

The Impact of Friends, Family Members and Subjective Norm on Intention to Purchase Halal Personal Care Products: The Moderating Role of Spiritual Intelligence

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ABSTRACT

The purpose of this paper is to validate the impact of friends' influence, family members' influence and subjective norms on one's intention to purchase halal personal care products. It also aims to investigate the moderating role of spiritual intelligence on the relationship between subjective norms and purchase intention. Data from 405 Muslim respondents in Klang Valley, Malaysia were collected using a combination of purposive and quota sampling techniques. The data were later analysed using the Statistical Package for Social Sciences (SPSS) – Version 21 and Partial Least Square–Structural Equation Modelling (PLS-SEM) – Smart PLS 3. The results revealed that friends and family members' influences were significant antecedents of subjective norm. It was also found that one's intentions to purchase halal personal care products were significantly and positively influenced by subjective norm. As expected, the positive relationship between

subjective norm and intention to purchase the products was found to have been moderated by spiritual intelligence. This paper empirically justifies the impact of friends' influence, family members' influence and subjective norm on purchase intention in the context of halal personal care products. Additionally, this study further validates the moderating role of spiritual intelligence on the relationship between subjective norm and purchase intention.

Keywords: Friends' Influence, Halal Products, Purchase Intention, Spiritual Intelligence, Subjective Norm

1. Introduction

Halal is derived from the Arabic word which means permissible and lawful in comparison to the word haram, which means prohibited and unlawful (Alam & Sayuti, 2011). Based on the halal point of view, any foods or products that are meant to be consumed should not be contaminated with pork or alcohol and that livestock should be slaughtered in accordance with Islamic principles (Rahman, Asrarhaghighi & Rahman, 2015). Toyyiban is an even broader concept than halal, which means good, clean, wholesome, and ethical (Al-Harran & Low, 2008). Under the concept of toyyiban, food and other consumables must be good or wholesome in terms of quality, safety, cleanliness, purity and authenticity (Hunter, 2012; Nawawi, Roslin & Abdul Hamid, 2018)

According to Halal Development Corporations (2017), one of the most profitable and rewarding halal industry after halal food and Islamic financial services is halal personal care products. In Malaysia, halal personal care product industry contributes 10 to 20 percent of the local personal care product market. As of third quarter of 2016, Malaysia's export value for halal personal care products stood at RM1.7 billion, reflecting 5.5 per cent of the total halal exports which is valued at RM31.1 billion (Ministry of International Trade and Industry, 2017).

However, in a world that is becoming more spiritually conscious, the acceptance and awareness level towards halal personal care products is still low within the Muslim community (Hunter, 2012; Nawawi et al., 2018). This was further supported by HDC's (2017) report whose findings also found that the customers' awareness and understanding towards halal personal care products was relatively low. For example,

both Muslim and non-Muslims are familiar and aware with the concept of halal foods products but the term halal personal care products is comparatively new even for Muslim consumers (Rahman et al., 2015).

Due to their lack of awareness and understanding on this halal concept, Muslim customers, therefore, have turned to conventional and imported brands whose halal status and safety issues are questionable and doubtful (Mokhtar, Nooreha & Nik Mustapha, 2012). For example, according to the 2014's EuroMonitor Trade Sources and National Statistics, only 0.5 percent of Muslim consumers in Malaysia were using Safi, the leading halal local brand for personal care products (Ramlee, 2015). This particular brand carries a comprehensive range of personal care products aimed at catering and meeting the needs of both Muslim men and women (Hashim & Musa, 2014). It appears that the local halal personal care products have yet to become a "household brand" for Muslim consumers (Rahim, Shafii & Shahwan, 2015). Therefore, it is important to explore and identify the factors that may influence the customers' behavioural intention towards these products.

From the theoretical standpoint, this study further extends the behavioural intention research on halal personal care products by applying Decomposed Theory of Planned Behaviour (DTPB) as the underlying theory of the study. Most of the purchase intention studies on halal personal care products emphasised on the main constructs of Ajzen's (1991) Theory of Planned Behaviour (TPB) as the main factors that will affect one's intention and they seemed to ignore the importance of the antecedents of these constructs in predicting individual's intention (Nawawi et al., 2018).

This was further supported by Ali, Halim & Ahmad's (2016) study whose findings also discovered that no previous research on halal personal care products had empirically examined the antecedent of attitude, subjective norms, and perceived behavioural control in a single model. Therefore, this study attempts to close this theoretical gap by integrating the relevant antecedents of attitude, subjective norm, and perceived behavioural control in DTPB model as a new approach in predicting customers' behavioural intention in the context of halal personal care products.

However, due to a relatively big research framework, the authors have decided to discuss only the antecedents of subjective norm (i.e. friend's influence and family members' influence) in this journal.

Meanwhile, the antecedents of attitude (i.e. knowledge, safety and health concern and media exposure) and antecedents of perceived behavioural control (i.e. self-efficacy and resource facilitating condition) are discussed in other manuscripts.

On top of that, the understanding of DTPB was further extended in this study by integrating the moderating role of spiritual intelligence into the framework. The main reasons to incorporate this construct into the framework is to enhance the predictive power of DTPB and facilitate its application in the context of halal personal care products.

2. Research Framework

The research framework of this study is adapted from Ajzen (1991) and Taylor & Todd (1995) and it is shown in Figure 1.

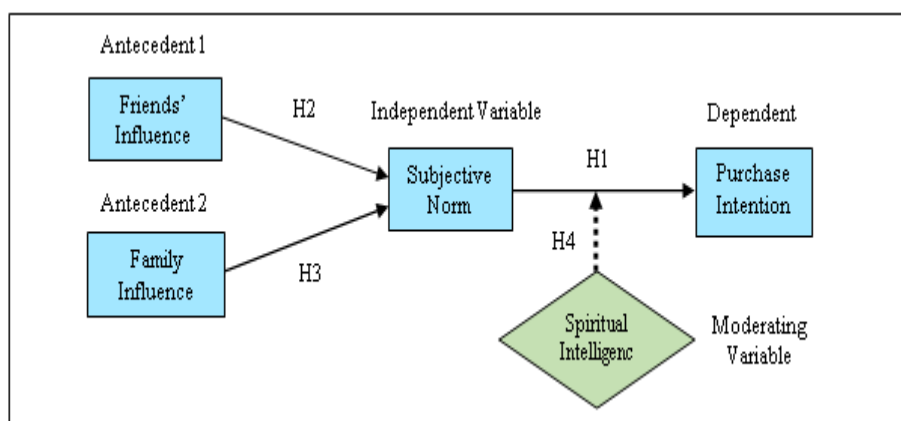


Figure 1: Research Framework
Source: Ajzen (1991) and Taylor & Todd (1995)

3. Methodology

The data of this study were collected from 405 Muslim respondents in Klang Valley, Malaysia using a combination of purposive and quota sampling techniques. These two sampling techniques were utilized so as to offer results of a higher degree of accuracy and generalizability (Brace,

2008). The data were later analysed using the Statistical Package for Social Sciences (SPSS) – Version 21 and Partial Least Square–Structural Equation Modelling (PLS-SEM) – Smart PLS 3.

As far as the sample size is concerned, the researcher used the sample size as suggested by Israel (1992) whose calculation was based on the Precision Levels where the Confidence Level is 95% and $P = 0.5$. According to Israel (1992), a sample size for a population of more than one hundred thousand with precision level of $\pm 5\%$ is 400 observations.

A self-administered questionnaire were applied as the main research instrument in this study because it can provide high response rates, reduce the missing data, and shorten the data collection period (Brace, 2008). Meanwhile, items used to measure subjective norm were adapted from the items used by Husin, Ismail & Rahman (2016). In addition, items used to measure friends' influences and family members' influences were adapted from the scales used by Khalid & John (2008) while, items used to measure purchase intention were generated based on the work of Rahman et al. (2015). Finally, items used to measure spiritual intelligence were generated from the instruments used by Pyeman, Azreen Jihan & Rosidah (2016).

4. Result and Discussion

A total of 450 copies of the questionnaires were distributed to the respondents. Out of the 450 copies, 430 copies were returned and only 405 copies could be used for further analysis, thus, yielding a response rate of 90 per cent.

4.1 Measurement Model Analysis

To assess the measurement model, two types of validity were examined namely convergent validity and discriminant validity.

4.1.1 Convergent Validity

Convergent validity is the degree to which a measure correlates positively with another measures of the same construct (Chin, 1998, 2010) Establishing convergent validity involves satisfying the conditions

imposed upon indicators' loadings, composite reliability, and the average variance extracted (AVE) (Lee & Kozar, 2008). Based on an established rule of thumbs, the indicators' loadings of an item should exceed the threshold value of 0.60 (Chin, 1998, 2010), while, the cut-off point for both the composite reliability and AVE is 0.70 and 0.50 respectively (Hair, Tomas, Ringle & Sarstedt, 2017). Table 1 summarizes the indicators' loadings, AVE and composite reliability of all the constructs in this study.

Table 1. Convergent Validity

Constructs	Items	Loadings	AVE	CR
Friends' Influences	EF1	0.738	0.679	0.894
	EF2	0.819		
	EF3	0.856		
	EF4	0.876		
Family's Influences	FM1	0.825	0.784	0.936
	FM2	0.899		
	FM3	0.914		
	FM4	0.903		
Subjective Norm	SN1	0.759	0.775	0.945
	SN2	0.891		
	SN3	0.917		
	SN4	0.885		
	SN5	0.938		
Intention to Purchase	ITP1	0.732	0.625	0.909
	ITP2	0.784		
	ITP3	0.777		
	ITP4	0.855		
	ITP5	0.805		
	ITP6	0.786		

Based on Table 1, all the indicators' loadings, AVE, and composite reliability for all the constructs under study surpass the 0.60, 0.50 and 0.70 respectively, thus, fulfilling all the three criteria of convergent validity.

4.1.2 Discriminant Validity

The second criterion to be fulfilled for the measurement model analysis is to evaluate the discriminant validity of the indicators. Discriminant validity is the degree to which a construct is truly different from other constructs in the model. In this study, the cross-loadings analysis, Fornell-Larcker criterion analysis and Heterotrait-Monotrait (HTMT) criterion analysis were used to measure the discriminant validity (Hair et al., 2017).

First, an indicators' loading on the associated construct should be greater than any of its cross-loadings (i.e. its correlation) on other constructs (Hair et al., 2017). Based on Table 2, the indicators' loadings on the associated construct (bolded) are all greater than its cross-loadings on other constructs, thus, indicating an adequate level of discriminant validity.

Table 2: Cross Loadings

	Family	Friend	ITP	SN
Friend1	0.22	0.738	-0.084	0.157
Friend2	0.463	0.819	0.24	0.33
Friend3	0.433	0.856	0.176	0.313
Friend4	0.526	0.876	0.274	0.377
Family1	0.825	0.573	0.311	0.434
Family2	0.899	0.405	0.499	0.464
Family3	0.914	0.447	0.449	0.554
Family4	0.903	0.466	0.447	0.522
ITP1	0.239	0.134	0.732	0.303
ITP2	0.334	0.142	0.784	0.329
ITP3	0.404	0.204	0.777	0.394
ITP4	0.437	0.167	0.855	0.392
ITP5	0.447	0.213	0.805	0.359
ITP6	0.409	0.215	0.786	0.378
SN1	0.319	0.351	0.218	0.759

SN2	0.512	0.31	0.4	0.891
SN3	0.497	0.33	0.432	0.917
SN4	0.574	0.365	0.458	0.885
SN5	0.513	0.33	0.438	0.938

Next, the discriminant validity of the measurement model was tested using the criteria suggested by Fornell & Larcker (1981). Specifically, this criteria requires that the square root of each construct's AVE should be greater than its highest correlation with any other construct (Hair et al., 2017). Based on Table 3, the square root of AVE (bolded) are all greater than the off-diagonal elements in their corresponding row and column, thus, suggesting a sufficient level of discriminant validity.

Table 3: Fornell-Larcker Criterion

	1	2	3	4
1. Family	0.886			
2. Friends	0.529	0.824		
3. ITP	0.484	0.228	0.791	
4. SN	0.561	0.379	0.456	0.88

The final criterion to establish discriminant validity of the measurement model is through HTMT criterion analysis, a more advanced method of detecting discriminant validity (Henseler, Ringle & Sarstedt, 2015). Henseler et al. (2015) suggest a threshold value of 0.90 if the path model includes the constructs that are conceptually very similar. However, when the constructs in the path model are theoretically more distinct, a lower thresholds value of 0.85 is acceptable. This study followed the latter since the path model in this study was theoretically more different. Table 4 shows that all the HTMT values in this study were less than the cut-off point of 0.85, thus, suggesting an acceptable level of discriminant validity.

Table 4: Heterotrait-Monotrait (HTMT) Criterion

	1	2	3	4
1. Family	0.648			
2. Friends	0.324	0.571		
3. ITP	0.702	0.532	0.269	
4. SN	0.594	0.408	0.488	

In total, the measurement model in this study demonstrates both the convergent validity and discriminant validity, thus, permitting the researcher to proceed with the structural model analysis.

4.2 Structural Model Analysis

Analysing the structural model involves evaluating R^2 , beta and the corresponding t-values (Hair, Hult, Ringle & Sarstedt, 2014). To obtain the t-values, a bootstrapping procedure with 1000 resamples was applied (Chin, 1998, 2010). In addition, researchers should also report predictive relevance (Q^2) and effect sizes (f^2) (Hair et al., 2014). The results of the structural model analysis in this study is shown in Table 5.

First, one needs to look at the antecedents of subjective norm. Friends' influence ($\beta = 0.114$, $t = 2.368$, $p < 0.01$) and family members' influence ($\beta = 0.500$, $t = 11.193$, $p < 0.01$) were both positively related to subjective norm, thus, giving support for H2 and H3. This two constructs explained 32.4 per cent of the variance in subjective norm and based on the suggestion of Chin (1998), this R^2 value can be considered weak. Surprisingly, family members' influence was the strongest predictor of subjective norm with a beta value of 0.500.

Next, one needs to look at the predictor of intention to purchase. Subjective norm ($\beta = 0.097$, $t = 1.887$, $p < 0.05$) was positively related to intention to purchase, thus, providing support for H1. This particular construct explained only 20.9 per cent of the variance in purchase intention and based on the suggestion of Chin (1998), this R^2 value can be considered weak.

Subsequently, one needs to assess the effect sizes (f^2). As asserted by Sullivan & Feinn (2012), “While a P value can inform the reader whether an effect exists, the P value will not reveal the size of the effect. In reporting and interpreting studies, both the substantive significance (effect size) and statistical significance (P value) are essential results to be reported” (p.279). In assessing effect sizes, Hair et al. (2014) suggested that the change in the R^2 value should also be examined. The method suggested is to examine the R^2 change when a specified exogenous construct is omitted from the model. This is to evaluate whether the omitted construct has a substantive impact on the endogenous construct. To measure the magnitude of the effect size, the researcher used Cohen's (1988) guideline which is 0.02, 0.15, and 0.35, representing small, medium, and large effects respectively. Looking at the f^2 values in Table 5, it can be observed that all the relationships showed substantive impact whereby there were 2 relationships with small effect sizes and 1 with medium effect sizes.

Finally, it is also important to measure the predictive relevance of the model by using the blindfolding procedure (Hair et al., 2014). Blindfolding is a sample reuse technique that omits every d th data point in the endogenous construct's indicators and estimates the parameters with the remaining data points (Chin, 1998, 2010; Henseler, J., Ringle, C.M., & Sinkovics, 2009). Hair et al. (2014) suggested that the blindfolding procedure should only be applied to endogenous constructs that have a reflective measurement (multiple items or single item). If the Q^2 value is larger than 0 the model has predictive relevance for a certain endogenous construct and otherwise if the value is less than 0 (Fornell & Cha, 1994; Hair et al., 2017). Based on Table 5, it can be seen that all the Q^2 values are more than 0 ranging from 0.227 to 0.281, thus, suggesting a sufficient predictive relevance.

Table 5: Results of the Structural Model Analysis

H	R/ships	Std Beta	Std Error	t-value	R ²	f ²	Q ²	Decision
H1	SN-->ITP	0.097	0.051	1.887**	0.209	0.012	0.281	Supported
H2	EF-->SN	0.114	0.048	2.368***	0.324	0.014	0.227	Supported
H3	FM-->SN	0.500	0.045	11.193***	-	0.267	-	Supported
H4	SQ	0.103	0.035	1.342*	-	-	-	Supported

4.3 Moderation Analysis

Moderation clarifies a situation in which the relationship between two constructs is not consistent but depends on the values of a third variable, referred to as a moderating variable (Chin, 2010; Hair et al., 2017). The moderating variable alters the strength or even the direction of a relationship between two constructs in the model (Chin, 1998, 2010). This study focuses on the moderating role of spiritual intelligence (SQ) on the effect of subjective norm on purchase intention.

4.3.1 Interaction Effect

The moderation analysis in this study followed the following steps. Firstly, the original model needed to be extended by including the moderating variable into the framework. Next, to facilitate the inclusion of a moderating variable in the PLS path model, the concept of interaction effect was introduced. In this study, the two-stage approach was chosen over the product indicator and orthogonalizing approach. Once the interaction effect was established, one can now proceed with the analysis by running the PLS-SEM algorithm using the path weighting scheme and mean value replacement for missing values. The results of the PLS-SEM algorithm showed that the value of R^2 increased from 0.484 to 0.493, giving an R^2 change of 1.9%.

4.3.2 Moderation Measurement Model Analysis

Consistent with the standard evaluation procedures for reflective measures, the additional constructs (i.e. Spiritual Intelligence) must be evaluated for reliability and validity. Based on the final round of analysis, the moderation measurement model in this study demonstrated both the convergent validity and discriminant validity, thus, allowing the researcher to proceed with the evaluation of the size of the interaction effect.

4.3.3 Size of the Interaction Effect

The interaction term of SN*SQ had a negative effect on intention to purchase (-0.071), whereas the simple effect of subjective norm on intention to purchase was 0.103. Jointly, these results suggested that the effect of subjective norm on intention to purchase was 0.103 for an

average level of spiritual intelligence. For higher levels of spiritual intelligence, the effect of subjective norm on intention to purchase decreased by the size of the interaction term (i.e. $0.103 - 0.071 = 0.032$). This result implies that when spiritual intelligence got higher, subjective norm became less important for the explanation of intention to purchase. On the other hand, for lower levels of spiritual intelligence, the effect of subjective norm on intention to purchase increases by the size of the interaction term (i.e. $0.103 + 0.071 = 0.174$). Thus, when spiritual intelligence got lower, attitude became more important for the explanation of intention to purchase.

4.3.4 Hypothesis Testing

Finally, one needs to analyse whether the relationship between the interaction term and intention to purchase is significant. For this purpose, the bootstrapping procedure with 1000 bootstrap samples were used to conduct this analysis (Chin, 1998). One-tailed t-tests was used to identify the significance of the path coefficient in this study since all the relationships of the path coefficient were one-directional in nature. The results of the bootstrapping procedure yielded a t value of 1.320 for the path linking the interaction term of SN*SQ and intention to purchase. Therefore, this result provided a clear support that spiritual intelligence exerted a significant negative effect on the relationship between subjective norm and intention to purchase, thus, providing support for H4. In other words, the higher the spiritual intelligence, the weaker the effect of subjective norm on intention to purchase.

Based on Table 5, subjective norm ($\beta = 0.097$, $p < 0.05$, $t = 1.887$) was found to have a positive effect on intention to purchase, thus, giving support to H1. This result was in line with the findings of other halal-related studies (e.g. Awan, Siddiquei & Haider, 2015; Hashim & Musa, 2014; Ibrahim & Ismail, 2015). For example, in their studies to investigate the effect of Generation Y's religious intensity and assurance on purchase intention toward halal cosmetics and personal care products, Ibrahim & Ismail (2015) found that subjective norm was a significant determinants of behavioural intention. The finding of this study shows that social pressure is an influencing factor in shaping one's behavioural intention to purchase halal personal care products. As postulated by Ajzen (1991), attitudes and beliefs of others in groups to which an individual belongs can shape his or her behaviour towards a specific

action. Thus, “word of mouth” can be an effective way to create awareness among potential users and at the same time influence their behavioural intention to purchase the products.

Meanwhile, friends’ influences ($\beta = 0.114$, $p < 0.01$, $t = 2.368$) and family members’ influences ($\beta = 0.500$, $p < 0.01$, $t = 11.193$) were found to have a positive effect on subjective norm, thus, H2 and H3 were also supported. This result was consistent with the findings of other information technology and halal financial services studies (e.g. Husin & Rahman, 2013; Husin et al., 2016; Khalid & John, 2008). Selectively, in a conceptual paper to investigate the factors influencing the customers’ intention to participate in family takaful scheme, Husin & Rahman (2013) postulated that interpersonal referents such as friends’ influences and family members’ influences were significant antecedents who may exert social pressure on individuals’ intention to participate in family takaful scheme.

These findings suggested that taking these two reference groups into account, more effective advertising and promotional activities can be further developed by marketers and product managers. In addition, this result emphasized the importance of using positive testimonials from these groups because negative word of mouth from them will reduce the customers’ acceptance towards the products.

Finally, the results of the hypotheses testing on the moderating variable showed that spiritual intelligence exerted a significant negative effect on the relationship between subjective norm and intention to purchase (i.e. the higher the spiritual intelligence, the weaker the effect of subjective norm on intention to purchase). This result was consistent with the findings of Abdul Hamid, Juhdi, Ismail & Abdullah (2016) and Othman, Abas & Ishak (2017) who found a significant negative effect on the positive relationship between the independent and dependent constructs.

The findings show that the more spiritual intelligent a person is, the more knowledgeable and conversant he or she will be, thus, making him or her less dependent on external pressure in their decision-making process.

The empirical results of the three hypotheses testing (i.e. H1, H2, and H3) are shown in Figure 2.

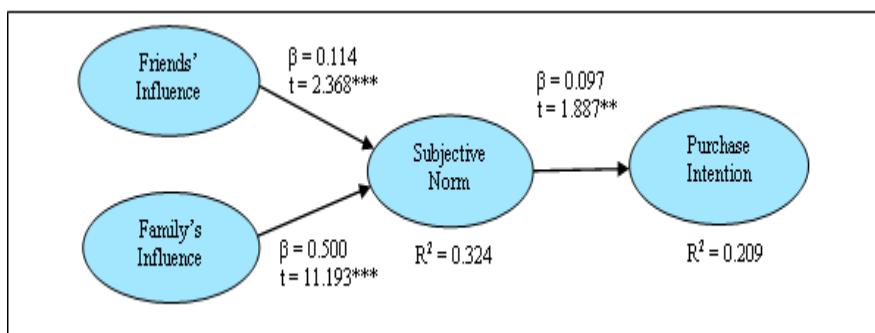


Figure 2: Empirical Results

Source: Hair et al. (2017) : PLS-SEM (Smart PLS 3) Output

5. Conclusion

In conclusion, although this study has been able to fill both the conceptual and theoretical gaps, it has several limitations. Firstly, the findings from the non-probability sampling technique used in this study cannot be certainly generalized to the whole population. However, although the generalizability of the non-probability sampling technique is very restricted, they have certain advantages and are sometimes the only convenient and practical way in obtaining the appropriate respondents for a study (Sekaran & Bougie, 2013).

Secondly, this study was conducted in Malaysia, thus, the findings may not be generalizable to the customers from other countries. Although Malaysia is a Muslim country, the factors that seemed to be significant in this study might not be important to the respondents from other Muslim countries. Customers from these countries might not share the same exposure, knowledge, cultural values, and products' legal framework and policies. Therefore, replicating this study into other Muslim countries such as Indonesia, Brunei, Pakistan, and Saudi Arabia may suggest other relevant factors that could have a significant influence on subjective norm.

Finally, due to time and financial constraints, the existing study was relying primarily on samples drawn specifically from users of halal personal care products in Klang Valley. As a result, the findings of the

study cannot be generalized to other users from other parts of Malaysia. Therefore, future research may replicate this study by collecting a much larger sample from a wider geographical area to provide findings of a higher degree of accuracy and generalizability.

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