

The impact of altruism on brand attitude when moderated by religiosity: a preliminary study

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Abstract

This study aims to examining the moderating role of religiosity toward causal relationship of altruism on brand attitude in grocery retailing from Muslim customers' perspective. In this attempt, this study brought the specific context of West Sumatra as known province for religious community. This research adopted a survey approach where 110 questionnaires were obtained from selected grocery shoppers in Padang city, West Sumatra, Indonesia. The measurement of the constructs and their interrelationships were examined based on partial least squares structural equation modelling (PLS-SEM). Key findings of the research had revealed that religiosity didn't has the moderation effect, notwithstanding it still exert a significant influence over favorable brand attitude. As for altruism found to has significant impact on the generation of positive brand attitude. Based on the theory, egoism has always been the attentions of studies in understanding consumer's motivation in the research of consumer behavior. This study has added sufficient evidence on the area whether other human quality, namely altruism has significances toward consumer's overarching evaluation on a brand. Particularly in regard to consumers who possess a credence on Islamic teachings, referred to as Muslim.

Keywords: Religiosity; altruism; brand attitude; muslim

INTRODUCTION

Brand attitude delineate the degree to which favorable view of a brand is adopted by the established consumers. Consumers are more likely to identify a brand, if they have already adopted a favorable view towards it. If established consumers have a favorable view towards one brand and a not so favorable view toward competing brands, these will affect their intention to purchase the brand. Even accumulating positive brand attitude that worked over time will presumably maintain the relations between consumers to the brand (Augusto & Torres, 2018).

Most of the time, consumers perceived as reasonably rational and have high tendencies toward maximization of own utilizations is the paradigm set by businessmen in term of tailoring products and services offerings they try to deliver, wishing that later it would generate positive attitude. Nevertheless, there is a distinctive phenomenon in the marketing area. In this situation, the offerings are not only informed as the procurement of particular product or services which is merely aimed to maximized the established consumers' needs and wants better than competitor, but also capable of contributing to the welfare of society. These phenomena have established in several global brands such as the Body Shop which support community trading. Recently, Apple MacBook Air claimed that the entire body of the laptop is made from recycle aluminum. Meanwhile, in the context of Indonesia the biggest Muslim population, one local retail claimed to give some percent of their sales to the poor by placing a banner informing this in the upper back of their cashier area. They did that in all of their branches so that consumer will know that their purchase will contribute to help disadvantage group of people. Furthermore, they also create their own tagline which simply means sharing or giving while shopping. Batson (2011) defined the motivational state that has uplifted other people's welfare as principal goal classified as altruism. Previously mentioned distinctive phenomenon might point out altruism as the cause since at the time consumer determine attitudes over the offerings exposed to them toward slightly similar products or services from different merchant. They know exactly whose welfare is benefited as they decided to choose products or services from one merchant with society's welfare concern rather than who's not.

As consumer choose offerings from the merchants that also concern with society's welfare, it implies that consumer as individual had help other individual circumstantially. Ranganathan and Henley, (2008) explained that the behavior of human helping each other, especially those in needy condition has been emphasized in the teachings of all world major religion such as Christianity, Buddhism, Islam, and Hinduism. Understanding the influence of consumer's religiosity belief toward the act of helping other's welfare through purchase preferences is possible to be considered as global issues since two-third of the world's population is holding some form of religious belief (Ranganathan & Henley, 2008). World Giving Index as a global figure had placed Indonesia, where most of its population hold Islamic believe lived, to be ranked First in the 2018, which obviously proved that Muslim societies is pretty much concern with other's welfare (CAF, 2019).

Essentially, Islamic teachings is heavily in compliance with altruistic motivations. Islam teaches Muslims to concern with other's welfare and help those unfortunate through Sadaqah (charity or donation in general). To summarize, Ghaffar (2010) mentioned that Indonesia is the world's largest Muslim country, hence, such underlying fact above had causing the need for further investigations, especially for Muslim in Indonesia. This study aimed to bridge a knowledge gap about antecedents of favorable brand attitude by investigating the role of altruism as a consumers motivation which comprehensively equipped with religiosity as the moderating factor.

Altruism and brand attitude

A motivational state with the ultimate goal of increasing another's welfare without necessity of other motivation than others benefits is how altruism being impregnated for this present research (Batson, 1987, 1991; Nagel, 1970; Pope, 1994; Titmuss, 1973). Teng, Wu, & Liu (2007) showed that altruism positively impacting the attitude of visiting hotels in Taiwan which claimed to protect the environment from further depletion of its natural resources. The guests that possess positive altruistic values believe that their patronizing behavioral trait over such exceptional kind of hotels as highly important to society because it significantly raise benefit toward global environment where society

lived. Rushton, Chrisjohn and Fekken (1981) explicated that an altruistic personality exists whereby altruistic behaviour could apply to a variety of contexts. Hence, researcher sense an obligation to put forward altruism out of environment responsibility contexts into social causes in general.

The rationale of altruism to this study stems from the fact that the price of products being sold by retail stores include percentage amount that will be distributed to the needy by charity organization. This organization is one of the leaders and initiator of modern charity organization in Indonesia. It is predicted that decision to purchase products from observed retail stores rather than other retailer is because of altruistic value. Offers from the retailers brings benefits to the welfare of unfortunate member of society. Altruism has been indicated to have an impact on consumer's attitude since the actor whose most likely to engage in altruistic behaviour have internalized a prosocial role and verily believe that others expect them to keep on that role in a consistent manner (Finkelstein et al., 2005). Based on earlier discussion, the following hypotheses is proposed: H1. Altruism positively and significantly affects on favorable Brand Attitude of retail stores in Padang.

Religiosity and brand attitude

Religion is defined as an organized system of beliefs, practices, rituals and symbols designed to facilitate closeness to the sacred or transcendent, and to foster an understanding of one's relation and responsibility to others in living together in a community (Koenig et al., (2000). While religiosity is defined as the extent to which an individual is committed to the religion he or she professes and its teachings, such as the individual's attitudes and behaviors reflect this commitment (Johnson et al., 2001). The definition of religiosity proposed by Johnson et al. (2001) implying that attitude is heavily related to it, in accordance to the definition of attitude offered by Fishbein and Ajzen (1975), which is the amount of against or affect respecting some particular object. They also mentioned that beliefs is the representation of information an individual has about some particular objects. A person's beliefs are likely to be verily connected to the depth of religiosity they possess. Hence, religiosity and attitude are presumably correlated.

In previous study, Youssef, Kortam, Aish, and El Bassiouny (2015) found that religiosity degree of consumers has a great effect on their attitudes toward banking services in Egypt which affirmed that their objective and operations do not mix elements that are forbidden in Islam. In a similar study, Vein, Souiden and Jabeur (2015) proved that individuals with low Islamic beliefs have a more favorable attitude toward conventional life insurance in Tunisia than those with high Islamic beliefs and individuals displaying high Islamic beliefs have a more favorable attitude toward Islamic life insurance in Tunisia than those displaying low Islamic beliefs.

The current study, also seek to explain how religiosity might moderate the alleged connection between altruism to brand attitude. It is commonly noticed that religious people are keen to engage in prosocial behavior and that they do it altruistically, for the others benefit (Batson et al., 1989; Hoffman, 1973; Ji et al., 2006). Wu and Zumbo, (2007) explained that a variable which have relatively stable trait, such as the construct of religiosity over individual, might sets as an auxiliary to refine the hypothesis of causal relationship. For instance, a moderator variable has a secondary role in defining the causal effect. Likewise, the relationship between two variables depends on a third variable called the moderator and the result caused by this third variable is called the moderating effect. Still in similar veins, Bekkers and Wiepking (2010) put the moderator as a factor that may bring down or up the main effect of a mechanism determining a prosocial behavior, and address religiosity as a possible moderator. With these basic considerations, the following hypothesis are drawn: H2. Religiosity positively and significantly affect on favorable Brand Attitude of Dayamart in Padang.

Religiosity, brand attitude and altruism

In the retailing industry, building a successful brand is very crucial since other retailer might offer similar assortments. But, consumers may evaluate the identical product differently depending on how it is branded. Although other retailers may offer similar products, they cannot easily match lasting impressions left in the minds of consumers by years of favorable product experiences and marketing activity (Kotler & Keller, 2016). Attitude toward some particular brand or for this current research postulated as a brand attitude, is able to be grasp as a relative enduring, unidimensional summary

evaluation of a brand that presumably energizes behavior (Spears & Singh, 2004). Solomon, (2014) explained that brand attitude is consumers overarching evaluation of a brand, this is important as it is likely to impact on decisions to choose that brand instead of others. Brand attitude develops from exposure to the brand, gaining knowledge of functional and symbolic attributes of the brand, through physical experience with the product/service or through digesting marketing content (Keller, 1993). Thus, the following hypotheses is proposed: H3. Religiosity positively and significantly moderate the relation between Altruism and Brand Attitude of Dayamart in Padang.

Retailing

All firms that sells products and or services to the ultimate consumers for their personal or family use is commonly recognized as retailer. Retailer typically offering an assortment that enables their customers to choose from a wide range of selection of products, brands, sizes, and prices at one location. Therefore, such set of business activities that adds value to the products and services sold to consumers for their personal or family use is conceptualized as retailing. (Levy & Weitz, 2012). Retailing is just as same as another type of business in the context of requirement for having strong image positioned in the mind of their established consumers. Strong image become attainable if only retailer has characteristics that serve as distinction toward competitor, so that their established consumers would easily identify. Levy & Weitz (2012) defined a distinct logo, name, and symbol, that identifies the seller's products or services and differentiates seller from their competitors to be known as a brand. In retailing context, branding plays a key differential competitive component due to recent institutional challenges such as fruitful expansion of retail international operations, the power advancement of retailer in distribution channels, and enrichment of retail markets volatility. Consequently, retailers looking for the establishment of specialized marketing functions. (Mitchell et al, 2012).

METHODS

The sampling frame for the study was drawn from 110 customers who hold Islamic beliefs, at least 20 years old, and had experience on buying products from Dayamart in Padang. There are reasons for the choice of Padang beyond convenience. Padang is chosen because Dayamart was firstly available at the hand of Indonesia's family in this city. The success of Dayamart business in Padang gives exemplification for the development of Dayamart in other part of Indonesia. The status of Indonesia which is a country of muslim majority also would likely to add some weight to the generalization of the results of this research. Moreover, the researcher attempt to eliminate more variate that might lead to the bias of the end result by referring to the previous study pertinent on setting the range of age to be taken as sample (Colliander and Dahlén, 2011; Lee et al, 2017; Mackenzie and Lutz, 1989; Spears & Singh, 2004).

The rationale pertaining utilization of 110 samples come from 10 x 11 indicators (Hair et al., 2010). Hair et al., suggest that five respondents per indicators to be analyzed as the lower limit, but the most acceptable way of determination is 10:1 ratio (10 samples for variable). That number of samples subsequently distributed to the 6 branches of Dayamart in Padang, Indonesia. The distribution of sample is carried out under the consideration of representativeness of each store by referring to volume of transaction in single store of Dayamart from July to September 2018.

The study select quantitative approach with explanatory research design to analyze how each variable relate and influence each other. The hypothesis testing-study is a study that elaborate the nature of convinced relationship, or constitute the differences within groups or the independence of two or more factors in a particular situation (Sekaran, 2016). The primary data was collected through questionnaire. The data collected from questioners as the data collection instruments and then the result deduced to answer research questions.

There are three variables in this research: Brand Attitude (dependent variable), Altruism (independent variable) and Religiosity (moderating variable). The measurement of the aforementioned variables deployed were derived and developed based on established existing items that have already been validated in previous studies. (Mackenzie and Lutz, 1989; Green and Webb, 1997; Abou-Youssef, Kortam, Abou-Aish, & El-Bassiouny, 2011). Each variables consist of items which derived

into statements in the questionnaire. As this research focused on the Muslim consumer behavior, it is important to carefully adapt scales developed in the previous studies, since those scales are most likely derived within one culture, the United States; and are commonly assessing the Christian community. Some of the existing religiosity scales used for Christians may contain some concepts and items that could be applicable to Muslim, but as a whole, these scales are culture-bound and unsuitable for measuring religiosity among Muslim (Khraim, 2010). Therefore, researcher adopted scales specifically developed to measure muslims religiosity by Abou-Youssef, Kortam, Abou-Aish, & El-Bassiouny (2011) labeled as IBR (Islamic Behavioral Religiosity) scale. Items of questionnaire be measured on a five-point Likert scales (1 = Strongly Disagree, 2 =Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree). The captured responses then being tested for it's validity and the reliability to make sure that the questionnaire items used had measured the right concept and consistence . Data quality was also measured by multicollinearity, heteroscedasticity, and normality Multiple regression analysis allows to see how independent variables impacting dependent variables and the moderation effect.

Validity and reliability

Validity test to test on on how well it's accuracy (Sekaran, 2016) and reliability test to measure consistent in what is intended to measure. (Hair et al., 1998) were conducted. At this point, both test run on 110 respondents and consists of 42 questions; there are 3 questions for Brand Attitude, 5 questions for Altruism, and 34 questions for Religiosity. The r-value of all items in the variable of brand attitude, altruism, and religiosity is considered to had valid value, because the entire r-values were greater than 0.1874 (r table). Widiyanto, (2012) explained that the basis of making assumption in validity test using pearson correlation coefficient is the comparison between r-value to r-table. Furthermore, the result of reliability shows that Brand Attitude and Altruism to be "reliable" (since the value of it's Cronbach's Alpha lay on range between 0.60-0.80) and Religiosity is "very reliable" (as it's Cronbach's Alpha lay on range between 0.80-1.00). The way to determine the reliability level of one instrument in the research can be accepted if value of r-alpha exists in the range of 0.60 - 1.00. So that r-alpha in the range of >0.60 - 0.80 categorized as reliable, while the range of 0.80 – 1.00 categorized as very reliable. (Hair et al., 1998). The output implying that all the data are valid and reliable to be processed for further analysis.

Descriptive analysis

Proceeding from the validity and reliability test is next being examined for the distribution of each item so that the data from the questionnaire will be interpret in descriptive manner. The questionnaire is developed using 5-point's Likert Scale in which respondent's answers is assessed in a scale of 1 to 5. Positive response from the respondent can be seen from the value of mean of Likert Scale. The close the value of mean to 5, the more positive response of respondents. In reserve, if the value of mean is verging towards 1, it indicates negative responses from respondents. The values of the mean from each variable were drawn using SPSS 23.

The results shows that all items of Brand Attitude is placed in high level. This indicate that the respondents utterly had positive attitude toward Dayamart as a Brand. It also can be found that the level of every items in the Altruism is all high. The highest point is placed on item ALT02 stated that giving to others is of great satisfactions in life. The slightest mean is placed on item ALT01 signify that there some sense of pleasure from donating. Overall result tells that helping others financially is a communal virtue. As for items in Religiosity is all high except for item REL10 and REL16. Rationale bearing on the moderate level of REL10 is that people nowadays isn't as many as in the past when it comes to listening to radio programs, while as for REL16 with all of its added benefit is a voluntary prayer though. It only undertaken by deeply religious person whose willing to wake up from the sleep in the night. Such result had proved that even in the climate where all population of customers had equal chance of giving opinion, still this study is exposed to a group of sample with profound religiosity. Consequently, it's never been an exaggerated claim that Padang is a religious city. In fact, the location of Dayamart store is always side to side with a mosque. The average distribution of responds for all variables were high. This is indicating that there's prominent likelihood from customer's responds that been captured randomly that it will be truly operable in order deducing

whether their decent attitude formation or even image retention toward Dayamart as a brand is verily affected by altruism and moderated by religiosity.

Classical test assumption

Classical Test Assumption in this study comprises the test of normality, multicollinearity, and heteroscedasticity. All test been carried out on SPSS 23. Normality test is conducted to see whether the data obtained were normally distributed or not. The result found regarding normality distribution test under Kolmogorov Smirnov method is explained from the value of Asymp Sig. which is $0.200 > 0.05$. Consequently, the data were normally distributed. Results from the Histogram and P-Plot also shows that the data distribution still following the the normal distribution curve/line. Multicollinearity test utilized to see that there is no correlation among independent variables because a feasible regression model mustn't had multicollinearity issues. The result of the test had revealed that there happens no multicollinearity, which emphasized on the value of Tolerance and Variance Inflation Factor (VIF). The tolerance value founded is 0.939 for both independent variable to be bigger than 0.10 and the VIF value is 1.065 for both independent which is smaller than 10.00. Consequently, the regression model processed from the research obtained data to be righteous. Heteroscedasticity test is applied to see whether the variance of the residual inequality happen in one observation to another observation. In this research, the researcher found that there are no issues of heteroscedasticity since the scatterplot is spreaded randomly or in other words the plot doesn't form any patterns.

The conceptual framework

Multiple Regression Analysis is a technique used to see the significancy of independent variables toward dependent variable. This study is also aimed to see the impact of moderating variable (Religiosity) toward relationship between Altruism to Brand Attitude. In order to see the interaction among the variable and to obtain the regression coefficient for the model, we need to two kinds of test: (1) t-test; (2) F-test. F-Test aims to see how big the impact of independent variables (include moderating varibale) in overall toward dependent variable. The calculation is done by using the SPSS 23 through linear regression analysis. The result indicates that in overall variables have impact toward dependent variable. Proven by significant F-value obtained is as much as 0.000 (smaller than 0.05). It means in general, Altruism and Religiosity have impact toward Brand Attitude of Dayamart's customers in Padang, Indonesia. By looking at the value of R-Square we can conclude that the impact of independent variables towards dependent variable in general is moderate. It means there is 40.9% impact coming from the independent variable tested, while 59.1% are coming from another possible variable that is not included in the research. T-test aims to see whether there is significant impact of each independent variables toward dependent variable. The test is performed by using SPSS 23 through linear regression analysis.

With confident level 95% and $\alpha = 0.05$, the research regression model shows that relationship between Brand Attitude and Altruism is positive. It means that the more customers have altruistic motivation the more they have positive attitude toward Dayamart as a brand. Religiosity also have positive relationship with Brand Attitude. It means the more religious Dayamart's cutomers, the more tendency of them to form positive evaluation to the brand. This result of the research seems to be similar with the previous study (Reimers et al, 2017; Souiden & Jabeur, 2015; Teng et al, 2012; Youssef et al, 2015). Eventually, the interaction between Altruism and Religiosity created negative relationship with Brand Attitude of Dayamart's Padang. Means that when these two variables is combined together, it can negatively arose attitude toward the studied brand. This is also supported by the result of t-test conducted that show significant level. The significant value of Altruism is 0.039 and Religiosity is 0.002 in which is smaller than 0.05. Hence, H1 and H2 is accepted. On the other hand, H3 is rejected because the significant value of the combination between Altruism and Religiosity is $0.273 > 0.05$. Actually, rather than only assessing the significance effect of independent variables towards dependent variable from the significance value, the statistics t-table also essentials to be checked. The t-table must be amounted smaller than t-counted so that the effect is declared as significant. The value of t-table to be compared for this research is 1.658 and all t-counted from the regression analysis shows consistency result to the significance value.

Table 1. Multiple regression analysis – t test

Coefficients		Unstandardized coefficients		Standardized coefficients	t	Sig.
Model		B	Std. error	Beta		
1	(Constant)	0.248	1.137		0.238	0.833
	TOTAL_ALT	0.473	0.235	0.621	0.626	0.039
	TOTAL_REL	0.634	0.208	0.709	0.312	0.002
	MRA[ALT.REL]	-0.060	0.034	-0.437	-0.787	0.273

Dependent Variable: TOTAL_ATT

Based on the results of data analysis above, thus the regression model is

$$Y = 0.248 + 0.473X1 + 0.634X2 - 0.060X1X2 = e$$

Where: Y= Brand Attitude (ATT), X1 = Altruism (ALT), X2 = Religiosity, X1X2 = Interaction between ALT and REL, e = Error.

Further calculation for F-Test shows that R = 0.669, R-Square = 0.409, F = 18.684 with significant value is 0.000.

RESULTS AND DISCUSSION

Theoretical implications

In accordance to the result of the study, altruism has positive relationship to the brand attitude. It explained that the more altruism possessed by customers of Dayamart it will increase the generation of positive attitude toward the mentioned brand. This result is supporting the previous study (Reimers, Magnuson & Chao, 2017; Teng, Wu, & Liu, 2012). Reimers, Magnuson & Chao (2017) conducted their research in Australia in which the object is environmentally responsible clothing. Whilst Teng, Wu, & Liu (2012) conducted their research in Taiwan in which the object is service business in form of green hotel. This is implying that altruism does affecting customers attitude in various different industry though. Another implication is that a motivational state to uplift other people’s welfare is sort of an universal value because all the study that generate similiar result is organized in Taiwan, Australia, and Indonesia in which surely had it’s own distinct culture. In addition, from observations on the field, the barriers to entry the retail business in form of convenient store isn’t really hard that delineated from the many existence of other similar business. On top of that there is convenient store in Padang that has almost same brand name to Dayamart that is Dayumart. Such condition had causing to increase competitiveness through price as an obligation. In the condition where all store offerings affordable price, the marketing effort of inducing sense of altruism seems a decent alternatives of retaining the customers. This is illustrated on Table 2 in which Dayamart’s customers who pay a visit more that ten times a month is accounted for 31.8%, even when that percentage is summed up to the percentage of customer’s who pay a visit 4 – 8 times a month it would become 61.8%. Another thing to consider is that eventhough the customers exercising altruism, their rationality isn’t being jeopardized. Customers of Dayamart is still get product in good quality as offered by other store. This is also confirmed on Table 2 with the percentage of customers who felt that the quality of products sold in dayamart is below average only 13.6%.

Based on the current study conducted, Religiosity has positive relationship to the Brand Attitude. It explained that the more a person live up the religion they believe deeply then it will generate positive evaluation toward the brand of Dayamart. This result is verily possible caused by some Islamic values that in accordance with how Dayamart’s run their business. Aside of donation matter or known as sadaqah for muslims, Dayamart in their daily operation isn’t selling cigarettes and alcoholic drinking. In spite the fact that there are differences on whether smoking is allowed or prohibited for muslims still smoking a cigarettes is of no good for human health. As for alcoholic drinking is clearly prohibited for muslims that stated in, “O you who believe! Intoxicants, gambling, idolatry, and divination are abominations of Satan’s doing. Avoid them, so you may prosper.” (Qur’an 5:90, translated by Itani, 2012). This result is supporting the previous study in both Islamic (Youssef, Kortam, Aish, and El Bassiouny, 2015) and non-Islamic context (Foxall and Goldsmith, 1994). So that

it can be concluded that when a business run in line with some religious instructions whether in deliberate manner or not, still it will influence the attitude of customers.

Results of the study demonstrated that the relationship between Altruism and Brand Attitude is negatively moderated by the religiosity. It means that on this research how people live up the religion didn't had moderation effect on the person who already possessed altruism which in turn resulting in favorable attitude toward the brand of Dayamart. It implies that from the sample utilized within that Altruism and Religiosity seems to be discrete variables. Customers whosen't hold deep religious state still able to elicit some level of altruism that produce positive attitude toward charitable business like Dayamart and the customers who hold religious believe, reflected on how they live up the religion they believe, in some occasions would still find difficulties in eliciting some level of altruism that would lead to favorable attitude on such kind of enterprise. This result became more make sense when we take a look at Ranganathan and Henley (2008) who found that altruism, itself, just causes prosocial behavior, if mediated by positive attitudes towards some charitable objects. Furthermore, the concept of religiosity in this research comprises of three dimension, these are Islamic doctrinal, intrinsic religiosity, and extrinsic religiosity. From the recorded response for the variable of religiosity, it can be classified the average mean of religiosity per dimension and the result shows that Islamic doctrinal has 4.68, intrinsic religiosity has 4.07, and extrinsic religiosity has 4.33. Notwithstanding that all dimension has average mean closer to 5, the respondent's have inclination on the extrinsic rather than intrinsic. Analyzing these two poles is important because these were fundamentals of empirical research in the psychology of religion. (Kirkpatrick & Hood, 1990). Allport (1966) correlated extrinsic orientations with immaturity and intrinsic orientations with maturity. Intrinsically oriented people consider their religious beliefs as ends in themselves. They live in terms of these beliefs, loving and caring for others. On the other hand, extrinsically oriented people, in contrast, use their religion as a means to an end. They has the inclination to use their religion for self-serving, concealed motives, such as comfort and protection, seeking for attention and friendship, status, or social stand. (Allport & Ross, 1967). It could be concluded that intrinsically oriented person has a strong ethical belief. Therefore, individuals higher in intrinsic religiosity should be more willing to help anyone at any time than those lower in intrinsic religiosity (Allport, 1966). Extrinsic religiosity doesn't necessarily involve spirituality, but more on the way one's religion apprehended by social environment, and how individual would felt relief and gain tranquility by the religion professed. (Vitell et al.,2005). Even the study from Batson et al., (1993) found that extrinsic religiosity hasn't related to prosocial behavior. In addition, giving for muslims wasn't so rigid that bestly described as " If you give charity openly, that is good. But if you keep it secret, and give it to the needy in private, that is better for you. It will atone for some of your misdeeds. God is cognizant of what you do." (Qur'an 2:271, translated by Itani, 2012).

Practical implications

The findings discussed above imply several practical implications for the involved parties. For practitioners or retail store manager, this study can be used as a source of information to understand relationship about altruism, religiosity and brand attitude. Retail store manager could use this information to set up a strategy to build favorable images upon their customers. As the result of the study reveals that the program of collaborating sales with donation and business with charity has generate favorable images of the brand. In addition, personal qualities of customers such as religiosity also add weight in consideration of how a brand should be communicated to the targeted market. Because accumulating favorable attitudes is of key obligation in a very competitive industry that might lead to the sustainability. For charity organization, this research hopefully can inspire the idea of productive endowment. So that they might consider of establishing an enterprise or simply forming some collaboration to the already available businesses.

Limitations and further research

The downside of the non-probability sampling method is that an unknown proportion of the entire population was not sampled. This entails that the sample may or may not represent the entire population accuratelyhis study also has potential limitations of the response's bias of the respondents. Response bias is the information given by respondents through questionnaire sometimes does not

show the actual opinion of the respondents. Moreover, this study is limited by the absence of other factor such as price, the availability of product that compliment each other in single place, store atmosphere and supportive services (e.g. atm center, parking lot, and electronic payment) that are not presented in this study due to the limited information. The result of this study is expected to be improve and become references to conduct further research in the future. Therefore, some suggested topics for improvement are the number of samples used for the next research could be propagated, the location of research can be expanded as Dayamart also exist in other part of Indonesia, the industry of charitable business could be explored to see whether persist result only appear for particular industry or it worked in all industry, the same research conducted for non-muslim as sample to provide more convincing findings, and ultimately, it is also very important to find and identify the effect of altruism and religiosity towards brand attitude when another factor such as price, the availability of product that compliment each other in single place, store atmosphere, and supportive services are presented in the research and even equipped with the variables of re-purchase intention to actually see the bigger picture of consumer decision making process.

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