

Islamic Symbols in Personal Care Products and Muslim Consumers' Purchase Intention: Effects of Perceived Religious Symbolic Value, Religiosity, and Attitude towards the Products with Islamic Symbols

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Abstract

Purpose : The purpose of this paper is to analyze both the direct and indirect effects of perceived religious symbolic value, religiosity, and attitude on Muslim consumers' purchase intention of personal care products with Islamic symbols.

Design/Methodology/Approach : A convenience sampling method was employed to collect data from 320 respondents in Bangladesh and collected data were analyzed using the structural equation modeling (SEM).

Findings : The findings of the study revealed that attitude is the most influential construct on Muslim consumer's purchase intention of products with Islamic symbols. Perceived religious symbolic value has the direct as well as indirect effect on Muslim's purchase intention while religiosity has no significant direct effect on purchase intention; however when it is mediated through attitude the indirect effect is significant.

Research Limitations : This study is limited to a small sample size collected from some parts of Bangladesh, therefore, future research should be based on a more representative sample collected from the consumer population located in different countries and indeed with consumers of other religions.

Practical implications : The findings derived from this research would help both national and international marketers who are endeavoring to target and promote their products to the growing Muslim consumers gain a better understanding of the key factors that make Muslim consumers interested to purchase personal care products with Islamic symbols.

Originality : This research is one of the first endeavors to test a conceptual model on Muslims consumers' intention to purchase personal care products with Islamic symbols using attitude towards such products as a mediator in the relationship between perceived religious symbolic value and purchase intention, as well as religiosity and purchase intention.

Keywords: Islamic symbols, Attitude, Religiosity, Perceived religious symbolic value, Muslim consumers, Purchase intention.

Introduction

Religion is one of the most significant forces influencing all aspects of life including consumer behavior. Considering Muslims as one of the substantial markets, recently, marketers are using religious symbols in their product name, packaging, and advertisement. Muslims, nowadays, is considered to be one of the fastest-growing consumer markets in the world. Muslim market which consists of around 1.6 billion people is increasing day by day, thereby, stimulating a growing interest in understanding the nature of Muslim consumers and developing appropriate marketing policies to target this large consumer market (Maamoun, 2016). At present, more MNCs are attempting to tap this Muslim market through the use of Islamic symbols in their products, brand name, advertising messages, and packaging that significantly appeal to Muslim values and religious beliefs.

Cues and symbols are effective tools in reminding customers of their cultural values' affiliations (Oana, 2015). Recently, MNCs are using several Islamic signs or symbols such as Hijab, halal logo or halal sign, and other religious affiliations as significant religious cues that are expected to create a favorable attitude towards the products among the Muslim consumers. Muslim consumers are more likely to be attracted when they see a halal logo or any Islamic symbolic representation such as the use of the term hijab, halal etc. on the product (Oana, 2015). Responding to this, marketers are trying to incorporate Islamic symbols in their product to influence Muslim's purchase intention. For example, Colgate halal toothpaste which is certified as a product manufactured by conforming the halal standards and boycotting animal ingredients or alcohol is sold in Malaysia and other countries. Unilever has introduced shampoo named Sunsilk 'Hijab Shampoo' or Clear 'Hijab Pure' which is sold in Islamic countries and targeted at women suffering from oily scalps after wearing a headscarf (Maamoun, 2016). Likewise, a soap brand of Unilever named Lifebuoy has introduced 'Lifebuoy Attar protect bar soap'. Moreover, Lafz halal

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body spray, Watsons halal hair products, Colgate halal certified sensitive pro- relief toothpaste, Iba halal care pure attar fresh personal care and cosmetics- all of these are instances of using Islamic symbols in personal care products.

Past studies in this arena revealed that religious values, norms, and beliefs have a significant influence on consumer behavior and the way they respond to marketing practices (Agarwala, Mishra and Singh, 2019; Al-Hyari et al., 2012; Mathras, et al., 2016; Ellison and Cole, 1982). Nowadays, Muslim consumers are trying to reflect their religious belief through the use of Islamic outfit, halal beauty and personal care products. Though, there is enough evidence to support that the religious symbols has significant influence on consumer behavior (Bakar, Lee and Rungie, 2013; Weisbuch-Remington et al., 2005; Taylor, Halstead and Haynes, 2010) very few researches have been academically done about Islamic symbolism in marketing.

Earlier studies focused on the use of religious cues or Islamic symbols in advertising (Kalliny, 2020; Zehra and Minton, 2020; Butt, 2018; Hasan et al., 2016; Naseri and Tamam, 2012; Henley et al., 2009), or food packaging (Bakar et al., 2013; Akbari, Gholizadeh and Zomorodi, 2018; Hussin, Yusoff and Yusof, 2015) and its impact on Muslim consumer's responses. Besides, some other studies focused on halal product or halal brand purchase intentions of Muslim consumers (Khan, Sarwar and Tan, 2020; Haque et al., 2018; Haro, 2018; Varinli et al., 2016; Yunus et al., 2014; Mukhtar and Butt, 2012; Aziz and Chok, 2013; Shaari and Arifin, 2009), or effects of halal sign and symptoms on purchase intention (Ghadikolaei, 2016; Bashir, 2019); while others focused on Islamic branding (Bukhari and Isa, 2019; Polas, Jahanshahi and Rahman, 2018; Malik and Khan, 2016; Yusof and Jusoh, 2014; Alserhan, 2010; Maamoun, 2016) or Islamic brand purchase intention (Kusumawardhini, Hati and Daryanti, 2016). None shed light on the key factors that influence Muslim consumers' intention to purchase personal care products that use Islamic symbols. Besides, the mediation effect of attitude on Muslim's purchase intention for the products with religious symbols has not been studied past. Furthermore, no extant study on Muslim consumers' purchase intention for products with Islamic symbols has been conducted yet in the context of Bangladesh.

This study attempts to address the mentioned research gaps. To the author's best knowledge, this research academically is one of the first endeavors to test a conceptual model on Muslims consumers' intention to purchase personal care products with Islamic symbols by using attitude towards such products as a mediator to affect the relationship between individualist spiritual variables (i.e., perceived religious symbolic value and religiosity) and purchase intention. Moreover, as the factors will be studied in the context of Bangladesh, the findings derived from this study will be helpful in making generalizations about consumers from other developing countries. Past research revealed that attitude has a significant influence on an individual's intention to purchase (Ghazali et al., 2017; Hartmann and Apaolaza-Ibáñez, 2012; Kim and Chung, 2011; Bian, and Forsythe, 2012; Chiou, 1998), hence, is considered here as a vital construct for measuring Muslim consumer's purchase intention. In this perspective, this research study focuses on investigating the effects of perceived religious symbolic value, and religiosity on Muslim consumers' purchase intention of personal care products with Islamic symbols through promoting attitude towards the product with Islamic symbols.

In addition, bridging this apparent gap existing in academic research, this research makes a significant and worthwhile contribution to both national and international marketers who are endeavoring to target and promote their products to the newly emerged Muslim consumer market using religious symbols in the product. Marketers will get valuable insights about the individualist spiritual variables that significantly influence purchase intention of Muslim consumers. This understanding will help marketers devise their marketing tactics and strategies properly.

Literature Review

The recent boom in Islamic marketing has gained a growing interest in the field of academic research not only inside but also outside the Islamic world (Alserhan, 2010). Religion has become a significant construct to describe various facets of consumer behaviour (Bakar, Lee and Rungie, 2013; Vitell, Paolillo and Singh, 2005; LaBarbera, 1987). Research conducted earlier on various products and behavior has revealed that religion-based beliefs significantly affect consumer buying decisions, therefore, religion is recognized as a viable research construct nowadays (Mutmainah, 2018; Mathras et al., 2016; Essoo and Dibb, 2004; McDaniel and Burnett, 1990; LaBarbera, 1987). According to Gökarıksel and Secor (2010), many past practitioners recognized the significant role that religion plays

in consumer behavior and employed religious symbols or cues as a tool to get their products and services marketed. However, relatively very little research has endeavored to shed light on the relationship between Islamic symbolism and consumer behavior. Furthermore, the association of perceived religious symbolic value, attitude towards the products with Islamic symbols, and Muslim consumer's purchase intention has also been ignored in this arena. Some past research have studied the use of religious cues in advertising (Minton, 2020; Hasan et al., 2016; Butt et al., 2018; Naseri and Tamam, 2012; Mallia, 2009; Henley et al. 2009) or food packaging (Akbari et al., 2018; Hussin, Yusoff and Yusof, 2015; Bakar et al., 2013) and its impact on Muslim consumers' responses such as purchase intention, while some other studies focused on halal product purchase intentions (Nurhayati, and Hendar, 2019; Naseri, 2021; Ali et al., 2020; Yunus et al., 2014; Shaari and Arifin, 2009; Mukhtar and Butt, 2012; Varinli et al., 2016; Aziz and Chok, 2013); Islamic branding or Islamic Brand purchase intention (Ya et al., 2017; Kusumawardhini, Hati and Daryanti, 2016; Bukhari and Isa, 2019; Alserhan, 2010). None concerns the role of attitude towards the product with Islamic symbols along with religiosity and perceived religious symbolic value in influencing the consumers' purchase decision.

Unlike the previous works on the use of religious symbols or religiosity and consumer behavior, this research attempts to emphasize on both the effects of religiosity and perceived religious symbolic value on Muslim consumers' purchase intention directly and indirectly through promoting attitude towards the product with Islamic symbols. Considering previous findings that showed a very strong relationship between constructs (Akbari et al., 2018; Bakar et al., 2013), attitude is considered in this study as a key antecedent of Muslim consumers' purchase intention and therefore, proposed to have mediation effect on purchase intention.

Perceived religious symbolic value: Religious symbol is considered as an essential part of religion and believed to have a significant impact on human behaviour (Akbari et al., 2018; Weisbuch-Remington et al., 2005; Geertz, 1973). Symbolic interactionism theory has been a widely accepted research concept in the field of sociology (LaRossa and Reitzes, 1993) and therefore, has also been expressively applied and expanded to the marketing research context (Leigh and Gabel, 1992). The concept of perceived religious symbolic value is related to the above mentioned symbolic interactionism theory and was supposed to be a function of how consumer relates their products with symbols and assign meanings to it to portray their self-image to others (Akbari et al., 2018; Bakar et al., 2013). A study revealed that congruence between value and symbol let consumers experience a better feeling about product, thus, leading towards having a more favourable attitude and behavioural intention, while incongruence has the opposite impact (Allen, Gupta, and Monnier, 2008). Muslim consumers would like to prefer products with religious symbols as it reflects their self-image or self-identity (Bakar et al., 2013), provides them inner satisfaction and thus leading towards purchase decisions. In past studies, perceived values were found as direct antecedents of purchase intention (Salehzadeh and Pool, 2017; Gan and Wang, 2017; Chi, 2013). According to Akbari et al. (2018) perceived religious symbolic-value has significant influence on purchase intention of food products which have Islamic symbols on its package. Based on the above arguments, this research suggests that perceived religious symbolic value affects Muslim consumers' purchase intention of personal care products with Islamic symbols. Therefore, the first hypothesis is:

H₁: Perceived religious symbolic value has significant and positive influence on Muslim consumers' intention to purchase personal care products with Islamic symbols.

In past literatures, the perceived value was found to have a significant relationship with attitude (Salehzadeh and Pool, 2017; Van-Rompay, Pruyn and Tieke, 2009; Ruiz-Molina and Gil-Saura, 2008). In a study of Allen, Gupta and Monnier (2008), the assumed significance of the symbolic product association (the relationship between a product and religious symbols) was found to have an effect on attitude as well as consumption behavior indicating that the greater the symbolic value to an individual, the more he/she will likely to hold favorable attitude and intention to purchase. In line with these earlier works, the current study posits that perceived religious symbolic value affects attitude towards the products with Islamic symbols:

H₂: Perceived religious symbolic value has significant and positive influence on attitude towards the products with Islamic symbols.

Religiosity: Religiosity is considered as one of the most important aspects in the personal as well as social life of a person and is regarded as a crucial cultural dimension that influences consumer behaviour (Soesilowati, 2010; Agarwala, Mishra and Singh, 2019). Religiosity refers to an individual's strong belief in God and also belief related to spirituality which defines ideals for life and controls human destiny (Soesilowati, 2010; Nora and Minarti, 2016). Religiosity is recommended as a viable and important research construct in the field of consumer behavior (Agarwala, Mishra and Singh, 2019; Nasse, Ouedraogo and Sall, 2019; Ahmad, Abd Rahman, and Ab Rahman, 2015; *Mansori, 2012*; Mokhlis, 2009) and it significantly affects consumer purchase decisions (Mutmainah, 2018; Newaz, Fam and Raman, 2016; Rehman and Shabbir, 2010; Mukhtar and Mohsin, 2012; Alam, Mohd, and Hisham, 2011; McDaniel and Burnett, 1990; LaBarbera, 1987; Essoo and Dibb, 2004). Past studies found that consumers' response towards the use of religious symbols in product is remarkably shaped by their level of religiosity and concluded that Islamic symbols do not influence the purchase intention of consumers who have a low level of religiosity while consumers having high religiosity favor products with religious symbols on its package (Akbari et al., 2018; Bakar et al., 2013). On the basis of the above arguments, this study suggests that religiosity positively affects Muslim consumers' purchase intention of personal care products with Islamic symbols. Accordingly, the second hypothesis is proposed:

H₃: Religiosity has significant and positive influence on Muslim consumers' intention to purchase personal care products with Islamic symbols.

Moreover, Religiosity was found to have a significant impact on an individual's attitude (Siegers, 2019; Graafland, 2017; Wibowo and Masitoh, 2018). In addition, Consumers' attitude towards halal certified products or halal brands is also remarkably shaped by their level of religiosity (Khan, Azam and Arafat, 2019; Kordnaeij, Askaripoor and Postgraduat, 2013). Considering the relationship between attitude and religiosity, this study assumes that religiosity influences attitude towards the products with Islamic symbols, therefore, the greater degree of religiosity will lead towards favourable attitude towards the products with Islamic symbols. Hence, the fourth hypothesis is:

H₄: Religiosity has significant and positive influence on attitude towards the products with Islamic symbols.

Attitude towards the products with Islamic symbols: Attitude refers to the overall and enduring evaluation that a person holds towards a concept or an object such as a person, a brand, or a service (Makanyeza, 2014). According to Ajzen (1991), attitude towards behavior is shaped by the personal evaluation of possible favorable or unfavorable outcomes derived from performing that behavior. When a person believes that performing certain behavior will lead to favorable outcomes, he/she is more likely to hold a positive attitude towards performing that behaviour. Alternatively, believing that performing certain behavior will bring undesirable outcomes will lead a person to hold an unfavorable or negative attitude towards it (Ajzen, 1991). In earlier research, attitude was shown as a viable and important determinant of customer's purchase intention (Bashir et al., 2019; Ghazali et al., 2017; Kim and Chung, 2011; Bian and Forsythe, 2012; Chiou, 1998; Hartmann and Apaolaza-Ibáñez, 2012). Furthermore, attitude was found to have positive as well as significant influence on a person's intention to select halal products for consumption (Garg and Joshi, 2018; Elseidi, 2018; Abd-Rahman, Asrarhaghighi and Ab-Rahman, 2015; Alam and Sayuti, 2011), especially, halal food products (Khan et al., 2019; Lada, Tanakinjal and Amin, 2009). Muslim consumers usually have a preference for the products that reflect their religious conviction through cues or symbols, thus indicating a positive attitude towards the products with religious symbols (Akbari et al., 2018). As explained earlier, attitude shapes a person's behavior intention such as buying, in this study attitude is deemed to be one of the most important factors that influence purchase intention of products with Islamic symbols. Hence, this study posits that if one holds positive attitude towards the products that use Islamic symbols, he/ she tends to have high purchase intention for those products. Based on the above discussion, this study proposes that attitude towards the products with Islamic symbols has a direct positive impact on purchase intention. Hence, the following hypothesis is constructed:

H₅: Attitude towards the products with Islamic symbols significantly and positively influences Muslim consumers' purchase intention of personal care products.

Furthermore, as a key variable of Muslim consumer purchase intention, attitude towards the products with Islamic symbols is proposed in this study to partially mediate the effects of some other factors such as perceived religious symbolic value and religiosity on personal care products purchase intention by Muslim consumers. In past literature, attitude which is a viable construct for measuring consumer behavior has been used as a mediator to investigate the association between some constructs and purchase intention (Khan et al., 2019; Riptiono and Wiwoho, 2019; Ghazali et al., 2017; Wesley, Lee and Kim, 2012; Kim and Chung, 2011; Bian and Forsythe, 2012). However, to the author's best knowledge no research attempted to shed the light on the effects of individualist spiritual variables (*i.e.*, perceived religious symbolic value and religiosity) on purchase intention of personal care products with Islamic symbols using attitude towards such products as a mediator. Therefore, based on the arguments discussed in the above section, this study suggests that attitude towards the products with Islamic symbols is enhanced by religiosity and perceived religious symbolic value.

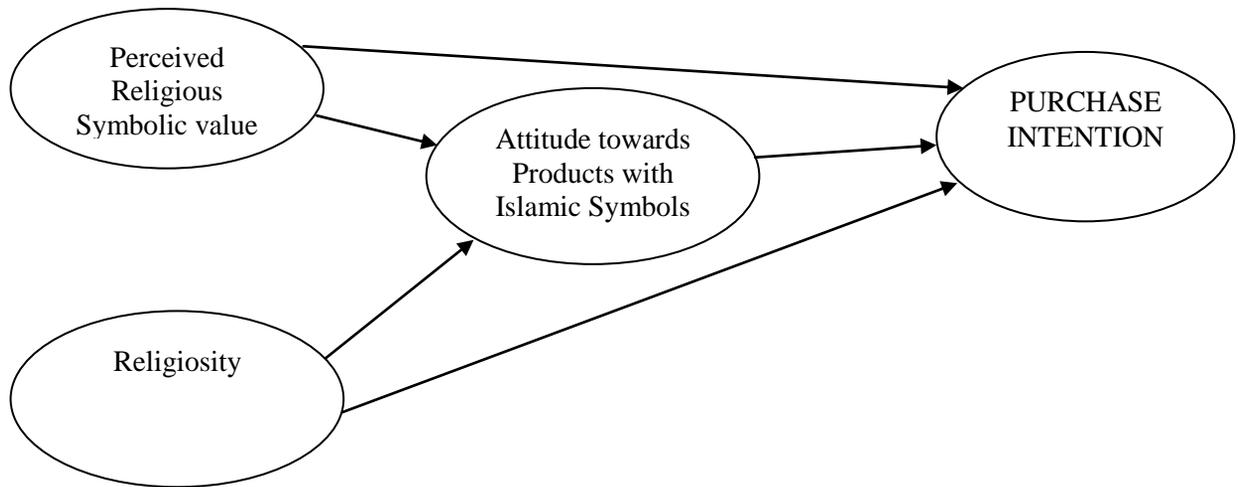


Figure1 : Proposed Research Model

Methodology

Research design: This study is causal in nature. Data has been gathered only once from a group of individuals, so it is a part of single cross-sectional research design.

Data collection and analysis: In this study both the primary and secondary sources of data have been used. Secondary data has been collected from past journals, published reports, and other materials. Primary data has been collected by using survey method. A seven-point Likert type multi-item scale (1=strongly disagree, 2= disagree, 3= somewhat disagree, 4= neutral, 5= somewhat agree, 6= agree, and 7=strongly agree) has been used in this study to measure the items of the questionnaire. Likert-scale questions are used because this measure enables respondents to reveal their level of agreement selecting the best answer (Henley et al., 2009). Collected data was analyzed by descriptive statistics and structural equation modeling (SEM) using AMOS 23 as SEM can measure the causal relationship between constructs with multiple measurement items (Hair et al., 2009).

Sampling: The target population for this study was all Muslim consumers including both actual and potential consumers of personal care products in Bangladesh. Data has been collected from Muslim respondents from different locations in Dhaka, Barishal, and Bhola based on researcher's convenience. In this study, convenience sampling method has been adopted as sampling technique. Convenience sampling which is a non-probability sampling technique was chosen by the researcher considering the easy-access issue in obtaining information from the target respondents. Besides, this technique is also inexpensive, simple, and less time consuming compared to the other sampling methods. To determine sample size, Israel (1992) suggested several approaches such as use of the

entire population as a sample, or application of suggested formulas for sample size calculation, or use of a sample size that corresponds to similar studies conducted in past. In this study, 450 questionnaires were disbursed to the target population for data collection but only 320 usable responses yielded. MacCallum et al., (1999) suggested that a size of 100 samples is required to perform confirmatory factor analysis. The sample size used in this study is analogous to past studies (Bakar, Lee and Rungie, 2013; Butt et al., 2018).

Instrument and measures: Survey questionnaire has been used as the instrument to collect data for the current study. The questionnaire of this study had two parts. The first part includes demographic questions of the respondents such as age, gender, education, occupation, income, and other personal information. The second section covers the measurement items. The perceived religious symbolic value was measured using three items adopted from Akbari et al. (2018). Respondents’ religiosity was measured with four items used by Rehman and Shabbir (2010). Attitude towards the products with Islamic symbols was measured using four items among which three items including: like, favorable, and positive adopted from Yunus et al. (2014) and one item was adopted from Souiden and Rani (2015). For the purchase intention variables three items were adopted from Henley et al. (2009), and Yunus et al. (2014).

Analysis and Results

Descriptive analysis

Table1: Demographic Profile of the Respondents

		Frequency	Percentage
Gender	Male	137	42.8
	Female	183	57.2
	<i>Total</i>	320	100
Age	18-25	132	41.3
	26-35	146	45.6
	36-65	42	13.1
	<i>Total</i>	320	100
Education	Higher Secondary	87	27.2
	Graduate	107	33.4
	Post Graduate	126	39.4
	<i>Total</i>	320	100
Occupation	Businessman	26	8.1
	Service Holder	112	35.0
	Student	166	51.9
Income(Monthly)	Housewife	16	5.0
	<i>Total</i>	320	100
	<10,000 (BDT)	179	55.9
	10,000-35,000 (BDT)	58	18.2
	Above 35,000(BDT)	83	25.9
	<i>Total</i>	320	100

Structural Equation Modeling (SEM) using AMOS 23 was employed in this study to examine the model as well as the proposed hypothesized relationships. As we know that structural equation modeling is an effective multivariable technique through which a set of regression equations can be tested simultaneously (Akbari et al., 2018). Structural equation modeling is most suitable for analyzing structural equations as it lets researchers examine the relationships between latent variables as well as explain the relationships affiliated to several factors (Hoyle, 1995: Audretsch, Bonte and Keilbach, 2008). This study employed the most widely used two-step approach of Structural Equation Modeling (SEM) which is suggested by Anderson and Gerbing (1988). According to them, confirmatory factor analysis (CFA) allows researchers to confirm the validity of the measurement model that measures individual latent

constructs by using multiple indicators requires. Once the measurement model is found validated with satisfactory goodness-of-fit scores, the structural model is tested with CFA.

Measurement Model: Reliability and Validity Test Results

Through Measurement model construct reliability, convergent validity, and discriminant validity were examined. Table 2 demonstrates the factor loading scores, Cronbach's alpha coefficients, composite reliability scores, and average variance extracted scores. Accordingly, the Cronbach's alpha coefficients range from 0.831 to 0.932 and composite reliability (CR) scores range from 0.839 to 0.932 which exceeds 0.70 threshold suggested by Fornell and Larcker (1981), thus indicating the satisfactory reliability of all constructs. Construct validity was confirmed by examining convergent validity and discriminant validity. As exhibited by Table 2, factor loadings range from 0.722 to 0.911 which are above the cut-off value (≥ 0.7) and significant ($p < 0.001$), thus, providing an evidence of convergent validity (Malhotra and Das, 2019; Hair et al., 2006). All estimates of average variance-extracted (AVE) range from 0.565 to 0.775 providing evidence of convergent validity of the measurement model as they exceed the recommended threshold of 0.50 as suggested by Fornell and Larcker (1981). Furthermore, discriminant validity of the measures was evaluated by using a matrix in which the AVE of each construct was compared with the squared correlation coefficients between the constructs. The AVE values should be greater than the squared correlation coefficients between the constructs for adequate discriminant validity (Fornell and Larcker, 1981). As of Table 3, all seven constructs are different from each other as well as all AVE values are higher than squared correlations, therefore, satisfying Fornell and Larcker's (1981) criteria for discriminant validity.

Next, the overall fit of the measurement models was examined by using common parameters such as chi-square statistics, goodness-of-fit index (GFI), comparative fit index (CFI), normed fit index (NFI), and root mean square error of approximation (RMSEA) (Hair et al., 2006). The recommended cutoff value for GFI, NFI, and CFI is $> .90$, and for RMSEA is $< .08$ (Hu and Bentler, 1998). The goodness-of-fit indices (GFI) presented in Table 4 suggest that the measurement model of the current study provides an evidence of satisfactory model fit.

Table 2: Factor Loadings, Cronbach's Alpha, CR, and AVE Scores

Construct	Scale Item	Standardized Estimates Λ	Cronbach's alpha α	Composite reliability (CR)	Average variance extracted (AVE)
Perceived Religious Symbolic Value (PRSV)	PRSV1	0.806	0.884	0.886	.723
	PRSV2	0.898			
	PRSV3	0.844			
Religiosity (RS)	RS1	0.722	0.831	0.839	.565
	RS2	0.803			
	RS3	0.730			
	RS4	0.750			
Attitude (AT)	AT1	0.840	0.932	0.932	.775
	AT2	0.879			
	AT3	0.890			
	AT4	0.911			
Purchase Intention (PI)	PI1	0.804	0.838	0.839	.635
	PI2	0.761			
	PI3	0.824			

Note: significant at $p < 0.001$

Table 3: Descriptive Statistics, Construct Correlations and Discriminant Validity Testing Matrix

	Mean	Standard Deviation	Perceived Religious Symbolic Value	Religiosity	Attitude	Purchase Intention
Perceived Religious Symbolic Value	5.657	1.221	0.723			
Religiosity	5.823	0.714	0.379 (0.143)	0.565		
Attitude	5.535	1.105	0.457 (0.208)	0.343 (0.118)	0.775	
Purchase Intention	5.309	1.004	0.587 (0.345)	0.393 (0.154)	0.667 (0.445)	0.635

Notes: correlations are significant at $p < 0.001$ levels (two-tailed)

Italicized and bold: variance extracted estimates; squared correlations; other estimates are inter-factor correlations.

Table 4: Goodness-of-Fit Indicators of the Measurement Model

Model fit indices	Results	Recommended Value	Interpretation
χ^2/df	1.668 ($\chi^2=118.458$; $df=71$)	<i>Between 1 and 3 (Hu and Bentler, 1999)</i>	<i>Excellent Fit</i>
GFI	0.951	$\geq .95$ (Hu and Bentler, 1998)	<i>Excellent Fit</i>
AGFI	0.927	$\geq .90$ (Hu and Bentler, 1998)	<i>Excellent Fit</i>
NFI	0.959	$\geq .95$ (Hu and Bentler, 1998)	<i>Excellent Fit</i>
CFI	0.983	$\geq .95$ (Hu and Bentler, 1998)	<i>Excellent Fit</i>
TLI	0.978	$\geq .95$ (Hu and Bentler, 1998)	<i>Excellent Fit</i>
IFI	0.983	$\geq .95$ (Hu and Bentler, 1998)	<i>Excellent Fit</i>
RMSEA	0.046	$\leq .05$ (Browne and Cudeck, 1993)	Good fit
SRMR	0.031	$\leq .08$ (Hu and Bentler, 1999)	<i>Excellent Fit</i>

Structural Model and Hypotheses Test Results

Once the overall measurement model of the current study was found satisfactory, the structural model was analyzed as a part of the confirmatory factor analysis (CFA). Through structural model analysis the hypothesized relationships among the constructs under study were tested. The result of structural model presented in table 5 indicates a satisfactory model and the goodness-of-fit indices were also satisfactory indicating no critical problems of misfit. Hence, the proposed model of the current study was assumed to be a good fit for testing the hypotheses.

Table 5: Goodness-of-Fit Indicators of the Structural Model

Model fit indices	Results	Recommended Value	Interpretation
χ^2/df	1.668 ($\chi^2=118.458$; $df=71$)	<i>Between 1 and 3 (Hu and Bentler, 1999)</i>	<i>Excellent Fit</i>
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RMSEA	0.046	≤.05(Browne and Cudeck, 1993)	Good fit
SRMR	0.031	≤.08 (Hu and Bentler, 1999)	Excellent Fit

The structural model presented in Figure 2 illustrates estimated standardized path coefficients for the hypothesized relationships. In view of that, four out of five of the hypothesized effects were supported indicating that perceived religious symbolic value and attitude significantly influenced the purchase intention of Muslim consumers. The squared multiple correlations showed that the predictors in the model explain 55 % ($r^2 = 0.55$) variations in Muslim consumers' purchase intention, and perceived religious symbolic value and religiosity explain 24% ($r^2 = 0.24$) variations in attitude.

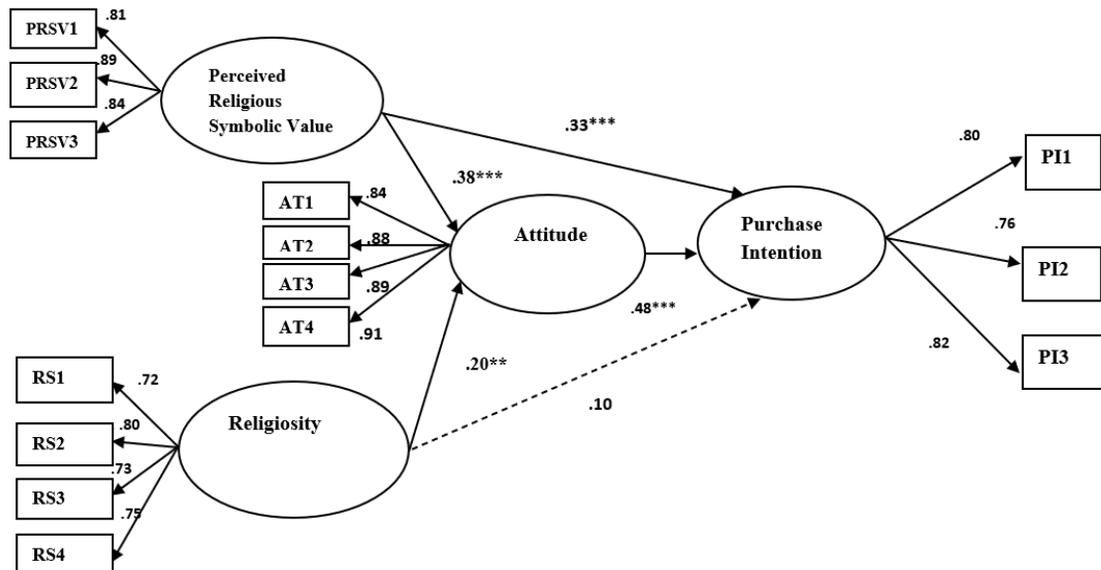


Figure 2 : Results of Structural Modeling Analysis
 Note: ** $p < 0.01$, *** $p < 0.001$

Hypotheses Testing

In structural model, the estimates of structure coefficients (standardized regression coefficient) serve as the basis for testing the proposed hypotheses (Aziz and Chok, 2013). In view of that, the significance level, magnitude, and direction of the standardized path coefficients are considered in testing hypotheses. Table 4 represents the results of hypothesis testing. H1, which proposed significant and positive effect of perceived religious symbolic value on Muslim consumer purchase intention is supported ($\beta = .33$; $p < .001$). However, H2 which proposed that religiosity significantly and positively influence Muslim consumers' intention to purchase products with Islamic symbols is not supported ($\beta = .10$; $p > .05$). Hypothesis 3 and 4 which addressed positive effects of perceived religious symbolic value and religiosity on attitude towards the products with Islamic symbols were supported where H3 ($\beta = .38$; $p < .001$) and H4 ($\beta = .20$; $p < .01$). Last but not least, H5 which proposed significant positive effect of the attitude towards products with Islamic symbols on Muslim consumers' intention to purchase is supported ($\beta = .48$; $p < .001$). The findings reveal that attitude has the most significant and positive influence on purchase intention of personal care products with Islamic symbols that is subsequently followed by perceived religious symbolic value. Besides, religiosity was found to have insignificant effect on purchase intention of personal care products with Islamic symbols.

Table 6: Results of Hypotheses Testing

Hypothesized path	Standardized estimates	t-value	Results
H1: Perceived Religious Symbolic Value → Purchase Intention	.327	5.406***	Supported
H2: Religiosity → Purchase Intention	.103	1.816	Not Supported
H3: Perceived Religious Symbolic Value → Attitude	.382	6.121***	Supported
H4: Religiosity → Attitude	.198	3.142**	Supported
H5: Attitude → Purchase Intention	.482	8.068***	Supported

The current study also employed structural equation modeling to examine the direct, indirect, and total effects of constructs on each other. Results presented in Table 7 showed direct as well as indirect partial influences of religiosity and perceived religious symbolic value on Muslim consumers' purchase intention of personal care products with Islamic symbols.

Table 7: Total, Direct and Indirect Effects

	Perceived Religious Symbolic value	Religiosity	Attitude
TOTAL EFFECT			
Attitude	0.382**	0.198**	-
Purchase Intention	0.511**	0.199**	0.482**
DIRECT EFFECT			
Attitude	0.382**	0.198**	-
Purchase Intention	0.327**	0.103	0.482**
INDIRECT EFFECT			
Purchase Intention	0.184**	0.096**	-

Note: ** $p < 0.01$

The results of the analysis exhibits that no significant direct effect of religiosity on purchase intention has emerged; however, a significant indirect effect of religiosity on purchase intention was evident. On the other hand, perceived religious symbolic value has both direct and indirect effects on purchase intention. In view of that, results indicate that attitude plays significant role as a partial mediator in influencing the relationship between exogenous latent variables (Perceived religious symbolic value and Religiosity) and purchase intention. In other words, perceived religious symbolic value and religiosity partially influence Muslim consumers' purchase intention through attitude towards the products with Islamic symbols.

Discussion

The results of structural model showed that cumulatively all the predictors significantly explain 55% variation of the dependent variable. Among the predictors, the attitude towards the products with Islamic symbols is found to have the most significant and positive influence on purchase intention with the highest coefficient ($\beta = .48$; $p < .001$). This result has supported the findings of some previous literatures (Garg and Joshi, 2018; Khan et al., 2019; Mukhtar and Butt, 2012; Widodo, 2013). This finding suggested that when consumers have a positive attitude towards the products with Islamic symbols they would likely have the intention to purchase products with Islamic symbols. Secondly, as hypothesized, perceived religious symbolic value has been found as a significant predictor of purchase intention. This confirms the previous findings of Akbari et al. (2018) and Bakar, Lee, and Rungie, (2013) who proposed that perceived religious symbolic value has a significant impact on purchase intention for food products that use religious symbols on its packaging. The result of this study implicates that when consumers feel that adding religious symbols on products reflects religious belief and adds value to the products, they are more likely to form an intention to purchase the products having Islamic symbols. As contrary to the hypothesis, religiosity is found to

have insignificant effect on purchase intention. This result confirms the findings of some previous literatures (Khan et al., 2019; Riptiono and Wiwoho, 2019; Garg and Joshi, 2018; Khan and Azam, 2016). The possible explanation could be that people may be religious-minded but less likely to be interested in products with Islamic symbols, or they may find Islamic symbols in product have literally no contribution to the reflection of their religiosity, or people may be too sensitive to their choice of personal care products and rely on product quality more than any other issue. Moreover, a small sample size and the method of questionnaire application could be the other possible reasons. Fourthly, as hypothesized, perceived religious symbolic value and religiosity are found to have significant impact on attitude towards the products with Islamic symbols. The results indicate that consumers having greater perceived religious symbolic value are more likely to develop favorable attitude towards the products with Islamic symbols. Likewise, confirmation of H4 indicated that consumers' religiosity influences Muslim consumers' attitude towards the products with Islamic symbols positively that is congruent with some past studies (Khan et al., 2019; Kordnaeij et al., 2013; Garg and Joshi, 2018; Newaz et al., 2016).

The findings of this study are also congruent with the study of Riptiono and Wiwoho (2019) who found that *Islamic religiosity does not have any significant impact on consumers' Muslim fashion trend purchase intention directly, however the Islamic religiosity variables indirectly influence purchase intention through attitude variables*. Therefore, we can conclude that perceived religious symbolic value has both direct and indirect effects on purchase intention while religiosity has the only indirect effect on Muslim consumers' purchase intention of personal care products with Islamic symbols. Thus, an important finding of this study is that attitude towards the products with Islamic symbols is playing a mediating role in the relationship between perceived religious symbolic value and purchase intention, as well as between religiosity and purchase intention.

Implications

Theoretical contributions: With the rise of modern Muslim consumers worldwide, the use of Islamic symbols in marketing as a new promotional tool has been observed recently. This research study will help to gain a deeper understanding of the recent use of Islamic symbols in personal care products and factors that influence purchase intention of Muslim consumers for such products. Theoretically, this research is one of the first initiatives to test a conceptual model on Muslim consumers' purchase intention of personal care products with Islamic symbols through using attitude as a mediator to affect the relationship between individualist spiritual variables *i.e.* perceived religious symbolic value and religiosity and purchase intention. Therefore, this study contributes to the existing literatures on Islamic symbolism and consumer behavior by considering both the effects of religiosity and perceived religious symbolic value on Muslim consumers' purchase intention directly and indirectly through promoting attitude towards the products with Islamic symbols. Besides, this study also revised three key determinants of Muslim's purchase intentions in the context of religious symbolism and recommend that attitude towards products with Islamic symbols is the most influential construct and has partial mediation effect on Muslim's personal care products purchase intention.

Practical implications : The research makes a significant and worthwhile contribution to both national and international marketers who are attempting to target and promote their products to newly emerged Muslim consumer market using religious symbols in products. The findings derived from this research would help them understand and consider the factors that affect Muslim consumers' intention to purchase personal care products with Islamic symbols. As attitude towards the products with Islamic symbols is found as the most influential construct on purchase intention, this study suggests that marketers should have a clear understanding of consumer attitude. This understanding will help managers consider new tactics and approaches when exploring consumer behavior and devise their marketing policy accordingly. Furthermore, marketers should employ appropriate promotional strategies reflecting religious values and beliefs which will help target consumers develop a favorable attitude towards the products with Islamic symbols.

Limitations and Future Research

This study is not free from limitations which suggest the directions for future research. This study was conducted in some areas in Bangladesh and the sample size is small. Hence, future research should consider the inclusion of respondents from other regions of the country. Generalizability of the findings may be limited due to the only use of

Muslim sample. Moreover, the study was conducted in one country (Bangladesh) where people share similar cultural values. Therefore, diverse cultural respondents may help to get more insights into the influence of religious symbols on purchase intention. Hence, future research should be conducted with a more representative sample collected from different countries and indeed with customers of other religions.

Conclusion

Religion is one of the most significant forces influencing all aspects of life including consumer behavior. Considering Muslims as one of the substantial markets, recently, marketers are using religious symbols in their product name, packaging, and advertisement. Islamic branding and marketing is a separate and comparatively new area of academic research that focuses on the marketing of products to Muslim consumers considering Islamic ideologies (Wilson and Liu, 2011). Religious Muslims always want to get integrated their religious belief system in all facets of life including their daily consumption and therefore, they prefer to purchase products that reflect their adherence to the religious beliefs, values, and teachings. Responding to this many MNCs are attempting to incorporate religious values in the product adding Islamic symbols in the product name or on packaging. This study aimed at investigating the effects of religiosity, and perceived religious symbolic value on Muslim consumers' purchase intention of personal care products with Islamic symbols using attitude as a mediating variable. The findings of the study revealed that attitude has the most significant influence on purchase intention of personal care products with Islamic symbols and partially mediate the relationship between perceived religious symbolic value and purchase intention, as well as between religiosity and purchase intention. Perceived religious symbolic-value has been found to have both direct and indirect effects on Muslims purchase intention. Though religiosity was considered as a significant construct for measuring consumer's purchase intention, it was found to have an insignificant impact on purchase intention of personal care products with Islamic symbols. The findings from this study provide various implications for marketers who are targeting Muslim markets and attempting to satisfy their demand for products in a way that reflects their religion. Marketers can get noteworthy insights regarding the factors playing a significant role in influencing Muslim consumers' purchase intention of personal care products with Islamic symbols which in turn will help them shape their policy and marketing practices.

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Appendices
Appendix 1: Descriptive Statistics of Measurement Items

Construct	Item	Mean	Standard Deviation
Perceived Religious Symbolic Value (PRSV)	PRSV 1	5.675	1.425
	PRSV 2	5.631	1.265
	PRSV 3	5.666	1.373
Religiosity (RS)	RS 1	5.459	1.041
	RS 2	5.803	.865
	RS 3	6.138	.755
	RS 4	5.894	.816
Attitude (AT)	AT 1	5.394	1.196
	AT 2	5.469	1.160
	AT 3	5.566	1.194
	AT 4	5.713	1.296
Purchase Intention (PI)	PI 1	5.366	1.222
	PI 2	5.309	1.143
	PI 3	5.253	1.098

Appendix 2: Measurement Items

Construct	Item	Wording	Reference
Perceived Religious Symbolic Value (PRSV)	PRSV 1	I think purchase and use of products with Islamic symbol strengthen my religious beliefs.	Akbari et al. (2018)
	PRSV 2	I believe purchasing products with this symbol gives me a positive feeling.	
	PRSV 3	I believe the Product with Islamic religious symbol helps manifest my self-image or self-identity.	
Religiosity (RS)	RS 1	I regularly offer prayer five times a day.	Rehman and Shabbir (2010)
	RS 2	I try to follow Islamic injunctions in all matters of my life.	
	RS 3	I always keep myself away from consuming products haram (prohibited) means.	
	RS 4	I know the basic and necessary knowledge about my religion	
Attitude (AT)	AT 1	I like the Brands/products that use Islamic symbols in its product name, packaging or advertising.	Yunus et al. (2014); Souiden and Rani (2015)
	AT 2	Use of Islamic symbols make product more favourable to me.	
	AT 3	I think Islamic religious symbolism on product helps create	

	AT 4	positive impression about the product as well as Brand. I appreciate the use of Islamic symbols in product as it makes product more appealing to Muslim customer.	
Purchase Intention (PI)	PI 1	As a Muslim consumer I always prefer to buy products that use Islamic symbolic representation in its product name, packaging or advertising.	Henley et al. (2009); Yunus et al. (2014)
	PI 2	I would choose to purchase product with Islamic symbols every time I need the product.	
	PI 3	Probability to consider buying products with Islamic Symbol is high. (compared to other products).	
