

THE INFLUENCE OF RELIGIOUS BEHAVIOR ON CONSUMERS' INTENTION TO PURCHASE HALAL-LABELED PRODUCTS

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ABSTRACT

The purposes of this research are to analyze the influence of consumers' religious behavior on their intention to purchase halal-labeled products, and also to analyze whether consumers with Islamic educational background are different from consumers with general educational background in terms of their religious behavior and their intention to purchase halal-labeled products. This research uses purposive random sampling with 312 samples which represents the Muslim consumer especially students at State Islamic University of Jakarta and Trisakti University. This research applies Structural Equation Model to analyze the model and Mann-Whitney Test to analyze the differences. The finding showed that consumers' religious behavior significantly influence their intention to purchase halal-labeled products, and only in terms of their intention to purchase halal-labeled products, consumers with Islamic educational background is higher than consumers with general educational background. Because of consumers' religious behavior is high, consumer intention to purchase halal-labeled products also become elevated. Thus, it is suggested that government and related institutions need to implement the Security Act of Halal Products immediately in order to protect the consumer from consuming non-halal products which are often circulating in Indonesian market and potentially causing social, political and economical turmoil.

Keywords: *consumer; halal product, intentional behavior, religious*

INTRODUCTION

Culture is a complex symbol and fact created by human being, which is passed down from generation to generation as a determinant and regulation of human being's behavior in the society. The symbol could be tangible, such as houses, tools, vehicles, and artworks, or intangible as attitude, opinion, belief, language and religion. Culture values which believed by class of society will form norm and sanction which regulate its members. Norms formed should be obeyed together by all members. The person who violates the norms will get sanctions suitable as the regulation applied in the class of society. Religion factor as one of particular culture forms which develop among the class of society, gives identification for its members. When a Moslem chooses to only consume halal products, it is a form of his behavior as a Muslim which formed by his knowledge and belief about the truth of Islamic religion teachings. It is also a form of his efforts to obey the Islamic rules which come from the holy Al Qur'an and Hadith of the Prophet Muhammad.

There are more than thirty verses of the holy Al Qur'an that mention about Muslim obligation to keep and pay attention of what to consume which also supported by Hadiths that explain many things about halal (permissible) and haram (prohibited) products, as related to its substantial, material, and processing procedure (Thobieb, 2002). In the holy Al Qur'an, surah Al Baqarah 2:168, Allah commands: "O mankind! Eat of that which is halal (lawful) and thoyib (good) on the earth, and follow not the footsteps of Shaitan (Satan). Verily, he is to you an open enemy." This verse explains that God commands all human being to consume halal (lawful/ permissible) and thoyib (good) foods. It is clear that in the Islamic view, halal-haram (permissible/ prohibited) issues related to the food is essentially an issue for all human being. Everyone, whatever the religion is, needs food to survive and to stay healthy physically, biologically and spiritually. Accordingly, foods should be halal and good because this will bring merit and benefit for all human being (Amin, 2013:28).

One of Hadith narrated, "Whoever lives from halal foods, his religion shines, has gentle hearth, and no barrier for his prayers. And whoever eats from syubhat (ambiguous whether it is halal/ permissible or haram/prohibited) foods, his religion is cryptic, his heart is ambiguous. And whoever eats haram foods, his heart died, his religion is weak and his faith is reduce and Allah will close his prayers and his worship is dearth", (Hadith interpreted by Ali r.a.). This Hadith clearly describes the pleasure gotten by person who always eat halal food in his live in order to obey Allah's command, so his piety toward Allah will be deep and his prayers will be granted by Him. In the Islamic teaching, food is an evaluation of self reflection which can influence one's behavior. Whoever eats halal foods, his moral is noble, and in contrast, whoever eats haram foods, his moral is reprehensible. This hadist also explains the loss of whoever eats syubhat (ambiguous whether permissible or prohibited) foods, his heart and religion is cryptic. Meanwhile, the punishment of whoever consciously eats haram foods, his devotion towards Allah is weaker, his prayers are not granted and his worship is less (BPHN, 2006).

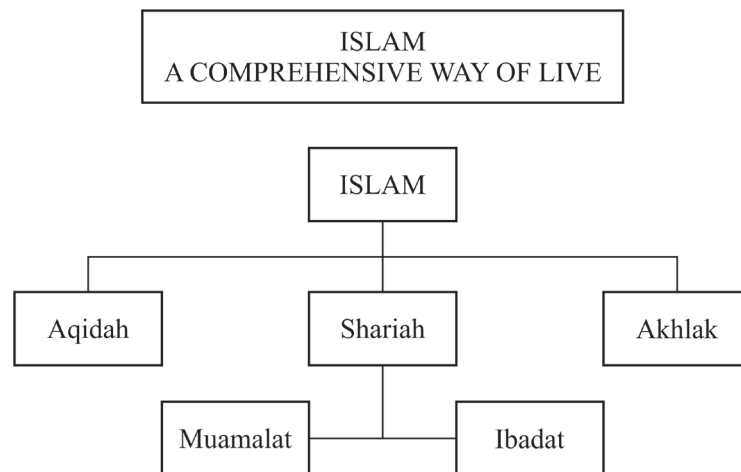
It is clear that for Muslim, consuming halal products is not only to fulfill physical needs, but also has another main purpose that is to worship, as the evidence of his faith and devotion towards Allah by practicing Islamic teaching in his daily life. Thus, this research intend to indicate an empirical

evidence about the influence of religious behavior on consumers' intention to purchase halal-labeled products.

Islam as a way of life is interpreted as a Muslim lifestyle that accordance with sharia (Islamic law), which is derived from the holy Al Qur'an and Hadith of the Prophet Muhammad (Temporal, 2011: 5). Furthermore, Antonio (2006: 38) explains that Islam as a way of life is a human effort to achieve welfare in his life and hereafter. Allah already gave guidances through His messengers that include everything humans need in order to obtain their welfare in accordance to aqidah (faith), akhlak (manner) and sharia (see Figure 1).

Aqidah and akhlak are constant and not changing from time to time. Meanwhile, sharia is always changing accordance with the people needs and civilization which appropriate in every different messengers period of time. Sharia in Islamic teaching emphasizes on ibadat (worshiping God) and muamalat (human interaction) with a good and proper way by understanding its etiquette and implement it in everyday life in order to be a good Muslim (Antonio, 2006: 39). Ibadat emphasizes on Islamic provisions and procedures of human interaction with God (*hablumminallah* behavior). Meanwhile, *muamalat* emphasizes on Islamic provisions and procedures of human interaction with others (*hablumminannas* behavior). Therefore, religious behavior in this research is divided into two, namely *hablumminallah* behavior and *hablumminannas* behavior

Figure 1 : Scheme of Islam as a Way of Life



Source: Antonio (2006:39)

Research Question

Based on the research background above, the research questions of this paper are drafted as follow:

1. Does *hablumminallah* behavior influence consumer's *hablumminannas* behavior?
2. Does *hablumminallah* behavior influence consumer's intention to purchase halal-labeled products?

3. Does *hablumminannas* behavior influence consumer's intention to purchase halal-labeled products?
4. Does *hablumminannas* behavior mediate the influence of *hablumminallah* behavior on consumers' intention to purchase halal-labeled product indirectly?
5. Are there any differences between consumers with Islamic educational background and consumers with general educational background,
 - 5.1 in terms of their *hablumminallah* behavior?
 - 5.2 in terms of their *hablumminannas* behavior?
 - 5.3 in terms of their intention to purchase halal-labeled products?

Research Purpose and Objectives

The purpose of this research is to analyze whether consumers' religious behavior influence consumers' intention to purchase halal-labeled products. Beforehand, this research also intend to measure the distribution of respondents based on their *hablumminallah* behavior, *hablumminannas* behavior, and purchase intention on halal-labeled products. It is suspected that the higher the *hablumminallah* and *hablumminannas* behavior, the higher the consumers' intention to purchase halal-labeled products.

This research is a continuation of previous research (Aisyah, 2014) when Security Act of Halal Products (UU JPH) has not been approved yet by DPR (parliament). Therefore, this research intend to reexamine the influence of internal factor, especially consumer's religious behavior on consumers' intention to purchase halal-labeled products. Moreover, even though Security Act of Halal Products (UU JPH) has been approved by DPR (parliament) on last 2014, September 25th, the government is still responsible on publishing eight government and two ministry new regulations in order to complete the Act (UU JPH), thus, the movement of halal certification and labeling products can only be executed in the next five years (Ichsan, 2014). Basically, halal certification and labeling is not only protecting muslim consumers, but also to ensure nonmuslim consumers whether the product they have been consumed are guaranteed in its cleanliness, healthiness, quality and safeties. Halal certification and labeling facilitate consumers to obtain information about the product ingredients or materials, its quality, its nutrient content and other information needed by when choosing which product is really guaranteed and has been produce through a good and proper processing procedures (Alserhan, 2011:115).

Based on 1945 Indonesian's Constitution, it is the nation obligation to protect and provide independency for every residents to embrace their religion and belief (Abadi and Timm, 2011: 19). Therefore, halal products' certification and labeling implementation, which is targeted to be implement on the next October 2019, must be fulfilled because for Indonesian community that majority are Muslims, the issue of halal-haram products is a sensitive issue that related to their religion teaching. There were various non-halal products circulation in Indonesian market that had been created strong reaction from Muslims society which potentially causing social, political and economical turmoil (Kasali, 1998). Therefore, it is expected that the result of this research could

give positive contributions which will motivate the government and other related institutions to be seriously committed on implementing the Security Act of Halal Products (UU JPH) in order to protect the public from consuming *haram* (prohibited) products.

THEORETICAL FRAMEWORK AND HYPOTHESIS DEVELOPMENT

Religious Behavior

Behavior is every actions from someone as respond to his environments that he experiences as a learning process in everyday life. Social-culture system and religious values develop and grow in family, school, resident, and any other external environments which gain through a learning process and experiences, either deliberately or not, will slowly form religious soul or religious behavior of someone. In other words, religious behavior will show from someone's personality if he grows in environments that cultivating, educating and adapting Islamic teaching on their daily lives.

Based on Magill (1993:20), religious behavior is someone's attitudes toward his religion in general, not only toward one aspect, but also toward his intensity and his way to become a religious person. Religious behavior is derived from every human beings' sides of life and not only happen when he conducting ritual or religious activities, but also when he conducting another activities which driven from his religious faith and belief. Therefore, religious behavior is not only related with *zahir* (visible) activities, such as praying and helping poor people, but also invisible activities, which contained in a person's heart such as his faith and his strength to surrender (*dzikir*) himself to God (Mansore, 2008: 28).

According to social psychologists scholar, there are two ways of being religious person (Robertson, 1998: 299): (1) Being committed to his religion which carefully thought and treated as his final purposes in his life; (2) Religion is only used as tools to achieve his self-centered purposes. Diati (2000) explained that there are two relationships between someone's attitudes with his ways of being religious, those are intrinsic and extrinsic ways. A person with intrinsic ways of being religious has consistency to carry out his religious guidelines as his final purposes. Intrinsic ways of being religious operates in the center of someone's personality so he always takes seriously his religious values in his entire life. He will adjusted his needs and wishes with the religious guidelines that he convinced as the truth. Intrinsic individual is committed to apprehend every ritual activities and make them meaningful in accordance to God commands. Based on Allport (1997:33-35), intrinsic individual is considering his needs as less significant if does not harmonized with his religious teaching. Intrinsic individual never compromises to mix belief in any circumstances. He will internalized his life to totally follow his religious teaching. For intrinsic individual, religion serves as a framework in living life. In Islam, this person is called as *mukhlisin* (sincere) and *muttaqin* (virtuous) (Mansore, 2008:26).

In contrast with being intrinsic religious, extrinsic ways of being religious is when a person uses religion as a tool to achieve his self-centered purposes. Extrinsic individual is a utilitarian person. Religion is used to ensure the safety, social status, fame, social support, and to maintenance his chosen way of life. Extrinsic ways emphasizes on external image or tangible, ritualized and institutionalized

aspects outside the religion, which are considered as devotion symbols (Diati, 2000). Based on Allport (1997: 36, 37), extrinsic individual practices his religious teaching loosely and selectively in order to suit to his primary needs. His religious teaching implementation and his effort to abstain the religion restrictions, is depended on his needs. In other words, if the implementation of a religious teaching detains his primary needs, such as his social position, he will neglect or pull it all to his needs and purposes. In Islam this person is called as *fasiq* (untrustworthy) and *munafiq* (hypocrite) (Mansoer, 2008:26).

Mansoer (2008:90) explains, someone's religious behavior will be showed from level of engagement behavior in his daily life (*akhlak* or manner) related to his belief (*iman* or faith) and his rituals (*ibadah* or worship). In Majmu' Fatawa Ibnu Taimiyah book, volume 10: 658, Wibowo (2010) also explains that *akhlaqul karimah* (praiseworthy behavior) of a Muslim will be built based on his relationship framework as human being with Allah (*hablumminallah*) which related to his obligation to implement Allah's commands, and his relationship framework among human being (*hablumminannas*) which related to his obligation to fulfill other human being rights, whether Muslim or non-Muslim. This two frameworks describe as an obedient Muslim's criteria.

Islamic teaching as a social system involves teaching of belief and worship (ritual activities) in human relationship with his God, and manage his attitudes (*akhlak/* manner) toward regulations in the relationship with other human kind and natural surroundings, which is sourced from the holy Al Qur'an and Hadith. Praying (*shalat*) is a ritual activity which represents other rituals in order to manage vertical relationship with Allah (*hablumminallah*), these also represents *muamalah* (human interaction) in managing horizontal relationship with human being (*hablumminannas*) because *shalat* makes nobler benefit and bigger merits if performed in congregation (*jamaah*). As well as fasting and tithe, are not only reflect a Muslim's devotion in worshiping his God, but also exercise his soul and social care toward other human being. Pilgrim to Mecca (Hajj) is not only about practicing the series of ritual activities in Mecca, but also exercises someone's faith and patience. In addition, every Muslim can meet, gather and make direct interaction with fellow Muslim from around the world. When a Muslim tries to avoid consuming or using products which are not-clear of its halalness, he is not only implement Allah's command, but also keep his healthiness from consuming or using halal-labeled products which guarantee its quality and halalness. That is why, managing *hablumminallah* and *hablumminannas* behavior is require for a Muslim to achieve an honor life in the world and hereafter.

According to *Tawhidly String Relations* (TSR) methodology (Choudhury, 2006), social relationship's theme in Islam is related to the main message in the holy Al Qur'an that is the oneness of Allah. The knowledge inside Al Qur'an is believed as an absolute truth that concludes all human needs as a comprehensive guidelines. Al Qur'an is implemented by the Prophet Muhammad in his daily life. In Islam, the Prophet Muhammad behavior is recorded in Hadith as the second knowledge of Islamic. The holy AlQur'an and Hadith are generated into world's system which occurs into human being's life continuously through learning process called *shuratic process*. *Shuratic process* shows an interactive, integrative and evolutionary learning processes that interrelated with Islamic law in the world system and tends to be consultative and dynamic process that will go on until hereafter

(Harahap, 2008). It is clear that Islam as a way of life always relates world with hereafter life, thus, this research divides consumer's religious behavior into *hablumminnallah* and *hablumminannas* behavior, which will influence his intention to purchase halal-labeled products.

***Hablumminallah* Behaviour (X1)**

Basically, *hablumminallah* behavior is Islamic religious behavior which formed from cognition, affection and conation behavior in faith and worship aspects of a Muslim in his relationship with God, which clearly written in two Islamic foundations, those are pillars of faith and pillars of Islam (Mansoer, 2006:26, 101-111; Husaini, 2013:19). There are six pillars of faith in Islam, those are faith in Allah, faith in Allah's angels, faith in Allah's holy books, faith in Allah's messengers, faith in hereafter, and faith in Allah's providence. Meanwhile the five pillars of Islam are *shahadah* (Islamic profession of faith, "There is no god but Allah, and Muhammad is His messenger"), *shalat* (praying), fasting, tithing, and pilgrim to Mecca if affordable.

The criteria which is expected to be owned by a Muslim that related to his relationship with God are (1) Having knowledge of six pillars of faith and five pillars of Islam; (2) Believe in the truth of faith and worship, (3) Practicing his faith and worship into everyday life activities (Mansoer, 2008:101). Yunan (1995:154) explained that a Muslim with praiseworthy behavior (*akhlakul karimah*) will try to practice the pillars of faith and the pillars of Islam in his daily life to become a primary human being (*al insl fadhil*). This kind of person will responsive his existence as Allah's servant (*abd*). As Allah's servant, he has an inner soul that always feel related with Allah. He commits to obey Allah's commands, so all his charitable efforts and actions are only oriented to be obedient to Allah. Therefore, this person's willingness to purchase halal-labeled products is the form of his faith and worship to Allah because Islamic teaching command Muslim to only look for the halal one, in order to get safety life in the world and hereafter.

Thus, in this research, consumers' *hablumminallah* behavior is measured from three dimensions, those are knowledge, attitudes and the implementation of faith (six pillars of Faith) and worship (five pillars of Islam).

Knowledge of Faith and Worship (X1.1)

The knowledge of faith is measured from someone's knowledge about six pillars of faith in Islam, those are knowledge of faith in Allah, Allah's angels, Allah's holy books, Allah's messengers, hereafter and Allah's providence. Knowledge of faith in Allah is the knowledge about God's existence and His perfect natures (*asmaul husna*). A human being can use his mind and his five of senses to learn about God's existence by pay attention to every phenomenon occurs in the universe, includes the human himself. And this also applies into five other knowledge of faith.

Meanwhile, knowledge of worship is measured from the knowledge of five pillars of Islam, those are knowledge about *shahadah* (Islamic profession of faith) and its wisdom, the mandatory requirement of ritual activities, the procedure requirements (*kaifiyat*) in ritual activities and its wisdom. As well as other knowledge of worship procedures and its wisdom, such as fasting's procedures and its wisdom, tithing's provision and its wisdom, hajj's procedures and its wisdom, precise way (*tajwid*)

to read Al Qur'an and its wisdom, and the wisdom of reading *shalawat* (asking Allah to bless the Prophet Muhammad).

Attitudes of Faith and Worship (X1.2)

Attitudes of faith and worship is measured from one's belief in receiving the truth of Islamic teaching as his knowledge outcomes as he has. A person who has a high knowledge of faith and worship will has positive faith and worship attitudes who truly beliefs the truth of Islamic teaching. A person who has positive faith and worship attitudes will affect positively to his *hablumminallah* behavior. In contrast, a person who has little knowledge of faith and worship will has less or negative faith and worship attitudes which causing less or negative believed on Islamic teaching. A person who has less or negative faith and worship attitudes will affect negatively to his *hablumminallah* behavior. Attitudes or beliefs of Faith is measured from his belief in the truth of the six pillars of Faith which can be define from his belief in Allah as the only creator who has perfect natures (*asmaul husna*); his belief in Allah's angels and their duties, his belief in the exemplary of the Prophet Muhammad, his belief in Al Qur'an as the main guidance, his belief in Allah's providence, and his belief in hereafter life.

Meanwhile, attitudes or beliefs of Worship is measured from his belief in prayers that could make life more optimist, healthier and well-organized; his belief in fasting that could increase his concern about fellow human being, his self-control and his health; his belief in tithe that could ease all his problems and avoid disaster; his belief in *haji* (pilgrim to Mecca) that could manage *ukhuwah islamiyah* (brotherhood) among fellow Muslims from all over the world, his belief in Al Qur'an as a comprehensive guidance and could got Allah's direction by reading it; his belief in imitating the Prophet Muhammad's behavior and by reading *shalawat* for the Prophet Muhammad could get his *syafa'at* (help) in the hereafter.

Practice of Faith and Worship (X1.3)

Hablumminallah behavior is not only measured from one's knowledge and attitudes aspects of faith and worship, but also measured from practicing the faith and worship in actual actions to follow God's commands and desist God's prohibition by standing firmly on the pillars of faith and the pillars of Islam. The practice or Muslim implementation of Faith is measured from how often he starting and finishing his job by mentioning Allah's name, how hard his effort to maintain his five senses from doing the bad things, how hard his effort to imitate the Prophet Muhammad's behavior, and how much his eagerness to do the good deeds and avoid himself from doing the bad deeds.

Meanwhile, practice or Muslim implementation of Worship is measured from his obedience on carrying out the five *fardhu* (obligatory) prayers a day, carrying out congregation prayers, carrying out *sunnah* (as complement to obligatory) prayers, fasting in *Ramadhan* month, *sunnah* fasting, reading Al Qur'an, reading *shalawat* to the Prophet Muhammad, tithe, helping fellow human being who have difficulties, and his involvement on religious social activities.

The higher the knowledge, the higher the attitudes. The higher the attitudes, the higher the implementation or his practice of faith and worship aspects. The higher the practice, the higher the

hablumminallah behavior. The higher the *hablumminallah* behavior, the higher the *hablumminannas* behavior, which will alleviate Muslim intention to purchase halal-labeled products as his actual action of his faith and worship to Allah.

***Hablumminannas* Behavior (X2)**

Basically, the purpose of the implementation of religion teaching is based on *ilahiah* (the relationship between human being with his God) concept. This *ilahiah* concept is translated into prophetic and universe concept which are related to human relationship with himself, others and natural surroundings (Husaini, 2013:19). One characteristics of *sharia* (Islamic law) is *syumulliyah* (comprehensive/ include every single thing in Muslim's daily life) which goes on with the concept of *hablumminannas* behavior. The concept of *hablumminannas* is precisely about everything in the world and hereafter which essentially about the fact of nature of human life (personality, habit, event, and *ikhwal*/ causes) which always been related to *ilahiah* concept (Hidayat, 2009:3).

It is already explained before that the dimensions of Islamic teaching is about faith and worship aspects which reflects human being praiseworthy behavior (*akhlakul karimah*). A person who has strong faith, will be obedient in carrying out his worship/ religious ritual activities. A person who is obedient in his worship, will be a praiseworthy person. A praiseworthy person will have good relationships with himself, other human being and natural surrounding which called as *hablumminannas* behavior. Mansoer (2008:18,19) explained that *hablumminannas* behavior is an ethical behavior which is internalized with Islamic values and embodied into humans' daily life habit toward himself, fellow human being and natural surroundings. Therefore, as an invisible behavior, *hablumminannas* behavior is measured based on this three dimensions (Mansoer, 2008:12).

Islamic Personality Toward Himself (X2.1)

Islamic personality toward himself is measured from honest, discipline, and diligence behavior. Honesty is an important manner because people is usually trying to hide their mistakes and incapable of being frankly. Honesty shows from one's courage to admit mistakes, e.g. return something that not his belonging, be frankly and be sincere on helping others. Discipline shows from one's consistency on doing good habits in daily life, e.g. always coming on time to school or workplace, always wake up early in the morning, or always utilize his spare time by doing good thing. Meanwhile, diligence shows from one's constant effort to accomplish what is undertaken, not easily give up on facing difficulties, try to do everything in maximum effort, not easily self-satisfied, continue to improve his achievement, and hardworking.

Islamic Personality Toward Fellow Human Being (X2.2)

Islamic personality toward fellow human being is measured from habit of sharing, generosity, and willing to cooperate, tolerant, caring, and respecting others. Habit of sharing shows from one's willingness to help people in need, e.g. willing to help hit and run victim despite being in a hurry, willing to help elderly people who has difficulty to cross the road, and willing to help friends in difficulty of study. Generosity shows from one's willingness to help people in need in the form of

material, e.g. donated funds for the mosque construction, for broken bridge or road, for poor people and natural disasters victims. Willing to cooperate shows from one's willingness to join community services, nightly petrol, participate on social event like being a steering committee of religious holidays at residential areas, and willing to cooperate with people who are not favored for the sake of all. Tolerant shows from one's willingness to help friends from different ethnics or religion, willing to get involve in social activity held by friends from different ethnics or religion, willing to attend funeral of neighbor or his family from different ethnics or religion, and respect other people who are worshiping from different religion. Caring or concern for others shows from one's willingness to looking after those who unable to take care for themselves, especially sick and elderly people, e.g. willing to accompany sick friend to go home or drove him to hospital, willing to accompany sick family who is charged in hospital or willing to visit friend who is charged in hospital. Respect others shows from one's reluctance to disturb others, e.g. reluctance to disturb friend who has not finished school tasks in the classroom, reluctance to dispose garbage offhand, and willing to clean up the jammed ditch in front of his house in order to prevent flooded road.

Islamic Personality Toward Natural Surrounding (X2.3)

Islamic personality toward natural surrounding is measured from his concern for nature and his effort to preserve it. Concern for nature shows from one's willingness to treat plants and animals well, e.g. feed a hungry cat, willing to watering the plant, and having a view point that a human being does not have rights to exploit the nature. Meanwhile effort to preserve nature is measured from one's willingness to save electricity, saving energy by look after his vehicle, willing to lessen the pollution by using bicycle or public transportation, willing to save water by using enough water as needed, willing to plant tree or look after the plants, and also reluctant to destroy or damaging plants and disturbing animals.

The higher the Islamic personality toward himself, fellow human being and natural surroundings, the higher the *hablumminannas* behavior. This behavior will also elevated Muslim intention to purchase halal-labeled products.

From the explanation above, it is concluded that a Muslim's willingness to consume or to use halal products is influence by his religious behavior toward himself, fellows human being and surrounding nature, which come from his reflection of knowledge, attitudes and implementation of his faith and worship to Allah in order to have safety life in the world and hereafter.

Intentional Behavior: Intention to Purchase Halal-Labeled Products

This research uses halal label as product attribute which is believed as an important factor by Muslim consumers. Muslim consumers' belief on halal label will influence his attitude as a result of evaluation of his like or dislike of specific product. Islam considers food and other products that are consumed or used by human as an important matter in addition to his worship, because every single thing that he consumed or used, will have a major impact on his physical and spiritual growth. Physical impact on consuming carcass, blood, pork, strangled/ beaten animal, liquor and other products that are prohibited in Islam clearly bad for human health, whatever his religion is.

Meanwhile, spiritual impact on consuming or using products that are prohibited in Islam cannot be measured by material aspect only, considering Allah's threaten to those who violate the Islamic law that could impact on having measurable life in the world and get dooms in hereafter life. This showed that halal issue is an important matter for Muslim consumers because it is related to their religion belief. Therefore, halal-label is believed as an important matter for Muslim consumers in order to ensure that the products they consumed is halal guaranteed. Consumers' belief in the importance of halal label will determine his purchase intention and behavior.

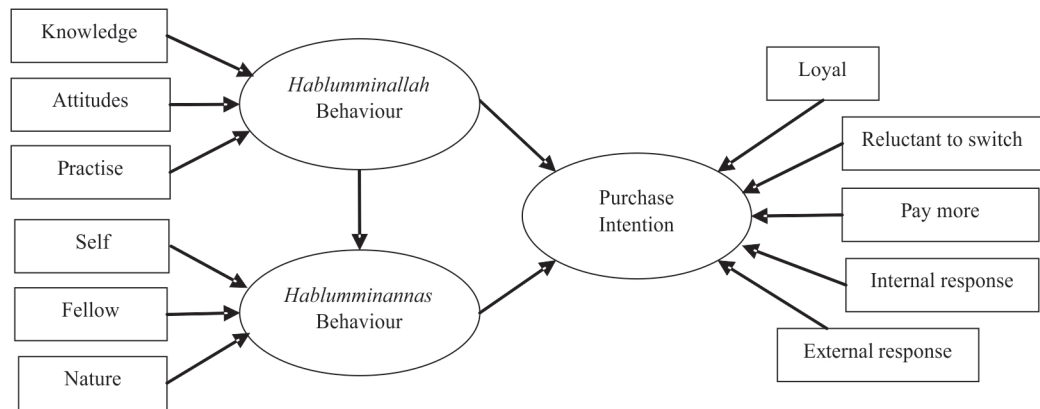
Zeithaml et al. (2011) explained that consumers' behavioral intention is measured by five dimensions: (1) Loyalty: willingness to purchase specific product, (2) Switch: reluctant to switch another product/ brand, (3) Pay more: willingness to pay more to get specific product, (4) Internal response: willingness to give positive response to company (owner, management or employees), (5) External response: willingness to recommend the product to family, friends or other party outside the company. Therefore, in this research, consumers' intentional behavior to purchase halal-labeled products is measured from: (1) Consumers' willingness to purchase halal-labeled product, (2) Consumers' reluctant to switch to another products that unclear about its halalness, (3) Consumers' willingness to pay more in order to get halal-labeled products; (4) Consumers' willingness to give appreciation to the company that has guaranteed their product by marking their product with halal label (5) Consumers' willingness to recommend halal-labeled products to their family, friends, or others.

Hypothesis

From the theory frameworks above, this research formulated that *hablumminallah* and *hablumminannas* behavior directly influence consumers' intention to purchase halal-labeled products, and as intervening variable, *hablumminannas* behavior mediates *hablumminallah* behavior influence on consumers' intention to purchase halal-labeled product indirectly (see Figure 2). Therefore, the research hypothesis are developed as follows:

1. *Hablumminallah* behavior influence consumers' *hablumminannas* behavior.
2. *Hablumminallah* behavior influence consumers' intention to purchase halal-labeled products.
3. *Hablumminannas* behavior influence consumers' intention to purchase halal-labeled products.
4. *Hablumminannas* behavior mediates *hablumminallah* behavior influence on consumers' intention to purchase halal-labeled product indirectly.
5. There are differences between consumers with Islamic educational background and general educational background in terms of their:
 - 5.1 *Hablumminallah* behavior
 - 5.2 *Hablumminannas* behavior
 - 5.3 Purchase intention on halal-labeled products.

Figure 2. Research Framework



METHODS

Research Method

This research uses explanatory research to analyze the causal relationship between consumers' *hablumminallah* behavior, *hablumminannas* behavior, and purchase intention on halal-labeled product, directly and indirectly. This research also uses descriptive quantitative method to analyze whether there are differences between groups of consumers' with Islamic and general educational background in terms of their *hablumminallah* behavior, *hablumminannas* behavior, and purchase intention on halal-labeled products.

Sampling Techniques

This research uses purposive random sampling. Considering the object is halal-labeled product, this research only select Muslim consumers as sample (Aisyah, 2004), especially those over 18 to 24 years old, because at that age, they are indicated as internet and mass media users, have a long lifetime customer value which make them as a potential target market for halal-labeled products (Aisyah, 2014).

Considering the heterogeneity differences of social and religious characteristics between Islamic and general formal educational institutions, this research select students from *State Islamic University of Jakarta* to represent the groups of consumers' with Islamic educational background, and students from *Trisakti University* to represent the groups of consumers' with general educational background. Based on population ratio, the number of samples are 172 respondents (55%) from *State Islamic University of Jakarta* and 140 respondents (45%) from *Trisakti University*.

Respondents' Profile

The profile of respondents are : (1) Moslem, (2) Aged in the range of 18-24 years old (adulthood age group), (3) Study in *State Islamic University of Jakarta* and *Trisakti University*, (4) Both groups come from economics faculty in under consideration of having relatively equal educational

background, (5) Already taken Islamic religious course, minimum in one semester, (6) Already bought halal-labeled product, those are: Indomie instant noodles, Aqua mineral water, Nelco Spesial cough medicine syrups and Pepsodent toothpaste.

Instrument Test

Validity and reliability tests are used to test the instrument. Validity test result showed that items from all variables are valid with anti-image correlation value > 0.500 . Reliability test result also showed that all variables are reliable with coefficient of *Cronbach's Alpha* score > 0.60 .

The object of this research are halal-labeled product which already remark their product packaging with halal label, those are (1) Processed food: instant noodle with Indomie brand, (2) Beverages: bottled or mineral water with Aqua brand, (3) Medicine: cough syrups with Nelco Spesial brand, (4) Toiletries: toothpaste with Pepsodent brand.

Analysis Techniques

This research uses Structural Equation Model (SEM) by using AMOS (Analysis of Moment Structure) application to analyze the hypothesis because there is a latent (unobserved) variables which mediates dependent and independent variables and suitable to test causal relationship between variables and its dimensions. SEM test can also examine the large of contributions of selected variables simultaneously toward other variable from the assessment of Squared *Multiple Correlations* score. The causality relationship between variables in this research is formulated into structural equation as follows: $Y = \gamma_1 X_1 + \gamma_2 X_2$.

Measurement

All indicators in each variable dimensions will be measured by using *Likert* scale, which show level of agreement-disagreement, ever-never, often-seldom, available-unavailable, and high-low, described from respondents' answers. The score is from 1 (one) to 5 (five) as the highest score. Fit indicators need to be analyzed first as basic measurement from proposed model to establish a *goodness of fit* model.

Before testing the goodness of fit model, construct validity test is also need to analyze, if the estimated score of *loading factor* ≥ 0.5 , it means that all indicators are part of its construct (Mustafa and Wijaya, 2012: 72,74). Next steps is testing the convergent validity. All indicators at proposed model are valid or able to measure what should be measured if every indicator has *critical ratio* score more than two times of its *standard error* score (Mustafa and Wijaya, 2012: 74, 146).

To analyze whether there are any characteristics differences between two groups of consumers this research will use *one way anova* test by using *Mann-Whitney Test*.

RESULTS AND DISCUSSION

The assessment of normality showed that multivariate (c.r.) score is 2.541 (in the range of $-2.58 < \text{c.r.} < 2.58$), so the data is normal. From construct validity test showed that *estimate* score in *standardized regression weights* model or its *loading factor* scores are ≥ 0.5 , so it is valid and able to form its construct. From convergent validity test, it is showed a *critical ratio* value which is greater than 2 times of *standard error* values so that all indicators is valid and able to measure what should be measured.

Goodness of fit model test showed that the model has a good fit, based on assessment criteria such as RMR ($0.012 < 0.10$), GFI ($0.900 > 0.898 > 0.800$), NFI ($0.961 > 0.900$), CFI ($0.932 > 0.900$), and PRATIO ($0 > 0.745 > 1$). *After all the assumption are fulfilled, then the hypotheses proposed in this study should be tested. The result of data analysis from the regression weight structural equation model showed that this research has establish three direct causal effects:*

Hypothesis 1, p-value $0:00 < 0.05$ and coefficient value is 0.411, thus, *hablumminallah* behavior significantly influences consumers' *hablumminannas* behavior. It means that consumers' knowledge, attitudes and practices of faith and worship are positively conducive to embed consumers' behavior of honest, discipline, diligence, sharing, generosity, willing to cooperate, tolerant, caring, respecting others, concern for nature and effort to preserve the natural surroundings.

Hypothesis 2, p-value $0:00 < 0.05$ and coefficient value is 0.378, thus, *hablumminallah* behavior significantly influences consumers' intention to purchase halal-labeled product. It means that consumers' knowledge, attitudes and practice of faith and worship, are positively conducive to embed consumers' intention to purchase halal-labeled products.

Hypothesis 3, p-value $0:00 < 0.05$ and coefficient value is 0.339, thus, *hablumminannas* behavior significantly influences consumers' intention to purchase halal-labeled product. It means that consumers' behavior of honest, discipline, diligence, sharing, generosity, willing to cooperate, tolerant, caring, respecting others, concern for nature and effort to preserve the natural surroundings, are positively conducive to embed consumers' intentions to purchase halal-labeled products.

Hypothesis 4, the value of standardized direct effects $X1 - Y$ is 0.372, while the value of standardized indirect effects $X1 - X2 - Y = 0.493 \times 0.278$ is 0.137. Because direct effects' value is greater than indirect effects, it is concluded that *hablumminannas* behavior ($X2$) is not an intervening variable.

Mann Whitney test results showed that:

Hypothesis 5.1, asymp.sig $0.206 > 0.05$, thus, there is no differences between Islamic and general educational background in terms of their *hablumminallah* behavior. It means that the level of knowledge, attitudes and practice of faith and worship aspects between the two groups is relatively equal.

Hypothesis 5.2, asymp.sig $0.339 > 0.05$, thus, there is no differences between Islamic and general educational background interms of their *hablumminannas* behavior. It means that the consumers' characteristics of Islamic personality towards himself, fellow human being and natural surroundings between the two groups are relatively equal.

For hypothesis 5.3, $\text{asympt.sig } 0.025 < 0.05$, thus, there is differences between the two groups in terms of their intention to purchase halal-labeled products, where consumers with Islamic educational background's intention to purchase halal-labeled is higher (mean rank 166.78) than consumers with general educational background (mean rank 143.87).

From *multiple squared correlations* result showed that *hablumminallah* and *hablumminannas* behavior variables have simultaneously role of 31.8% to consumers' intention to purchase halal-labeled products, while the rest are explained by other variables.

CONCLUSION

This research is conducted to get an empirical evidence about the influence of religious behavior which contains of *hablumminallah* and *hablumminannas* behaviors toward consumers' intention to purchase halal-labeled product directly or indirectly. Based on analysis result, it could be concluded that *hablumminallah* and *hablumminannas* behavior significantly and positively influence consumers' intention to purchase halal-labeled products, where consumers' *hablumminallah* behavior influence is relatively higher than consumers' *hablumminannas* behavior. It means that consumers' desire to purchase halal-labeled products is mostly based on the vertical relationship between human being with God.

It is also concluded that the intention to purchase halal-labeled products of consumers with Islamic educational background is higher than consumers with general education background because of their level of religious knowledge is higher. In other words, the higher the consumers' religious behavior, the higher the intention to purchase halal-labeled products.

Managerial Implications

It can be implied managerially from the conclusion that for Indonesian people which majority are Muslims, halal product issues is an important matter because it involves their religion teaching which is apparent from their high intention to purchase halal-labeled products. Moreover, religious behavior level of Indonesian Muslim population, both *hablumminallah* and *hablumminannas* behavior are quite high. Therefore, Security Act of Halal Product that has been approved on 25 September 2014, is a strong legal framework that could mandate government to protect and provide independency to every citizen to embrace his own religion and its teaching.

Halal-labeled products is not only beneficial to protect Muslim consumers, but also benefitting for non-Muslim consumers who want to ensure that the product has been guaranteed as clean, healthy, high quality and safe to use or to consume. Therefore, the halal certification and labeling program, which is targeted to be implemented in the upcoming year of 2019, is absolutely necessary, so that the Muslim community can avoid consuming non-halal products. By complete implementation of Security Act of Halal Product, various cases of non-halal products circulation in Indonesian markets that always got strong reactions from the public and often potentially causing social, political and economical turmoil, is expected not to be repeated.

Research Limitations

This research limits the 18-24 years old respondent only. Respondents also restricted to the students of Faculty of Economics at State Islamic University of Jakarta and Trisakti University only. So as the research sites that only located in Jakarta. Research limitations is also evident from the selection of halal-labeled products sample which are only Indomie instant noodle, Aqua mineral water, Nelco Spesial cough syrups, and Pepsodent toothpaste. Therefore, for further research, it is recommended to use broader research area coverage, respondents' ages and education level, as well as the object of halal-labeled product which is expected to be more diverse, e.g. a research on Muslim consumers' behavior in modern urban and traditional rural area toward variety of halal products including sharia banking, hotel, school, hospital or sharia tourism which is currently emerging.

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