward, 1973; Van Liere and Dunlap, 1981; Hausman, 2000; Emekci, 2019). Consumer attitude is formed based on consumer personal norms. Similarly, personal consumer norms stimulate consumers to purchase halal products and services rather than non-halal products and services. Meanwhile, researchers also consider religiosity of consumers as an important determinant of purchase of halal products (Amin, 2013). Therefore, it is postulated that religiosity and personal norms have a direct relationship with the attitude and purchase behaviour of halal products and services.

The TRA is well-accepted in the academic arena in developing a research framework. The judgement is that the TRA is well-suited in predicting and explaining human behaviour (Emekci, 2019) and the TRA has the flexibility of applying in a different research context (Amin, 2013). The TRA has been widely used in predicting consumer buying behaviour (Rahman *et al.*, 2015) and theory is also relevant to develop a theoretical model for halal products (Mukhtar and Butt, 2012). For instance, Rahman *et al.* (2015) applied the TRA in the context of halal cosmetic products, whereas Amin (2013) used for halal service provided by Islamic credit cards.

2.1 Personal norms, religiosity and halal purchased behaviour

Personal norm is the moral obligation of individuals to engage in apprehensive behaviour (Moser, 2015). Previous studies (Stern and Dietz, 1994; Vining and Ebreo, 1992) showed that the personal norm was a strong influencer of consumer behaviour. Prakash and Pathak (2017) showed a significant relationship between personal norms and consumer purchase intention. Moreover, personal values are playing an important role in determining Danish consumers' environmentally friendly behaviour (Thøgersen, 2007). Personal norms are considered an important predictor of consumer behaviour. Similarly, religion is also a fundamental determinant of people's behaviour (Mukhtar and Butt, 2012). In many societies, religion plays an influential role in consumer choice and behaviour (Dindyal and Dindyal, 2003; Musaiger, 1993). Religiosity is the devotion of a person to his religion, which is expressed in his behaviour (Johnson *et al.*, 2001). The more halal buying comes from the consumers who are more religious to Islam. Religiosity is one of the strong determinants of human behaviour (Abror *et al.*, 2019; Abror *et al.*, 2020). Previous studies also found a connection between religiosity and consumer behaviour (Bukhari *et al.*, 2019). Therefore, the researchers postulate the following hypotheses:

- H1. Personal norms has positive influences on consumer halal buying behaviour.
- *H2.* Religiosity has positive influences on consumer halal buying behaviour.

2.2 Attitude and halal purchased behaviour

Cherian and Jacob (2012) stated that consumer attitude, which is favourable or unfavourable characteristics towards an individual or object, predicted consumer behaviour because attitude influences consumers' perception. Consumer purchase decisions are based on their

attitude (Irland, 1993; Emekci, 2019) because it is rooted in the concept of a person's self and the extent a person perceives himself (Schultz *et al.*, 2000). It was upheld by various researchers (Emekci, 2019; Gupta and Ogden, 2009; Spruyt *et al.*, 2007) as they showed consumer behaviour was dependent on consumer attitude. It is considered that the more encouraging the attitude, the more certain consumers will buy halal products (Alam and Sayuti, 2011). Emekci (2019) found positive link between attitude and consumer behaviour. Therefore, it is hypothesized that:

H3. Consumer attitude has positive influences on consumer halal buying behaviour.

2.3 Personal norms, religiosity and consumer attitude

The relative significance of attitude varies across behaviour and situations (Ajzen, 1991). Attitude is developed from obligations, knowledge, the standard of life and belief, which leads to the conclusion that religiosity and consumers' personal norm shape consumer's attitude towards products and services. The stronger the norm the stronger is the consumers' attitude towards a particular product and services. As a result, consumer personal norms directly influence consumer attitudes. Likewise, religiosity is the belief about definiteness and real quality of religious teaching and scriptures (Moschis and Ong, 2011). It is the degree how religious a person is (O'connell, 1975) and it is the fundamental determinant of consumers' attitude (Mullen *et al.*, 2000). From these considerations, the following hypotheses have been postulated:

- H4. Personal norms has positive influences on consumer attitude.
- H5. Religiosity has positive influence on consumer attitude.

2.4 Mediating role of consumer attitude

Direct relationships among the constructs have been established in the earlier discussion. Consumers' attitude towards halal buying behaviour depends on their religiosity and personal norms. The more religious a consumer is the more positive attitude he has towards halal products and services, which causes more halal buying. Similarly, personal norms coerce a person to have a more positive attitude towards halal products and services and more halal buying. According to the TRA, the direct relationship between positive consumer attitude and buying behaviour is established in previous studies (Vidyanata *et al.*, 2018). Further, Ahmadova and Aliyev (2020) argued to have a strong relationship between religiosity and attitude and norms and attitudes. Moreover, mediating role attitude has been established by Lim *et al.* (2017), Garg and Joshi (2018), Rahman *et al.* (2019) from halal buying context. All these direct relationships urge the significance of indirect relationships, which helps to establish an intervening variable to mediate the relationship among the constructs. Considering consumer attitude as a mediator, the present study, suggests the following hypotheses (Figure 1):

- *H6.* Consumer attitude mediates the relationship between religiosity and halal buying behaviour.
- H7. Consumer attitude mediates the relationship between personal norms and halal buying behaviour.

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3. Research methodology

The present study has been conducted on the Muslim consumers of Bangladesh who are using halal cosmetic products. Cosmetic products have been chosen since cosmetic is considered, now, as a "must have" necessity items to both male and female (Rahman *et al.*, 2015). Muslim consumers are afraid of non-halal items and there is an increasing trend of using halal cosmetic products (Rahman *et al.*, 2015).

3.1 Measures

The researchers adapted established measures developed by other researchers to measure the constructs of the present study. Three items of Yadav and Pathak (2017) were used to measure consumer halal buying behaviour, whereas the items from Briliana and Mursito (2017) were adapted to measure consumer attitude. Two predictors of attitudes and halal purchase behaviour, i.e. personal norms and religiosity, were measures adapting the four and five items from Khare (2015) and Rahman *et al.* (2015), respectively. All these items of the respective construct were measured five-point Likert scale ranging from 1 "Strongly Disagree" to 5 "Strongly Agree".

3.2 Data collection

The present empirical study used cross-sectional data, as the data was collected from a single respondent only once (Malhotra, 2014). The data was collected from the respondents using a structured questionnaire. The respondents were users of halal cosmetics but the exact size of the population is unknown. To identify the actual users of halal cosmetics, the researchers identified the shopping mall where halal cosmetics were sold out. The researchers identified five shopping centres in Dhaka city, namely, Jamuna Future Park, Bashundhara City, Eastern Plaza, New Market and Gausia Market where halal cosmetics were sold out. Non-probability convenient sampling technique was used, as it was an appropriate sampling technique in the case of time, cost and convenience constrain (Malhotra, 2014). In marketing research, convenient sampling is widely used and accepted (Alam and Sayuti, 2011; Mukhtar and Butt, 2012). Two filtering questions, e.g.

- (1) whether the respondents were from other faith rather than Muslim.
- (2) whether their age below 20, were asked to the respondents to get the appropriate respondents.

If a particular consumer fell any one of these two categories that questionnaire was excluded from the study.

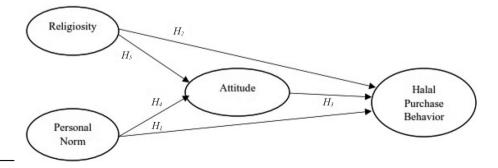


Figure 1.
Research model

The researchers targeted 100 respondents from each shopping mall. The researchers interacted with consumers who went out of the shopping malls. A total of 500 questionnaires was distributed and judging with the above two criteria 103 questionnaires were rejected. From a total of 397 questionnaire, 229 questionnaires were retained for final analysis. The effective response rate is 57.68%, which is enough, as a response rate more than 30% is sufficient (Sekaran, 2003). The majority of the respondents (63.30%) are female and most of the respondents are in the age group of 30 to 40 years of age. The majority of the respondents are in the income group of TK25,000-TK50,000 (Table 1). According to Harman (1976), common method variance is not a problem here, as factor analysis result using a single principal component confirmed that variance explained by a single factor is less than 50%. To avoid the nonresponse bias, the researchers collected data in two phases. In the first phase, data was collected from 145 respondents during the first week of September 2019. In the second phase, data was collected from the rest of the respondents sixweek later. According to the Levene's Test, for the equality variance, there is no nonresponse bias. No variable has been controlled in this study. Finally, data was analysed using SPSS and SmartPLS-3.0.

4. Analysis and findings

Partial least squares-structural equation modelling (PLS-SEM) analysis is based on two steps process such as measurement model and structural model (Hair *et al.*, 2017). The researchers used SmartPLS 3.0 for data analysis. SmartPls 3.0, variance-based method, which is appropriate for path analysis and mediation analysis in predictive model (Hair *et al.*, 2017).

4.1 Measurement model

In PLS-based analysis, the measurement model ensures the consistency, reliability and validity of the model. The loadings of the items (Table 2) were above the threshold values

Particulars	Frequency	(%)	Total no. of respondents
Gender			229
Male	84	36.70	
Female	145	63.30	
Marital status			229
Single	126	55.00	
Married	103	45.00	
Age (years)			229
20–30	52	22.70	
30-40	114	49.80	
40-50	32	14.00	
50-60	22	9.60	
60 and above	9	3.90	
Income (TK)			229
Below 25,000	19	8.30	
25,000-50,000	76	33.20	
50,000-75,000	71	31.00	
75,000-100,000	44	19.20	
100,00 and above	19	8.30	

Table 1. Profile of the respondents

JIMA	Constructs	Items	Loadings	Composite reliability	AVE
	Attitude	Attd1	0.782	0.837	0.508
		Attd2	0.736		
		Attd3	0.668		
		Attd4	0.696		
		Attd5	0.674		
	Halal buying behaviour	HPB1	0.859	0.879	0.707
	_	HPB2	0.866		
		HPB3	0.796		
	Personal norms	Nrms1	0.785	0.834	0.557
		Nrms2	0.731		
		Nrms3	0.784		
		Nrms4	0.713		
T 11 0	Religiosity	R11	0.785	0.845	0.578
Table 2.		R12	0.777		
Psychometric		R14	0.713		
analysis		R15	0.763		

0.4, which confirms the internal consistency. While, mostly accepted criteria for reliability is the composite reliability (Hair *et al.*, 2017), which suggests a cut-off value for composite reliability is 0.7. The reliability values of the constructs of this study are above the minimum requirement. Henseler *et al.* (2009) suggested the average variance extracted (AVE) to measure the convergent validity of the measurement model of PLS-SEM. The AVE values of the constructs such as halal buying behaviour, personal norms, attitude and religiosity are 0.590, 0.612, 0.558 and 0.506, respectively, which are above the threshold value 0.50. To achieve the AVE value above the threshold level in PLS-SEM, it is permitted to delete the items whose loadings are below 0.7 (Hair *et al.*, 2017). Only one item from religiosity (RI3) was removed to achieve convergent validity.

For discriminant validity, Fornell and Larcker criteria are widely used (Henseler *et al.*, 2009) in PLS-SEM. According to Fornell and Larker criteria, the discriminant validity of the constructs is achieved, as the diagonal values of the constructs were higher than the correlations between the constructs (Table 3).

4.2 Structural model

The structural model indicates the relationship between the construct (Hair *et al.*, 2017). The relationship between religiosity and attitude, as well as the relationship between religiosity and halal buying behaviour are significant, as t = 5.869, p = 0.00 and t = 7.964, p = 0.00, respectively, which means the hypothesis₅ and hypothesis₂ cannot be rejected in this study (Table 4). Moreover, the relationship between personal norms and consumer attitude is significant, as t = 8.741 and p = 0.00 (Figure 2).

	Particulars	Attitude	Halal buying behaviour	Personal norms	Religiosity
Table 3. Fornell–Larcker Criterion	Attitude Halal buying behaviour Personal norms Religiosity	0.712 0.617 0.665 0.602	0.841 0.545 0.694	0.747 0.579	0.760

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A similar result is found for the relationship between consumer attitude and halal purchase behaviour, as t=4.118 and p=0.00. Thus, H1 and H4 are supported in this study. However, the H_3 is not supported, as t=1.420 and p=0.156. Therefore, the relationship between personal norms and halal buying behaviour is not significant. Nonetheless, the proposed two indirect relationships suggested in the H_6 (t=3.274 and p=0.001) and H_7 (t=3.834 and t=0.000) are found significant (Table 5). Therefore, consumer attitude mediates the relationships between religiosity and halal buying behaviour, and personal norms and halal buying behaviour.

Based on the TRA, the proposed theoretical model has better explanatory capacity in predicting consumer attitude and consumer halal purchase behaviour, as R^2 values are $R^2 = 0.509$ for consumer attitudes and $R^2 = 0.542$ for halal buying behaviour. According to Chin (1998), R^2 value greater than 0.33 is considered as moderate level. The greater predictive capacity indicates the worthiness of the added constructs in the framework based on the TRA. According to Cohen (1988), the effect size of personal norms and religiosity are medium and small (since $f^2 = 0.309$ and $f^2 = 0.145$) on consumer attitude, respectively. In contrast, the effect size of personal norms and religiosity on consumer halal purchase behaviour is small ($f^2 = 0.009$) and medium ($f^2 = 0.297$), respectively. Moreover, as the Q^2 values (attitude = 0.224 and halal purchase behaviour = 0.346) are above zero, predicting variable have the predictive relevance on the endogenous variables. Therefore, the present

Relationships	Beta values	SD	T-statistics	P-values
Attitude → halal buying behaviour Personal norms → Attitude Personal norms → halal buying behaviour Religiosity → attitude Religiosity → halal buying behaviour	0.270	0.066	4.118	0.000
	0.476	0.054	8.741	0.000
	0.087	0.061	1.420	0.156
	0.326	0.056	5.869	0.000
	0.481	0.060	7.964	0.000

Table 4. Path relationship

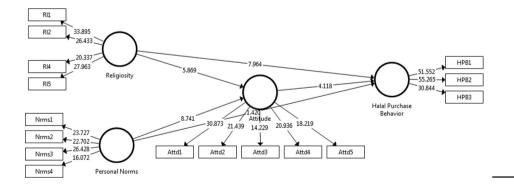


Figure 2. Structural model

Relationships	Beta	SD	T-statistics	P-values	
Personal norms → attitude → halal purchase behaviour	0.128	0.033	3.843	0.000	Table 5. Mediation results
Religiosity → attitude → halal purchase behaviour	0.088	0.027	3.274	0.001	

model based on the TRA identifies the important constructs and their direct and indirect relationships strengthening consumer halal buying behaviour.

5. Conclusion and discussion

The study was conducted on the consumers of Bangladesh, a Muslim majority country, to identify the role of attitude, personal norm and religiosity in influencing buying behaviour towards halal cosmetic products. The present study identifies the vital role of religiosity in influencing both consumer attitude and consumer halal buying behaviour, as the relationships are found significant. For Muslim consumers' purchase of halal cosmetics, religiosity is an important determinant. Rahman et al. (2015) identified the similar role of religiosity in influencing consumer halal buying behaviour for Malaysian, another Muslim majority country, Muslim consumer. Therefore, the role of religiosity is strong in influencing attitude and halal buying among Muslim consumers. Similarly, the findings of the study suggest that the relationship between consumers' personal norms and consumer attitude is significant, which means that consumers' personal norm positively influences consumers attitude. This finding is consistent with the findings of the study of Garg and Joshi (2018) and Tuhin et al. (2019). Meanwhile, consumer attitude also influences the consumers' halal buying behaviour as the relationship between consumer attitude and halal buying behaviour is found significant. Past studies, Cheung and To (2019) revealed the similar relationship between consumer attitude and consumer purchase behaviour, which also confirms the findings of the present study.

However, the study explores that consumers personal norm does not influence consumers' halal buying behaviour, which is uniform with the findings of Bashir *et al.* (2019). Moral standards and obligations of Bangladeshi consumers are not strong enough to influence their purchase of halal cosmetics products. Bangladesh is a developing country and the income level of the people are low. People are mainly concerned with their livelihood rather than fashion products such as cosmetics. Nonetheless, the relationship between personal norms and halal buying behaviour is found significant in the study of Tuhin *et al.* (2019) conducted from the same country context. This finding is different because Tuhin *et al.* (2019) conducted the study for all the halal products and services including food, cosmetics, banking, etc. with a small sample size whereas the present study is conducted only on cosmetics products and the sample size is larger than that of Tuhin *et al.* (2019).

The mediating role of consumer attitude was identified in other consumer behaviour studies (Chang et al., 2016; Chen et al., 2017; Lim et al., 2017), however, it is ignored in halal buying behaviour. The present study reveals that the indirect relationships between religiosity and halal purchase behaviour, and personal norms and halal purchase behaviour through consumer attitude and these relationships are significant. This implies that religiosity and personal norms affect consumer attitude and consumer attitude again influences consumers' buying of halal cosmetics products. Among these two indirect routes of influencing halal buying behaviour, the route of personal norms to halal buying behaviour through consumer attitude is stronger because the direct relationship between personal norms to halal purchase behaviour is not significant.

Based on previous literature about the TRA and the EVT, the present research has bought valuable theoretical insight incorporating religiosity and personal norms in the context of consumer halal buying behaviour. The present study examines the predictive role of the factors, namely, personal norms, religiosity and attitude on consumers' halal cosmetics buying. Further, drawing upon literature, personal norms and religiosity are the determinants of attitude. Therefore, the present study not only identified the predictor of halal buying behaviour but also identified two determinants of attitude towards halal

purchase in the same framework. The TRA suggests subjective norm as a predictor of consumer behaviour, inconsistent with this. Biel and Thøgersen (2007) suggested including personal norms, as personal behaviour depends not only on rational or cost-benefit evaluation but also on personal motives of moral values. However, consumers' personal norm is found not a significant determinant of halal buying behaviour whereas the other two predictors e.g. religiosity and attitudes have a meaningful influence on halal buying behaviour. Therefore, from a theoretical point, only religiosity and attitude have the direct predicting capacity on consumer halal buying behaviour. Among these two important predictors, the influence of religiosity is higher than attitudes. Hence, as a construct, religiosity has the higher predictive capacity than attitude on consumers halal buying. Nonetheless, the religiosity has less predictive power on consumer attitude than personal norms. Therefore, the role of personal norms on consumer attitudes is higher than the role of religiosity. Meanwhile, the mediating role of consumer attitudes has been established, besides the direct relationships, as indirect relationships from religiosity to halal buying behaviour and personal norms to halal purchase behaviour through customer attitudes are significant. Hence, consumer attitudes not only directly influence consumers halal buying but also helps to create an indirect relationship between religiosity to halal buying behaviour and personal norms to halal purchase.

From the managerial perspective, this study has significant implications. Consumer favourable attitude towards halal products depends on consumers' religiosity. This study also reveals that consumer religiosity is the considerable predictor of consumer halal buying behaviour. It indicates that marketers of halal products should target the customers who are highly religious and engage in religious practices to boost up the sales of halal cosmetic products. Marketers should also enhance consumers' religiosity to create consumers' positive attitude towards halal products and a positive, favourable attitude generates more sales of halal cosmetic products. The way marketers of halal cosmetics items ought to promote and advertise halal products is that individuals with an elevated level of religiosity are the users of the halal products. This will enhance the consumer's attitude towards halal products. However, marketers and brand managers of halal cosmetic products should not focus on personal norms to increase the sales of halal products, as the direct relationship is not meaningful. However, marketers should spotlight on strengthening consumers' personal norms so that it will enhance consumers' favourable attitude towards halal cosmetic products. If consumers have a positive attitude, then they will be purchasing more of the halal cosmetic products. Therefore, marketers should create favourable consumers attitude towards halal cosmetic products by strengthening consumer's norm and religiosity, which will ultimately boost up the sales of halal cosmetic products.

The present study invites future researchers to extend the existing research model incorporating other constructs e.g. quality of halal products, experience, image of products. This will help expand the existing knowledge in understanding consumers' halal buying behaviour. Moreover, future researchers can improve the existing model incorporating large sample size and conduct the study from a cross-country perspective, which will enhance the generalizability of the existing model. The present study has established direct relationships between the constructs, but any established relationship is influenced by intervening variables. Future researchers could incorporate influencing variables to understand the nature and changes of the relationship. Consumer income is a significant determinant of consumer behaviour, which causes the relationship to be changed. Therefore, future researchers are suggested to incorporate income as a moderator in the present model, as people's behaviour is also influenced by their income.

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IIMA Appendix

Variables and questions	No. of obs	Minimum	Maximum	Mean	SD
Attitude (Briliana and Mursito, 2017) I like to choose halal cosmetic products I always look for the halal label when I buy cosmetic products Halal cosmetic products are important Using halal cosmetic products is my own choice	229	15	25	20.353	2.198
Halal purchase behaviour (Yadav and Pathak, 2017) I have been purchasing halal cosmetic at regular basis I have halal purchasing behaviour for my cosmetic products I have halal purchasing behaviour over the past six months	229	9	15	12.349	1.816
Personal norm (Khare, 2015) I feel an obligation to use halal cosmetics where possible I should do what I can to halal cosmetics I feel a strong personal obligation to use halal cosmetics	229	11	20	16.449	1.864
Religiosity (Rahman et al., 2015) I happily and willingly pay my zakat on time I enjoy spending time with others of my religious affiliation I often participate in religious talk at mosque I often read religious books and magazines I often watch religious programmes on TV	229	13	25	20.061	2.635

Table A1. Measurement items of the constructs

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Md. Kashedul Wahab Tuhin is an Associate Professor of the Department of Marketing at Jahangirnager University. In addition, Dr Tuhin was an Assistant Professor of Jahangirnagar University, Bangladesh. Prior to that, he was a Lecturer at Jahangirnager University and Comilla University, Bangladesh. Before starting his academic career, Dr Tuhin worked as an Executive of Marketing and Sales at IDLC Finance Limited, the leading non-bank financial institution of the country. Dr Tuhin has more than 10 years' experience in the field of teaching, as well as training, workshops and research. His key research interest is in branding, consumer-brand relationships, Halal marketing, tourism and supply chain. He has been supervising a number of thesis students at the master and MPhil level. Currently, Dr Tuhin is the Chief Editor of the Jahangirnagar University Journal of Marketing. Md. Kashedul Wahab Tuhin is the corresponding author and can be contacted at: kashedul@gmail.com; Kashedul@juniv.edu

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Blockchain, IT, Management and Supply chain. Apart from that, I have vast knowledge about research and analysis using SEM-PLS, AMOS and SPSS. Also, an expert on JAVA, MS Office, Joomla and Java Script.

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Md. Mahbub Alam has over 20 years of professional and academic experience in Supply Chain Management. He has been working as a Supply Chain and Marketing Expert at NATP-2, a World Bank financed programme focusing on increasing agricultural productivity and market access for farmers and entrepreneurs in Bangladesh. Dr Alam has a coordinating role of Value Chain and Marketing activities of crops, livestock and fisheries development covering 270 upazilas of Bangladesh. Earlier he served at different renowned organizations, including the CNFA-USA, The World Bank, USAID/US Mission, BRAC, FID/UK Aid and Youngone Corporation, etc. Apart from his professional activities, Dr Alam also served as a faculty member at different Public and Private Universities in Bangladesh. He also assisted some of those universities in developing the course curricula for MBA Programme, majored in Supply Chain Management. His areas of interest are Supply Chain Management, SME Development, Agribusiness Supply Chain, Marketing Channel Management, Marketing and Branding, Project Management, Inventory Management, International Business, International Logistics and Supply Chain Management, etc. Dr Alam obtained his MBA from Victoria University, Melbourne, Australia. He also holds an MSc in Economics from Jahangirnagar University, Savar, Dhaka, Bangladesh. He is a certified supply chain professional, accredited by ITC/UNCTAD/WTO, Geneva, Switzerland. Dr Alam widely travelled at home and abroad, including the USA, the UK, Australia, France, Italy, Belgium, Germany, Spain, The Netherlands, UAE, China, South Korea, Hong Kong, India, Nepal, Philippines, Malaysia, Singapore and Sri Lanka, etc. He has also done quite extensive research in Supply Chain Management and obtained his PhD degree in 2017. He is very keen to continue his research in Supply Chain Management, Value Chain, Block Chain, Big Date, Digital Marketing and Entrepreneurship Development.