

Intrinsic religiosity and purchase intention: The role of attitude and moral efficacy

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ABSTRACT

The diversity of products on the market today raises various kinds of consumer considerations when making purchases. Consumers will consider the basics they have before making a purchase. Factors that influence consumers before making a purchase come from internal and external consumers. In this study, consumer behavior analysis is seen based on internal factors such as intrinsic religiosity, attitude, and moral efficacy. This study analyzes the effect of intrinsic religiosity on purchase intention by mediating attitude and moral efficacy. This study examines the behavior of consumers of cosmetic products in Yogyakarta, Indonesia and obtained a sample of 92 respondents. The research data were analyzed using the Smart PLS 4.0 software to test validity, reliability, and bootstrapping. The results of the study proved intrinsic religiosity does not negatively affect purchase intention, intrinsic religiosity has no positive effect on attitude, intrinsic religiosity has a positive effect on moral efficacy, attitude negatively affects purchase intention, moral efficacy has no negative effect on purchase intention, attitude does not mediate the influence of intrinsic religiosity on purchase intention, and moral efficacy did not mediate the effect of intrinsic religiosity on purchase intention.

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1. Introduction

Counterfeiting is an unjustifiable act because it violates consumer rights (Briatta, 2019). According to Wilcock and Boys (2014), counterfeit goods are produced with lower quality and marketed under various well-known brands without obtaining legal guarantees. Companies whose product names are used in counterfeit goods can suffer losses, especially financial losses. Counterfeit goods circulating around the world can be classified into several fields, such as fashion, electronics, and even vehicles.

Most people view religion as important. Individual behavior is significantly influenced by religion (Beit-Hallahmi & Argyle, 2014). After the discovery of the correlation between religiosity and individual behavior, some businesses took advantage of this information to influence consumers with regard to purchasing counterfeit goods (Quoquab et al., 2017).

Religion explains that attitude has a major impact on purchase intention, and manufacturers use it as an instrument to assess consumer reactions. Consequently, it is important for customers to decide on the actions taken to purchase counterfeit goods. Previous research on the relationship between religiosity and purchase behavior (purchase intention) is lacking. Commer et al. (2017) and Yaakop et al. (2021). Other researchers have investigated the relationship between consumer purchase intention and religion (Mortimer et al., 2020). Evidence shows that religious attitudes and beliefs have a major impact on purchase intentions.

For many people, religion remains a key source for assessing attitudes and behaviors. According to Mathras et al. (2016), religion plays a significant role in consumer behavior because religions have different restrictions and prohibitions related to consumption. The literature on consumer behavior is associated with the role of religion (Montoro-Pons & Cuadrado-García, 2018; Mumuni et al., 2018; Minton et al., 2019). Consumer decisions are influenced by religion (Battour et al., 2017) and the level of religiosity can affect a person's preferences and choices when making purchases (Minton et al., 2019). In terms of consumption, individuals can follow religious norms and there is no reason to deviate from them (Minton et al., 2019). Moral potency can theoretically explain behavioral causes of deviation from religious rules regarding consumer behavior (Baazeem et al., 2016). The best way to categorize a person's moral potential is to examine their strengths of principle, respect, ethics, and character. The three components of moral propensity include moral courage, moral efficacy, and moral ownership (Schiller, 2016). The sense of responsibility one has for one's actions is known as moral ownership.

Moral efficacy in one's capacity to act, reinforces moral potential. Ellemers et al. (2013) also defined moral efficacy as adherence to moral standards and understanding potential harm. Consumers with high moral efficacy are able to resist offers to buy counterfeit goods. Although consumers have the freedom to identify themselves as religious, they are also free to deviate from these standards and beliefs if they are unable to uphold them morally (Corvino et al., 2017). Recent research has suggested a possible impact of religion on purchase intention, as it is considered a factor that influences consumer behavior (Bupalan et al., 2019). Therefore, considering consumer views and moral efficacy, this study aims to determine how intrinsic religiosity affects purchase intention by examining the moral efficacy of the desire to acquire counterfeit goods as well as the mediating effect of attitude.

Cosmetic products in Indonesia have increased in recent years along with the emergence of demand for halal cosmetic products. Based on records from the Coordinating Ministry for Economic Affairs of the Republic of Indonesia in early 2024, the number of cosmetics industries in Indonesia until the end of 2023 has increased by 22% from the previous year. This is in line with data compiled by the Coordinating Ministry for Economic Affairs of the Republic of Indonesia in 2024 that sales of halal cosmetic products rank in the top three sought-after products and are often purchased by the public through e-commerce in Indonesia. Today, the cosmetics industry is also driven by trends and consumer awareness of halal-labelled cosmetics (Sama & Trivedi, 2019), thus encouraging cosmetics manufacturers to present innovative cosmetic products with halal labels. Based on the phenomenon of cosmetic products that continues to grow in Indonesia, this study seeks to reveal the role of attitudes, intrinsic religiosity, and moral efficacy in determining consumer purchase intentions.

2. Literature Review and Hypothesis Development

2.1. Literature Review

2.1.1. Intrinsic Religiosity

Intrinsic religiosity is described as a person's motivation and love for religion, and is the main motivation in his life (Junaidi et al., 2022). Intrinsic religiosity refers to a person's knowledge and beliefs about religious norms as a source of well-being, life satisfaction, struggle, and all other signs of life. Furthermore, intrinsic religiosity protects against despair and sadness during difficult times. According to Foong et al. (2018), a sense of intrinsic religiosity encourages the determination of security and passion for good deeds in life.

2.1.2. Purchase Intention

Purchase intention cannot be separated from consumer decision theory, because it is the final part of consumer decisions. Intention describes a person's readiness to take action (Ajzen & Kruglanski, 2019). Furthermore, Chen and Tung (2014) state that intentions are related to a person's tendency to take action or behave. Consumer purchase intentions are influenced by two factors (Lim et al., 2016). The first is the attitude of others, where the attitude of others reduces consumers' preferred preferences and consumers' motivation to obey the will of others. The more intense the negative attitude of others and the closer the person is to the consumer, the more likely the consumer is to change his purchase intention, and vice versa. Second are situations that indirectly affect consumer purchase intentions, such as the provision of positive and negative information received simultaneously in sudden circumstances.

2.1.3. Attitude

Attitude refers to the tendency to respond positively or negatively to a behavior (Mazana et al., 2018). Another opinion was conveyed by Ajzen et al. (2018), who stated that attitude is a psychological factor in evaluating whether a certain action is good. Furthermore, attitude is the tendency to behave favorably or unfavorably towards a particular object (Albarracin & Shavitt, 2018). Attitudes are built through experience and can change when new experiences are gained (Albarracin & Shavitt, 2018).

2.1.4. Moral Efficacy

Deschenes et al. (2020) stated that a person can have a sense of action despite a lack of self-confidence, thus lowering moral potential. This type of confidence is called moral efficacy and is defined as an individual's belief in their ability to achieve goals and deal with adversity (Kim & Vandenberghe, 2020). Moral efficacy consists of two important dimensions (Moore et al., 2019): magnitude, as the degree of difficulty of the action required in a given situation, and strength, as the degree of confidence one has in their abilities. These two dimensions suggest that moral efficacy represents not only a judgment of an individual's ability to act, but also what they believe they can do with that ability.

2.2. Hypothesis Development

2.2.1. Negative Effect of Intrinsic Religiosity on Purchase Intention

Religiosity affects various aspects of consumers' purchase intentions (Arli et al., 2016). With intrinsic religiosity, motivated consumers perceive their own religion as an intimate and personal value, where beliefs influence daily life (Nwankwo et al., 2014). Consumers with intrinsic religiosity do not seek social approval because religiosity

suppresses value-expressive needs. Additionally, they need fewer products as a form of self-expression, fulfillment, or social identity (Pace, 2014).

H₁: Intrinsic Religiosity Has a Negative Relationship with Purchase Intention

2.2.2. Positive Effect of Intrinsic Religiosity on Attitude

Intrinsic religiosity is characterized by an aspirational inner drive and love of religion, which becomes the central purpose of one's existence. One's understanding of religious standards, sources of well-being, life satisfaction, challenges, and all other aspects of life's meaning are characterized as intrinsic religiosity (Rizvi & Hossain, 2017). A feeling of inherent religiosity promotes the desire to achieve a sense of security and a spirit of carrying out good deeds in life (Foong et al., 2018). According to one study, there is a substantial correlation between opinions toward buying counterfeit goods and inherent religiosity (Jashim et al., 2020).

H₂: Intrinsic Religiosity Has a Positive Relationship with Attitude

2.2.3. Positive Effect of Intrinsic Religiosity on Moral Efficacy

According to Fox and Lindwall (2014), a person's lack of confidence can cause them to be passive despite having a strong desire to perform. This kind of belief is known as moral efficacy, and is characterized by a person's conviction that they can muster the drive, mental faculties, instruments, and behaviors required to accomplish a task (Hannah et al., 2011). A customer who identifies as religious and has high moral efficacy will have faith in their capacity to persevere in the face of hardship and pressure (Mortimer et al., 2020).

H₃: Intrinsic Religiosity Has a Positive Relationship with Moral Efficacy

2.2.4. Negative Effect of Attitude on Purchase Intention

Djuhardi and Kusumawati (2017) discovered that brand image, social affiliation, and personality all impact consumer attitudes, which in turn affects purchase intention. They conclude that consumer attitudes have a beneficial impact on purchase intention. According to Harun et al. (2020), some customers will not stop purchasing phony goods because they believe that they will be profitable. Jashim et al. (2020) discovered a strong correlation between opinions on purchase intention and religiosity. Therefore, religiosity plays a significant role in determining consumers' intention to buy. As a result, we conclude that attitudes play a significant role in either increasing or decreasing purchasing intention.

H₄: Attitude Has a Negative Relationship with Purchase Intention

2.2.5. Negative Effect of Moral Efficacy on Purchase Intention

Commitment to morality, awareness of risk, and readiness to face those risks are definitions of moral bravery (Sadooghiasl et al., 2018). While moral possession and efficacy might serve as motivators, May et al. (2014) clarified that they are insufficient justifications for people to act. When compelled to do anything against their religious beliefs, religious people feel that they have the strength and conviction to resist and think they can effectively resist. Being free of external influences on one's ideas is made possible by moral courage.

H₅: Moral Efficacy Has a Negative Relationship with Purchase Intention

2.2.6. The Effect of Intrinsic Religiosity on Purchase Intention through Attitude

A person's adopted religious rules serve as a guide for everything, including decision making. Positive conduct results when an individual's actions are guided by

the principles taught in their religion, such as choosing to buy necessities rather than wants. In essence, every purchase needs to be tailored to its needs in accordance with religious teachings. Attitude is another element that might affect a person's behavior (Ajzen et al., 2018). The state of mind that an individual has in the face of a circumstance, including the desire to make a purchase, is referred to as their attitude. A person's attitude has the power to influence them to make the best choices (Eiser & van der Pligt, 2015).

H₆: Attitude Has a Mediate Effect on Relationship Intrinsic Religiosity on Purchase Intention

2.2.7. The Effect of Intrinsic Religiosity on Purchase Intention through Moral Efficacy

Although religiosity plays a role in decision making, the existence of morals is expected to have a positive influence on someone making decisions (Zou & Chan, 2019). Hence, the presence of morals was identified as an important predictor of the influence of religiosity on behavioral intentions. A person's decision making is formed after individuals form beliefs from religious values and are supported by their morals (Antonetti & Maklan, 2014; Andersch et al., 2019). Based on this explanation, morals are thought to mediate between a person's level of religiosity and their decisions.

H₇: Moral Efficacy Has a Mediate Effect on Relationship Intrinsic Religiosity on Purchase Intention

2.3. Research Model

Figure 1 shows the research model by analyzing the mediating role of attitude and moral efficacy on the effect of intrinsic religiosity on purchase intention. The direct effect of intrinsic religiosity on attitude and moral efficacy is positive, whereas that on purchase intention is negative. Thus, attitude and moral efficacy have a negative effect on purchase intention.

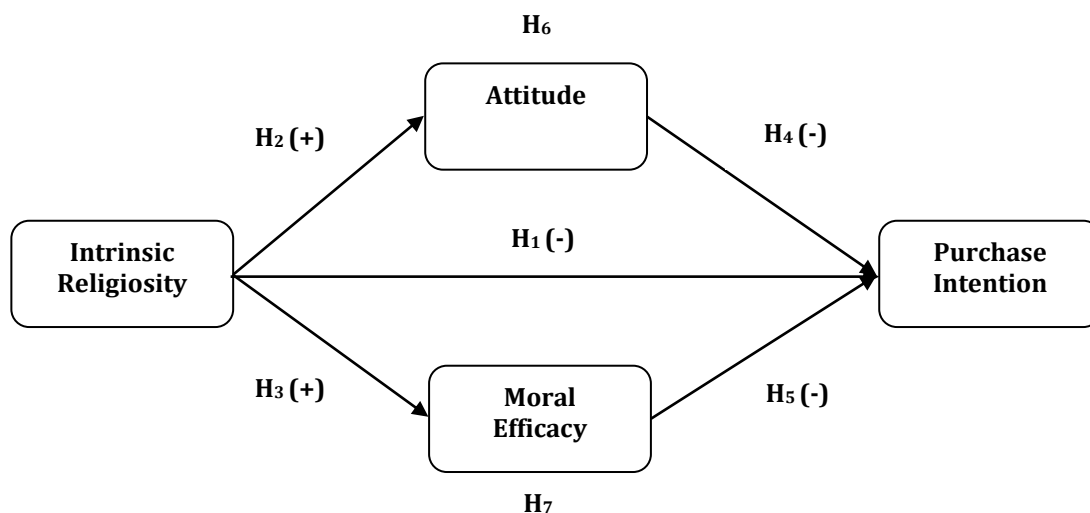


Figure 1. Research Model

3. Research Method

3.1. Population and Sampling Method

This study examines the behavior of cosmetic product consumers in Yogyakarta, Indonesia. Based on the distributed questionnaire, a sample of 92 respondents was obtained. Purposive sampling was the sample approach chosen for this study because the exact population size is not known with certainty (Darwin et al., 2021). Purposive

sampling involves sampling with certain considerations and has characteristics related to the criteria (Darwin et al., 2021).

3.2. Data Collecting Method

The questionnaire distributed to the respondents contained statement indicators that represented each research variable. The intrinsic religiosity variable is represented by three indicators adopted from Allport and Ross (1967), the attitude variable is represented by five indicators adopted from De Matos et al. (2007), the moral efficacy variable is represented by five indicators adopted from Hannah and Avolio (2010), and the purchase intention variable is represented by three indicators. Each variable was measured on a five-point Likert scale.

3.3. Data Analysis Method

Validity testing was performed to verify the validity of the indications of each study variable. According to Hair et al. (2020), research indicators are considered valid if their loading factor values are greater than 0.6. Reliability testing comes next, after validity testing. Cronbach's alpha and composite reliability were examined for each variable in the reliability test. A variable is deemed reliable if it has a Cronbach's alpha value of greater than 0.6 and a composite reliability value of greater than 0.7 Hair et al. (2020). Both direct and indirect (via mediation) hypotheses were tested. The p-value for each hypothesis determines whether it is accepted or rejected. If the p-value of a hypothesis is less than 0.05, it is accepted, and vice versa (Chin, 2013).

4. Result and Discussion

4.1. Validity Test

Table 1 describes the results of the validity tests on the variables of intrinsic religiosity and purchase intention, mediated by attitude and moral efficacy. The test results show that one indicator of the purchase intention variable (PI 2) must be excluded or removed because it shows a loading factor value of less than 0.6.

Table 1. Validity Test Result

Indicator	Attitude	Intrinsic Religiosity	Moral Efficacy	Purchase Intention
AT 1	0.892			
AT 2	0.915			
AT 3	0.806			
AT 4	0.847			
AT 5	0.844			
IR 1		0.851		
IR 2		0.886		
IR 3		0.838		
ME 1			0.613	
ME 2			0.737	
ME 3			0.763	
ME 4			0.669	
ME 5			0.730	
PI 1				0.920
PI 3				0.889

Source: Primary Data Processed (2024)

Figure 2 shows the analytical model after bootstrapping. Based on this process, it is known that the loading factor value of one of the purchase intention indicators (PI 2) is

less than 0.6, so the indicator must be removed and the validity test is carried out again.

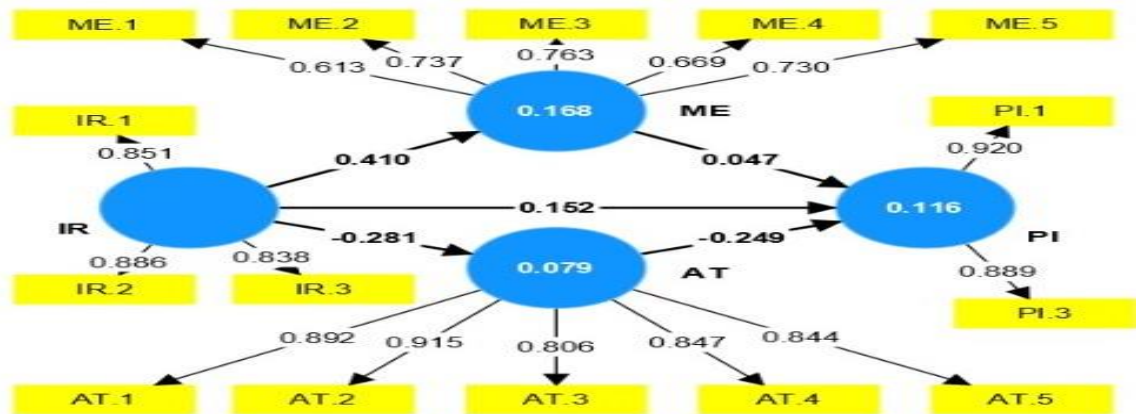


Figure 2. Measurement Model

4.2. Reliability Test

The findings of the reliability tests on the effect of intrinsic religiosity on purchase intention, mediated by attitude and moral efficacy, are presented in Table 2. According to the test findings, each of these variables has been shown to have a Cronbach's alpha value of more than 0.6 and a composite reliability value of more than 0.7, indicating that they are all deemed reliable.

Table 2. Reliability Test Result

Variable	Composite Reliability	Cronbach's Alpha
Intrinsic Religiosity	0.947	0.915
Attitude	0.821	0.822
Moral Efficacy	0.753	0.745
Purchase Intention	0.793	0.780

Source: Primary Data Processed (2024)

4.3. Hypothesis Test

Table 3 describes the results of the hypothesis testing, either directly or indirectly (mediation). The research hypothesis is accepted if it has a p-value of less than 0.05.

Table 3. Hypothesis Test Result

Hypothesis	Original Sample	Sample Mean	Standard Deviation	T Statistic	P Value
Intrinsic Religiosity → Purchase Intention	0.152	0.145	0.117	1.303	0.192
Intrinsic Religiosity → Attitude	-0.281	-0.296	0.091	3.073	0.002
Intrinsic Religiosity → Moral Efficacy	0.410	0.437	0.088	4.668	0.000
Attitude → Purchase Intention	-0.249	-0.260	0.091	2.729	0.006
Moral Efficacy → Purchase Intention	0.047	0.056	0.146	0.320	0.749
Intrinsic Religiosity → Attitude → Purchase Intention	0.070	0.076	0.036	1.939	0.053
Intrinsic Religiosity → Moral Efficacy → Purchase Intention	0.019	0.025	0.066	0.292	0.770

Source: Primary Data Processed (2024)

This study consisted of seven hypothesis developments, only one hypothesis development was accepted, and the other six were rejected. Intrinsic religiosity does not have a positive effect on purchase intention, intrinsic religiosity does not have a positive effect on attitude, intrinsic religiosity has a positive effect on moral efficacy, attitude has a negative effect on purchase intention, moral efficacy does not have a negative effect on purchase intention, attitude does not mediate the effect of intrinsic religiosity on purchase intention, and moral efficacy does not mediate the effect of intrinsic religiosity on purchase intention.

4.4. Discussion

4.4.1. The Effect of Intrinsic Religiosity on Purchase Intention

Intrinsic religiosity does not negatively affect purchase intention. Consumers with high intrinsic religiosity show affective attitudes towards the goods they need. However, they do not have a strong intention to buy these goods. Consumers with high intrinsic religiosity often come into conflict when situations of high materialism arise (Arli et al., 2020). As a result, they reject the concept of materialism as an attachment to the mundane, but maintain their emotional affection for goods that only suit their needs. Similarly, Dekhil et al. (2017) find that religiosity does not prevent consumers from purchasing various types of goods. Consumers with good intrinsic religions are more likely to be picky when buying goods. The implication of these findings is that consumers with good intrinsic religiosity do not consider themselves materialistic if they buy items that do not fit their needs.

4.4.2. The Effect of Intrinsic Religiosity on Attitude

Intrinsic religiosity did not have a positive effect on attitudes. This research points to the direction that the more intrinsic religiosity individuals have, the lower their attitudes. This is contrary to the opinion of Wesselmann et al. (2016), who showed that intrinsic religiosity is highly correlated with religious commitment, which ultimately affects daily attitudes. That is, individuals who are intrinsically religious and follow all the teachings of their religion will actually reduce their attitudes in their daily lives. The results of this study prove that individuals who intrinsically practice their religion well and have high religious commitment are more likely to have low attitudes (Doebler, 2014).

4.4.3. The Effect of Intrinsic Religiosity on Moral Efficacy

Intrinsic religiosity has a positive effect on moral efficacy. Individual behavior is influenced by the values followed and the environment (Steg et al., 2018). Religion tends to foster individual values, which in turn shape behavior and moral efficacy. Moral efficacy describes a person's belief in his moral level to perform a certain action or achieve a goal. Morale is considered important for supporting performance. There are various determinants of efficacy such as the importance of intrinsic religiosity. Moral efficacy develops through strong religious fervor. Moral efficacy encourages individuals to make decisions, including purchasing. Individuals with good intrinsic religiosity certainly affect their moral efficacy because their religious beliefs will certainly affect their moral level, including decision-making.

4.4.4. The Effect of Attitude on Purchase Intention

Attitude has a negative effect on purchase intention. Reasons other than functional utility are developed by consumers to establish relationships with brands. Consumers can rate a brand based on the feeling they feel after buying a product.

Castaño and Perez (2014) state that consumers who simultaneously own genuine or fake products will have a higher brand love for genuine products. In other words, consumers can identify more genuine products than counterfeit products (Castaño & Perez, 2014). Attitudes are also known to be related to purchase intentions (Jung & Seock, 2016). Thus, an individual's tendency to control his attitude leads to the intention to purchase a product. As a result, responding positively to the needs and desires of a product is a barrier to making a purchase.

4.4.5. The Effect of Moral Efficacy on Purchase Intention

Moral efficacy does not negatively affect purchase intention. Consumers with high moral efficacy tend to exhibit higher behaviors, including the intention to buy something. Consumers with high moral efficacy are confident in their ability and willingness to purchase. People believe that they have the ability to dominate their behavior (Li et al., 2018). Moral efficacy has the power to influence consumer behavior.

4.4.6. The Effect of Intrinsic Religiosity on Purchase Intention through Attitude

Attitude did not mediate the effect of intrinsic religiosity on purchase intention. The guidelines adopted by an individual religion will be a reference for doing everything, including making a decision. When values taught in religion control a person's behavior, it leads to positive behavior, including the decision to purchase an item tailored to needs rather than wants. Every purchase must be adjusted according to what is taught in the religion. Attitude is another factor that can influence a person's behavior (Ajzen et al., 2018). The attitude in question is a person's condition when facing a situation, including their intention to make a purchase. Attitudes can control someone to make the right decision. In these cases, attitudes cannot mediate between a person's level of religiosity and the intention to make a purchase. This can happen because the attitudes formed in a person are influenced by other factors, such as social factors (Kågesten et al., 2016), so they are unable to control the level of religiosity in purchase intentions.

4.4.7. The Effect of Intrinsic Religiosity on Purchase Intention through Moral Efficacy

Moral efficacy did not mediate the effect of intrinsic religiosity on purchase intention. Marketing literature reveals that values and beliefs (especially religious and idealistic ones) are often attractive for achieving desired goals (Van Esch et al., 2016; Chowdhury, 2018). Consumer morale and perceptions largely influence buying interest. Unlike consumer attitudes, consumer morals and perceptions reflect self-evaluation in the context of purchasing behavior and lead to purchasing decisions. This finding is consistent with previous empirical evidence (Antonetti & Maklan, 2014; Andersch et al., 2019). The results of this study showed no expected relationship between religiosity and morals. The results of this study are not in line with the results of the research of Graafland (2017), which found a relationship between religiosity and morals. The explanation for these findings is that consumers build morals based on religious values. Consumers may not be aware of the various warnings conveyed by religion about the consequences of their behavior, including purchasing decisions.

5. Conclusion

This study determines the role of attitude and moral efficacy as mediators in the influence of intrinsic religiosity on purchase intention in halal cosmetic consumers in Yogyakarta, Indonesia. The results of this study prove intrinsic religiosity does not negatively

affect purchase intention, intrinsic religiosity has no positive effect on attitude, intrinsic religiosity has a positive effect on moral efficacy, attitude negatively affects purchase intention, moral efficacy has no negative effect on purchase intention, attitude does not mediate the influence of intrinsic religiosity on purchase intention, and moral efficacy did not mediate the effect of intrinsic religiosity on purchase intention. The next researcher can then use variables and research objects that are different from this study. To analyze consumer behavior, it can be seen from various factors, not only intrinsic religiosity, attitude, and moral efficacy, but also other factors, such as green product knowledge (Ahmed et al., 2020), information sharing (Sun et al., 2023), and word of mouth (Lee et al., 2017). In addition to different variables, subsequent studies may use different objects, such as fashion consumers (Khan & Ali, 2017) and telecommunication facilities (Sharifpour et al., 2016).

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