Not As It May Seem: Quantitative Approach Explains Muslim Consumers Attitude Toward Personal Care Product

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Abstract— This study aims to find determinant factors that influence Indonesian Muslim consumer switching intention to use halal personal care products (PCPs). This study employs a path model regression to confirm hypothetical relationships between consumers’ religiosity, attitude, and intent toward their intention to start using halal-labeled PCPs. Further, the first utilization of the theory of Consumer Style Inventory (CSI) by Sproles and Kendall (1986) in relation to Muslim consumers is introduced, and data is collected from 387 respondents, all Muslim consumers domiciled in Jabodetabek above 18 years of age at the time of the study. The theory of CSI helps show the diversity of Muslim consumers’ decision-making toward halal PCP, though these clusters make no difference in Muslim attitude toward halal PCP purchase. These findings can make a worthwhile contribution to the PCP industry regarding halal label affixation.

Keywords— religiosity, attitude toward product, halal personal care product, decision-making style, switching intention

I. INTRODUCTION

In 2015, the global wellness industry was worth approximately $3.7 trillion, with the beauty and anti-aging sector contributing the most value at $999 billion. The beauty and anti-aging sectors are composed mostly of the beauty and personal care products (PCPs) market and are forecasted to see immense growth over the next decade [17]. Wellness sensation in the market has crossed the globe, affecting consumers in many countries, including Indonesia. Beauty and PCPs are gaining popularity as the demand for gyms and sports equipment in urban areas of Indonesia is significantly rising along with the demand for skin care, cosmetics, and facial care products. Consumers in general are growing more concerned with personal hygiene [11,14].

The rise of wellness is not the only ongoing trend. At one point, one particular consumer segment can be recognized. Middle-class Muslims are a highlighted consumer segment bringing the halal product trend to full bloom because halal awareness is rising [10]. By percentage, almost 90% of Indonesian is Muslims. Alvara Consulting Center stated that the growing number of middle-class Muslim consumers reached between 74 million to 141 million people [29]. The Asia Personal Care Market Report issued by the American government stated that Indonesia is seeing a rapid growth in halal cosmetics products, such as halal skincare [11]. In addition, Indonesia is seen to have a positive response in online conversation regarding halal lifestyle, including halal personal care or cosmetics [42] business growth potential. Business opportunities for halal consumable and non-consumable products are growing [25]. Halal PCPs in this case are defined as any PCP (shampoo, body wash, cosmetics, skin care products, etc.) with the halal label on their packaging. This includes products made with the halal label and products that were labeled halal after launching.

Reports of Indonesia’s strong potential to be the big market for halal personal care do not yet have any reasonable amount of justification in the form of consumer scientific researches. In general, the country is a potential market for goods and services, with a population of over 258 million people in 2016 [8]. Indonesia is the biggest market in ASEAN with a GDP of USD322.26 billion, accounting for 36.5% of total ASEAN GDP [33]. Indonesia is reported in many business reports for import-export forecasts and Indonesian consumers are often studied regarding market trends, including in beauty and PCPs market [11], Islamic-related product economy [42], and tourism and wellness industries [17]. Unlike in other countries such as Malaysia, behavior toward halal product purchase in Indonesia has rarely been researched [4]. This means, the potential market status is still from business perspective, and it is still limitedly found any consumer research regarding this enthronement. Thus, raising questions about Indonesian consumers’ intention to switch to the halal PCP is necessary to measure market response to the particular product. Muslim consumer study in this matter is necessary, not only because it is understudied, but also to present both perspectives to the public.

Research reports on Muslim consumers mostly discuss consumer behavior in general shades (Ogilvy Noor, 2010; Thomson Reuters, 2015), and yet identify specific consumer
behavior in certain areas. Many researches in Muslim consumer behavior, buying intention, and attitude are dominated by Malaysian and Malaysia-based research [1, 26, 52, 53]. Consumer behavior, attitude and intention are shaped by many factors [2, 15, 19, 22], thus it should not be acceptable to assume that Muslim consumers are a homogenous group. Indonesia’s potential as a big halal market, Muslim majority population, and gap in halal product consumer research are three main reasons why we chose Indonesia as a study subject in this research.

This study proposes that religiosity and decision-making style influence consumer attitudes toward halal PCP. Many studies show that Muslim attitudes toward halal food products are strongly affected by one’s religiosity [15, 37] because these products are marketed to cater to specific needs of Islamic religious affiliations. Regardless of whether the products are PCPs or food products, products that carry the halal label are subsequently seen as religiously approved products. Religious labels on products proved to activate cognitive impressions of religion in picture (e.g., Islam and Judaism for the halal and kosher labels, respectively), and those impressions form certain attitudes toward the product [34]. It is necessary to assess Muslim consumer religiosity to find how far these aspects influence one’s attitude toward halal PCP. Islamic religiosity is considered important to study, especially within Islamic-related products, because those products are manufactured to meet certain needs of Muslim consumers. Religiosity is the main reason why there is a label on halal/Islamic products for Muslim consumers.

We proposed that decision-making style also influences consumer attitude. Applying CSI theory (Sproles & Kendall, 1986) puts consumer clusters in a causality relationship. Before, decision-making styles were rarely utilized as a determinant in consumer studies. CSI was often utilize alone to study deeper dimensions of consumer diversity or segmentation (such as Andersson, Hallberg, & Ingfors, 2016; Tarnanidis, Owusu-frimpong, Nwankwo, Omar, & Walsh, 2015; Walsh, Hennig-Thurau, Wayne-Mitchell, & Wiedmann, 2001), and a few studies such as Huang (2013) and Sun, Su, and Huang (2013) used DMS as a dependent variable. Tanksale (2017) argues that consumer decision-making style influences attitude toward products. Decision-making style is seen as a cognitive process of the consumer while shopping that leads to a decision as to which product they want to buy [38]. Decision-making style leads consumer to have more positive attitude toward product with desired criteria. This paper will test the reliability of this theory to explain the decision-making style of Indonesia Muslim consumers, and to put to test the use of this theory as a determinant.

Halal PCP started to enter the Indonesian market in the late 1990s, pioneered by Wardah, the first color cosmetic line to bear the halal label. In the 2000s, Indonesians started to recognize Wardah as a halal-label product and began to widely use the products, surpassing other homegrown brands such as Mustika Ratu and Sari Ayu [11]. Until now, halal-labeled PCP are still limited in where they can be found and are not as widely spread as the non-labeled ones. Consumer intention to switch to using halal PCP products is still a new topic of question.

This study examines the correlation of religiosity and decision-making style to attitude toward product and how it influences switching intention in consuming halal PCP. This study will also categorize Muslim consumers based on their decision-making style using Consumer Style Inventory (CSI) theory and analyze how these categories will differentiate their intention to use halal PCP.

## II. LITERATURE REVIEW

### A. Religiosity on Consumer Behavior

Religiosity in socio-economic life is one of the major elements that influences the lives of adherents [45]. Religion comes with various codes and rules for governing people’s lives, including what adherents should and should not consume [23], for example the forbiddance of pork and rum in Islam. Islam also bans the practice of interest, so there are many literatures studying the influence of religious rules in Muslims’ financial choices. Religiosity is often used in the research of Muslim consumer behavior for these reasons.

It is found that religiosity influences consumers’ behavior, and many previous researches confirm that religiosity positively influences consumers’ attitude toward halal products (Ali, Ali, Xiaoling, Sherwani, & Hussain, 2018; Elseidi, 2018), atu Theory of Reasoned Action (Alam, Janor, Aniza, & Wel, 2012). Religiosity shows positive correlation with consumers’ intention to buy sharia-compliant product (Salman & Siddiqui, 2011).

Religiosity has been discussed in the marketing field several times (such as in Essoo & Dibb, 2004; Iler, Bayraktaroglu, & Ipek, 2017; Mukhtar & Butt, 2012). Religiosity is measured with different constructs, the first of which was from Glock and Stark (1965) and many measurements that have been proposed since (Usman, 2015). However, most of the literatures are based on Christian-based religiosity theory. In 2015, there was a Muslim religiosity measurement proposed along with research of Muslim consumers’ preference toward Islamic banks (Usman, 2015). This measurement has five dimensions to explain Muslim consumers’ religiosity, which are religious consequences, religious tolerance, religious enrichment, religious contradiction, and religious belief (Usman, 2015). The measurements from Usman (2015) are chosen for use in this research because of its current relevance and originality.

H1: There is a correlation between consumer religiosity and decision-making style.

### B. Consumer Style Inventory

Theory of CSI is a result from the study of Sproles and Kendall (1986) about a basic way for a consumer to decide to buy goods. This theory proposed eight consumers’ decision-making styles, namely perfectionist and high-quality consciousness, brand consciousness, novelty-fashion consciousness, recreational and hedonic consciousness, price value for money consciousness, impulsiveness, confusion from over choice, and brand-loyal consumers (Sproles, 1986). Many researches use factor analysis to identify consumers’ behavior and differences in their country (such as Tarnanidis, Owusu-frimpong, Nwankwo, Omar, & Walsh, 2015). The theory of CSI can often successfully explain consumer decision-making styles.

Previous studies have been found using the theory of CSI to find distinctive patterns in consumer within one country. Many previous researches using this theory have one thing in common. Most of the time this theory delivers distinct clusters of decision-making style valid in country-related
cases, with some findings leading to a new cluster formed to describe particular consumer situations (Nayeeem & Casidy, 2015; Prakash, Kumar, & Yadav, 2018; Tanksale, Neelam, & Venkatachalaram, 2014). The abovementioned literature has proved that CSI theory could deliver varied results in different places and contexts. Therefore, this theory is chosen to use to validate the proposed point of view, i.e. Muslim consumers’ diversity. Very rarely, if never, has Indonesian consumer behavior been used to test CSI theory. This is another reason why CSI is utilized.

C. Attitude Toward Product

Attitude is formed by three aspects: cognitive, conative, and affective (Pike & Ryan, 2004), adapted from the theory of Fishbein (1965) (Chowdhury & Salam, 2017). Attitude toward product indicates consumers’ preference and indication toward an offered object or idea (Ahsheidin, Abidin, & Borhan, 2016). More often than not, attitude is successfully proven to determine one’s intention to buy (Siala, 2013). This study proposes attitude as a moderating variable shaped by religiosity and decision-making style, both seen as a component of the affective and cognitive sides of attitude. Attitude is widely used in consumer research because of its sturdiness in predicting one’s intention to buy something (Rauschnabel et al., 2015).

H2: There is a positive influence between consumer decision-making style and religiosity to consumer attitude toward halal PCP product.

There is a positive influence between religiosity and consumer decision-making style and religiosity to consumer attitude toward halal PCP product.

D. Switching Intention

Switching intention measures how far an individual is willing to change from one option to another in the case of buying products. Switching is also referred to as migration, referring to theory from Bansal (2005). Most of the literature using switching intention is in the context of service provider and service business (Bansal, Taylor, & James, 2005). Research using switching intention theory to measure consumer migration to one product from another is rare. Switching intention is proposed as an aspect for discussion because halal-labeled PCP is a newer addition in the market.

H3: There is a positive influence between religiosity, consumer decision-making style, and consumer attitude to their intention to switch to use halal PCP.

E. Halal Personal Care Product

Personal care products (PCP) include everything we use to clean and groom ourselves, including shampoo, body wash, conditioner, moisturizer, face wash, color cosmetics, and beauty tools like tissues and cotton buds. PCP is selected as a purchased object in this study for two reasons. First, consumers use PCP daily, almost as frequently as consuming food. Indonesia consumers in general allocate 10% of their income to buying PCP (Deloitte, 2015). Consumers reportedly use approximately 15 different PCP each day (Mohezat et al., 2016). Second, PCP in the market are widely varied and manufactured both locally and overseas, therefore the supervision and control regarding its halal-ness is under question. Third, there are growing product options in the market offering PCP with the halal label, so it is assumed that consumers are familiar and aware that there are halal-labeled products among the non-labeled PCP.

III. METHODOLOGY

A. Sample and Data Collection

This study uses purposive sampling method by online and paper-based questionnaires. This study population criteria are Muslim consumers, between 18 and 60 years of age living in Jabodetabek (Jakarta and surrounding urban areas) who have not been regularly using halal PCP or have never used them altogether, and are not sure that all PCP purchased are halal-labeled. These population criteria are set without any specific value, i.e., university students or housewives. This decision is based on wide usage of PCP in the society. The minimum sample required for this study is $2^8 = 256$, based on a cluster sample formula by Sarstedt & Mooi (2014).

B. Study Design and Measures

The conceptual framework of this research is presented in a path analysis model in Figure 1. The exogenous variable in this research is religiosity, decision-making style, and attitude toward product. This research seeks to answer whether religiosity and decision-making style shape attitude toward product.

All these items are measured with a 5-point Likert scale from strongly disagree (1) to strongly agree (5). This scale is widely used in previous consumer behavior studies (Awawd & Neimat, 2010; Nachrowi & Usman, 2006; Tanksale, Neelam, & Venkatachalaram, 2014; Tarnanidis et al., 2015). Religiosity was measured with six items representing five religiosity dimensions adopted from Usman (2017): religious consequence dimension, tolerance dimension, religious enrichment dimension, contradiction dimension, and belief dimension (Usman et al., 2017).

Decision-making style consists of eight styles of consumers’ decision-making basics which come from a theory originally proposed by Sproles and Kendall (1986) called Consumer Style Inventory. In this theory, 22 measurement items were derived from Tarnanidis (2015), which tried to identify Greeks’ decision-making style. Although the original Sproles and Kendall measurement items are accessible, this research tries to find newer items from other literatures following Sproles in 1986, and Tarnanidis (2015) was chosen. Attitude toward product uses four measurement items derived from conative-cognitive-affective dimensions from Fishbein (1967) and was operationalized with items from Pike and Ryan (2004), Switching intention has five measurement items from Hino (2017) and Awwat & Neimat (2010).

IV. ANALYSIS RESULT

From 387 total online and offline responses, 266 samples were collected. Of these, 121 responses were
eliminated due to not fitting the screening question, i.e., religion (non-Muslim), living outside area targeted, and sure they are already consuming halal-labeled PCP. Data collection took a month starting May 9th, 2018. Most respondents are between 18 and 30 years old with a monthly expenditure below IDR 3 million. The time span of the data collection process was longer than expected, as it turned out many of our target respondents are aware of the halal label on their PCP and, if not, they are sure their current products are halal despite the absence of a halal label.

Halal assurance in Muslim society does not only come from halal certification. Some respondents thought we proposed two conditions approved by a small portion of respondents, which are 1) vegan composition guarantees eligible products, and 2) products sold in Muslim-majority countries are perceived as halal product. The first point is also found in Pakistan where people do not mind consuming anything not containing pork (Salman & Siddiqui, 2011).

A. Factor Analysis

Factor analysis is conducted in several previous researches (Ani, Rajh, & Suleska, 2010; Tanksale et al., 2014; Tarnanidis et al., 2015; Wanninayake, 2014) to reduce decision-making style traits that do not represent the culture or the consumers. Questionnaire items then undergo factor analysis for each theory. All passed KMO and Bartlett’s Test for sample adequacy. The result of factor analysis is found in Table 1.

All of the questionnaire items are analyzed using factor analysis to see the unity of explanation of all items of one variable (Usman & Sobari, 2013). R4 is excluded from the rest of the religiosity attributes. No items were excluded from factor analysis of attitude toward product and switching intention. All selected items are in the table above and these only proceed to the next data analysis.

<table>
<thead>
<tr>
<th>Variables (sources, year)</th>
<th>Item Code</th>
<th>Operational Statement</th>
<th>Factor Loading</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Usman, 2017)</td>
<td>R1.1</td>
<td>It is certainly safe to use personal care products (PCP) with the halal label.</td>
<td>.787</td>
</tr>
<tr>
<td></td>
<td>R1.2</td>
<td>A Muslim should update their knowledge regarding halal and haram substance in their PCP.</td>
<td>.638</td>
</tr>
<tr>
<td></td>
<td>R2</td>
<td>I can tolerate others who do not purchase halal PCP due to lack of information.</td>
<td>.317</td>
</tr>
<tr>
<td></td>
<td>R3</td>
<td>I look for halal PCP information from various sources, such as the Koran, Hadith, and other sources.</td>
<td>.552</td>
</tr>
<tr>
<td></td>
<td>R4</td>
<td>I purchase PCP that may have harmful side effects on humans, whether it is halal or not.</td>
<td>.880</td>
</tr>
<tr>
<td></td>
<td>R5</td>
<td>I believe halal PCP is produced according to Sharia.</td>
<td>.761</td>
</tr>
<tr>
<td>(Tarnanidis et al., 2015)</td>
<td>C1.1</td>
<td>It is important to get the best product when shopping.</td>
<td>.648</td>
</tr>
<tr>
<td></td>
<td>C1.2</td>
<td>I must get products that best suit me whenever I shop for PCP.</td>
<td>.722</td>
</tr>
<tr>
<td></td>
<td>C1.3</td>
<td>I have a high expectation of the PCP I buy.</td>
<td>.770</td>
</tr>
<tr>
<td></td>
<td>C1.4</td>
<td>I buy PCP from brands that seem convincing.</td>
<td>.748</td>
</tr>
<tr>
<td></td>
<td>C2.1</td>
<td>I buy PCP from expensive, high-end brands.</td>
<td>.755</td>
</tr>
<tr>
<td></td>
<td>C2.2</td>
<td>For me, a higher price means a better quality product.</td>
<td>.852</td>
</tr>
<tr>
<td></td>
<td>C2.3</td>
<td>The best options are from brands with large-scale advertisements.</td>
<td>.719</td>
</tr>
<tr>
<td>(Pike &amp; Ryan, 2004)</td>
<td>C4.1</td>
<td>Shopping is a recreational activity.</td>
<td>.697</td>
</tr>
<tr>
<td></td>
<td>C4.3</td>
<td>I often visit stores to shop for things I do not need.</td>
<td>.760</td>
</tr>
<tr>
<td></td>
<td>C5.1</td>
<td>When on sale, I buy more products than needed.</td>
<td>.821</td>
</tr>
<tr>
<td></td>
<td>C6.1</td>
<td>I do not check any review of the products before I buy them.</td>
<td>.830</td>
</tr>
<tr>
<td></td>
<td>C6.2</td>
<td>I shop in a rush and ignore other things like price comparison or other product variants.</td>
<td>.808</td>
</tr>
<tr>
<td></td>
<td>C7.1</td>
<td>Too many brands releasing the same product make it hard for me to choose which brand to buy from.</td>
<td>.779</td>
</tr>
<tr>
<td></td>
<td>C7.2</td>
<td>Too many options from halal and non-halal brands confuse me when shopping.</td>
<td>.886</td>
</tr>
<tr>
<td></td>
<td>C7.3</td>
<td>Information about halal and non-halal PCP confuses my decision to buy PCP.</td>
<td>.822</td>
</tr>
<tr>
<td></td>
<td>C8.1</td>
<td>I have my favorite PCP brand(s) and seldom try products from other brands.</td>
<td>.780</td>
</tr>
<tr>
<td></td>
<td>C8.2</td>
<td>I shop at my usual shopping place to get the same product(s).</td>
<td>.814</td>
</tr>
<tr>
<td>(Hino, 2017)</td>
<td>A1</td>
<td>I understand halal PCP is made to be safely consumed by Muslims.</td>
<td>.794</td>
</tr>
<tr>
<td></td>
<td>A2</td>
<td>I feel safe buying halal PCP.</td>
<td>.887</td>
</tr>
<tr>
<td></td>
<td>A3</td>
<td>I tend to choose halal PCP.</td>
<td>.771</td>
</tr>
<tr>
<td></td>
<td>A4</td>
<td>I am delighted to use halal PCP.</td>
<td>.748</td>
</tr>
<tr>
<td></td>
<td>S1</td>
<td>I am considering switching to halal PCP.</td>
<td>.742</td>
</tr>
<tr>
<td></td>
<td>S2</td>
<td>I am planning to stop buying PCP without halal label.</td>
<td>.838</td>
</tr>
<tr>
<td></td>
<td>S3</td>
<td>I no longer intend to repurchase non-halal labeled PCP I am currently using.</td>
<td>.894</td>
</tr>
<tr>
<td></td>
<td>S4</td>
<td>I no longer have any stocks of non-halal labeled PCP because I want to switch to halal PCP.</td>
<td>.807</td>
</tr>
<tr>
<td></td>
<td>S5</td>
<td>I am switching my current PCP to halal-labeled PCP in the meantime.</td>
<td>.865</td>
</tr>
</tbody>
</table>

TABLE 1. STRUCTURAL CHANGES DURING THREE PERIODS
The 22 items of CSI are analyzed using Principal Component Analysis (PCA) before clustering consumers into their decision-making style. First, we remove the C2.4 item because the MSA score is under 0.5. Then the items C3.1, C3.2, C4.2, and C5.2 were removed because of low factor loading (below 0.5), therefore removing all items of novelty-fashion consciousness attributes. This indicates that Indonesian Muslim consumers generally do not seek new things, innovations, or variations in terms of purchasing PCP products.

The following are factor analysis data readings.

Factor 1: Factor 1 is shaped from indicators describing confusion from too many choices from the original study by Sproles and Kendall (1986). These traits are found in Indonesian Muslim consumers in deciding toward purchasing halal PCP and describe how consumers become confused and found it difficult to recognize or find halal-labeled products in the market in general due to overflow of information on both PCP and halal PCP.

Factor 2: Factor 2 is shaped from indicators describing perfectionism and high-quality consciousness from original CSI theory by Sproles and Kendall (1986). This factor describes quality consciousness consumers who have high expectations when purchasing products and aim for the best product possible when shopping for PCP products.

Factor 3: Factor 3 is based on indicators confirming brand consciousness style from CSI theory. Factor 3 describes the consumer who chooses to buy PCP from certain brands. The higher the price of the brand, the more the consumer trusts in its quality. Brand name or logo affects these consumers significantly.

Factor 4: Factor 4 is based on indicators confirming recreational shopping consciousness and value for money shopping consciousness. These factors describe consumers who shop for recreational purposes and enjoy shopping for the best deal for products they want. They do not seek the best price for any product. Factor 4 does not resemble any decision-making style to original CSI theory. This factor is named "price-hunter consumers."

Factor 5: Factor 5 confirms impulsiveness from original CSI theory. This factor describes traits of rushing consumers, who do not check for any other option in the market when shopping for PCP. They do not check product reviews or any other relevant information regarding the products they are going to buy.

Factor 6: Factor 6 confirms habitual and brand-loyal consumption from original CSI theory. These indicators describe repeat consumers who repurchase from the same brand and tend to buy products from the same store.

Based on the factors made, the CSI theory is useful for describing Indonesian Muslim consumers’ decision-making style toward halal PCP products. This result confirms there are five out of eight original consumer decision-making style found in Indonesian Muslim consumers, with one style that was not found (novelty-fashion consciousness) and one factor newly formed in this study (Factor 4, price-hunter consumers).

B. Cluster Analysis

Cluster analysis is conducted to group respondents, with the most similar cases put into clusters shaped from shared attributes or from least differences (Kuncoro, 2013). Table 2 shows that six factors are found eligible to describe consumer decision-making style based on 17 indicator items. Cluster analysis is done to form consumer decision-making style groups based on six clusters formed from PCA analysis. The six factors are based on indicators that explain decision-making style. Cluster analysis is to put respondents with similar characters into one group. In the original literature, Sproles and Kendall (1986) argue that consumers’ decision-making styles are shaped by several dominant characters. Cluster analysis proved that consumer clusters might be shaped by more than one factor.

Since there is no mathematically rigid formula to determine how many clusters should be made in cluster analysis [44], we propose three cluster to form with K-Means Clustering in SPSS 21. Three clusters formed are seen suitable in the analysis considering each cluster’s frequencies comprise almost a third from the total cases. The analysis for each cluster of Indonesian Muslim consumers’ decision-making style in shopping PCP is as follows.

1) Cluster 1: Considerate Consumer

Overall, consumers in Cluster 1 have high scores in every shopping style. They notice brands, look for their ideal product, and seek the best offer, but since there are a
lot of options, they find themselves confused from the overwhelming choices and they shop slightly impulsively.

These consumers identify themselves as relating with most traits, making them consumers who have a relatively hard time deciding what to buy. They see most traits as equally important in making a shopping decision. Consumers in this cluster have a dominant Factor 4 score, and their attributes for **price-hunter consumer** are slightly higher than the rest. This consumer group loves to shop and has fun while shopping, all the while seeking the best price they can get. Price-hunter consumers find discount or promotional marketing handy when they have to make a decision on which products to buy. Because they are price sensitive, they do not identify as a brand-loyal consumer. They are aware that having so many options in the market drives them into confusion, so they select products to purchase based on price.

In Cluster 1 are consumers detected to be very considerate, who confirm that they have most of criteria proposed except for being loyal toward a certain brand.

2) **Cluster 2: Habitual and Brand-Loyal Consumer**

Consumers with brand label attributes show low score in other characteristics. Consumers who have a brand they routinely repurchase indicate that they are not price sensitive [43]. Brand-loyal consumers do not find that their brand should offer premium prices in order to make their products perceived as a good-quality product. They tend to repurchase from the brand either the same product or others because they find the brand will bring lower disappointment risk carried by the product [51]. This cluster is based on **habitual and brand-loyal** factors in factor analysis and is the only cluster with one solid trait in this research result. These findings accentuate that brand-loyal consumers are strongly identified in the market. Consumers in this cluster show a repetitive purchase decision and relatively low satisfaction in their current use.

3) **Cluster 3: Apathetic Consumers**

Pursuant to the table above, consumers in Cluster 3 actually do not see all six traits as an important consideration while shopping PCP. They do not to relate with these traits while shopping, possibly because they do not consider these traits important while shopping. These apathetic consumers have a higher score on brand conscious trait and do not shape their shopping decision based on any of the six traits.

Brand conscious consumers seek the most famous product from the famous brand. They only want to buy products from premium brands, which they perceive as high quality. These consumers rarely give other small or new products a try. Brand conscious consumers are still found among Indonesian Muslim consumers purchasing PCP. Brand conscious consumers have many reasons to trust only select brands, mainly because of quality expectations.

C. **Correlation between Religiosity and Decision-Making Style**

One-Way ANOVA is used to compare means from three clusters and its relation to one dependent variable. The correlation table above shows there is no significant correlation found between religiosity and any of the decision-making style clusters.

1). **Hypothesis analysis:** H1 proposed that there is a positive correlation between religiosity and decision-making style. Hypothesis H1 is confirmed if the significance score is lower than 5% [31]. All the significance scores between religiosity and all clusters are higher than 0.05, thus rejecting hypothesis H1. There is no significant correlation between consumer decision-making style to religiosity.

Religiosity influences a wide aspect of a consumer’s life [50], but it turns out that it does not significantly influence Muslims’ shopping decision-making style. This confirms the previous opinion that decision-making style is highly influenced by cognitive-rational aspects on consumers.

<table>
<thead>
<tr>
<th>Final Cluster Centers</th>
<th>Cluster</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Factor 1</td>
<td>.47847</td>
</tr>
<tr>
<td>Factor 2</td>
<td>.48407</td>
</tr>
<tr>
<td>Factor 3</td>
<td>.46496</td>
</tr>
<tr>
<td>Factor 4</td>
<td>.64244</td>
</tr>
<tr>
<td>Factor 5</td>
<td>.34610</td>
</tr>
<tr>
<td>Factor 6</td>
<td>-.20999</td>
</tr>
</tbody>
</table>

**Table IV. Cluster Frequency Result**

<table>
<thead>
<tr>
<th>Number of Cases in Each Cluster</th>
<th>Cluster</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
</tr>
<tr>
<td>83</td>
<td>93</td>
</tr>
</tbody>
</table>

D. **Path Analysis**

1) **Hypothesis analysis:** H2 proposes that there is a positive influence between consumer decision-making style on attitude toward halal PCP. H2 is confirmed since the significance score is lower than 5% [31]. This model proves that there is consumer decision-making style positively influences attitude toward halal PCP.

The regression result table (Table 5) above consists of dummy variables of the consumer clusters and the equation model of Substructure 1. This model explains that religiosity and consumer decision-making style can account for consumer attitude toward halal PCP products by 35%. Constant (B) number indicates a positive attitude toward halal PCP products in Cluster 2 when the religiosity score is the lowest. Consumers in Clusters 1 and 3 all have a more negative attitude toward halal PCP product compare to Cluster 1 consumers, as seen by the negative coefficient beta numbers.

Substructure 1 indicates that religiosity and decision-making style both weakly contribute to Muslim consumer attitude toward halal PCP. Muslim attitudes toward halal PCP are then influenced by religiosity as a set of norms that could both affect affective and conative push on one’s attitude, and decision-making style [40]. Partial insignificant decision-making style’s influence on attitude indicates that consumer do not find that their decision-making style influences their attitude toward halal PCP. Consumers’ decision-making styles will differ as to which halal product(s) they want to buy and are not related to their attitude or their religiosity.
Attitude is affected by many factors, such as cultural value [39], peer influence [18], and knowledge [37]. The weak significance of decision-making style indicates that consumer’s attitude toward halal PCP might also related to the actual product itself or external factors outside consumer’s subjective influence.

**TABLE V. REGRESSION MODEL PATH ANALYSIS: SUBCULTURE 1**

<table>
<thead>
<tr>
<th></th>
<th>B</th>
<th>t</th>
<th>Sig.</th>
<th>F</th>
<th>Sig.</th>
<th>(R^2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Religiosity</td>
<td>5.795</td>
<td>6.009</td>
<td>.000</td>
<td>46.991</td>
<td>.000</td>
<td>.350</td>
</tr>
<tr>
<td>Clus1</td>
<td>-.096</td>
<td>-.336</td>
<td>.737</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clus3</td>
<td>-.297</td>
<td>-1.055</td>
<td>.292</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

\[ A = 5.795 + .540\text{Rel} - .096\text{Clus1} - .297\text{Clus3} \]

This model shows a significantly weak influence of consumer attitude on buying halal PCP. Consumer attitude is a reliable construct for predicting a consumer’s intention to purchase [34]. Attitude has rarely proven to be a weak determinant in studies. Attitude toward product is based on evaluation and opinion toward a certain product [12]. Weak influence might be affected by a consumer’s infrequent exposure to halal-labeled PCP prior to the survey, so their attitude is not seen as a push determinant toward using halal PCP in the foreseeable future.

Hypothesis analysis: H3 proposes that attitude positively influences consumer switching intention to halal PCP. H3 is confirmed because the significance score is 0.000, lower than 5% [31]. This analysis confirms that there are significant influences between religiosity, consumer decision-making style, and attitude toward product to switching intention to halal PCP.

**V. FINDINGS AND DISCUSSION**

The main topic of this discussion is to seek factors shaping consumers’ intention to switch to halal PCP. These diagrams show every direct effect coefficient of variables in the path analysis. Path analysis has a sum of direct and indirect effects of all variables [9]. All direct effects show that attitude toward product is the strongest determinant of consumer switching intention to halal PCP. In this model, religiosity successfully predicts consumer attitude toward product, proving several previous literatures about religiosity and consumer [3].

Following the technical process above, we came to several key findings in this research.

First, religiosity significantly influences consumer positive attitude toward halal PCP. However, it is a weak push factor. This indicates that consumers who are currently using non-halal labeled PCP might be hard to persuade to buy halal-labeled ones. The religiosity result provides that Indonesian Muslim consumers, even though they are not yet using halal-labeled PCP, understand that halal is required in PCP.

Indonesian Muslim consumers are aware that halal products associate well with Islamic teachings, thus it is necessary to learn about halal PCP. The influence of religiosity toward attitude proved the arguments made by Wilson (2011) that Muslim consumer attitudes are shaped by a think-feel-do process because, logically, they plan to hinder the use of non-halal products. Religiosity then affects both consumers’ cognitive and affective behaviors: it makes consumers think (religious enrichment) while selecting products to shop for and feel (religious belief) that the label is legitimate to justify the eligibility of the product. These findings are in line with findings from Salehudin (2011), which stated that attitude is significantly determine consumers’ behavioral intention toward products with halal label.

However, this awareness in Muslim consumers has yet to be followed by the actual purchase action. Breakdowns of religiosity indicators show that even though consumers are normatively aware that Muslims must possess halal knowledge. In reality, few admit they actively seek halal information. Each attitude indicator (A1) (mean score 4,2744) shows that respondents affectively show trust and safe feeling toward halal-labeled PCP. Cognitively (A2) (mean score 4,1692), consumers confirm that halal-labeled product are good to consume. However, the conative indicator (A3) (mean score 3,9135) shows that consumers are not so positive in their immediate actions and are still hesitant to actually buy PCP with halal label.

Second, as a further comment on the cluster analysis results, Indonesian Muslim consumers in general are divided into three groups based on their decision-making style. While shopping, consumers are generally identified as considerate, apathetic, or brand loyal. This supports the initial assumption that Muslim consumers are not homogenous. Various aspects of decision-making styles while shopping show that these consumers have several different considerations. The cluster analysis shows that six significant traits (factor analysis result) are not found individually in each consumer. Indonesian Muslim consumers are found to have several, one, or no dominant traits in their decision-making style.

Three Muslim consumers’ decision-making styles proved to be uncorrelated with their religiosity. Pursuant to this, we argue that decision-making style affects consumer’s intention in a different way than religiosity. Regardless of how low or high their religiosity is, their decision-making style is affected by entirely different factors. Decision-making style is also not proven to affect consumer’s attitude toward halal PCP. This suggests that the attitude toward product is affected by other cognitive-based traits.

Another finding is that the consumer has a different attitude toward halal PCP products. A low coefficient score and weak significance score indicates that consumer attitude is not strongly explained by decision-making style. There is an insignificant difference from decision-making style clusters toward consumer attitude toward product. This indicates that Indonesian Muslim consumers have been thinking of switching to halal PCP, but some factors might hinder their decision, such as the product attribute.

Three determinants proposed are consumer-based. Religiosity, attitude, and decision-making style are three things that are shaped personally by consumers and measure their assessment toward themselves. These variables do not measure external factors outside consumers such as product options, shop ambience, shopping experience, price comparison, etc.
This research finds a strong dominant perfectionism attribute in all consumer respondents, indicating the subjectivity of what constitutes a "perfect product." Further study might put a specific product attribute in the research in order to form a complete picture of what kind of product halal PCP should deliver. From several field interviews with paper questionnaires, consumers are found to be fond of certain attributes in a PCP, especially "moisturizing," "contains honey," "tea tree oil," "effectively kills germs" in shampoo or shower gel, and "matte," "glossy," or "satin" finish in cosmetics. These attributes first come to the consumer's mind when looking for PCP. Although decision-making style has not proven to influence attitude and switching intention, it does influence which kind of product they normally buy. Individually, they will buy certain products with several attributes that attract them on a daily basis. The absence of halal-labeled PCP with their preferred attributes hinders them from switching to any of the halal PCP.

Even if these products are already available in halal-label options, they are not yet informed. These product attributes overstep the consumer consideration toward halal-labeled products. This finding proves the hypothesis of [34] that with a halal label, consumers have one more thing to learn before purchasing. Some respondents answered that they are willing to switch to halal PCP products once their preferred product (with certain attribute) is available under the halal label. The halal label itself does not represent a strong pull for Muslim consumers to buy, and it has to come with certain value that consumers look for.

When several consumers were asked how they found out about these product's attributes, they reported that they obtained information from advertisements. This indicates that the majority of consumers rely on advertisements over anything else to gain product information, explaining most of them do not actively seek product information. Indonesian Muslim consumers who have not been using halal PCP are considered, in general, as passive consumers who rely on information from advertisements. Several respondents admitted in direct interviews that some of them are not looking for online reviews by beauty influencers or bloggers.

Overall, this model shows that religiosity, attitude toward product, and consumer decision-making style have relatively low influence in determining consumer switching intention to halal PCP; considering that there are stronger determinants outside the proposed model [44]. Although attitude toward product comes as a strong determinant, it only explains a low force of consumer switching intention. Attitude toward product might have other stronger predictors beside religiosity; however, attitude is considered the strongest determinant of consumer switching intention in general and in Indonesian Muslim consumers.

A. Industry Implications

As further comment on the statistical result above, consumers are weakly influenced by their religiosity scale in order to switch to use halal-labeled PCP. Therefore, research regarding halal market in Indonesia then needs several adjustments. "Muslim consumer" does not necessarily mean that they are ready for the flood of halal-labeled products. Consumers have proven to have more important considerations, undetected and personal, besides religious teachings.

However, it is proven that Indonesian Muslim consumers have a growing attention and positive perception toward halal PCP. Respondents are consumers who have not yet used any halal PCP deliberately. In the field, it is assumed easier to find consumers who already use halal PCP than those who have not. This signaled that most of Jabodetabek Indonesian Muslim consumers are more aware than not in using and finding halal PCP in general. This awareness is forecasted to grow along with official halal product regulation.

Those consumers with positive perception will soon turn into action with several external push factors. For example, marketing techniques or public education might help these consumers to switch. Muslim consumers have proven to have diverse shopping approaches toward PCPs in general. Some consumers are apathetic, some are brand loyal, and some are very considerate while shopping PCP. These consumer characteristics are useful for marketers to shape marketing or shopping experience. For example, industry can reach detected apathetic buyers by giving handouts or releasing several advertisement or promotional tools containing educational information to raise awareness about any kinds of PCP products offered by company.

As further comment on Indonesia's halal certification regulation, there are several disputes and disagreements from industries, government, and the Indonesian Muslim scholar council (MUI). There have been several news reports citing drawbacks from industries responding to halal label regulation imposed by government by Regulation No.33/2014. Despite the technical problems that might have arisen, the presence of the label is unlikely to hinder consumers to buy products. In fact, consumers will be indifferent, in a good way. PCP producer and manufacturer should think the other way: Muslim consumers will welcome PCP with halal label, and as the products with halal label grow, the preference will shift to major acceptance of the halal label products. It is very likely for Muslim consumers to choose to buy products fitting their criteria which has the halal-label rather than those that do not. Based on this further assumption, it is argued that halal-label on PCP will not disturb the industries.

Besides obeying the halal-label requirement in their products, PCP manufacturers shall also advertise their product along with the halal quality. Wardah is a homegrown product along with two champions, Sari Ayu and Mustika Ratu. These couple years, their sales have been surpassed by Wardah, a relatively younger brand. Even though both Sari Ayu and Mustika Ratu have the halal label on their product, their popularity is lagging. One of the distinct factors is that they do not push the halal quality of their product in their advertisements. This might be one of any other reasons why people are drawn more to Wardah than to Sari Ayu or Mustika Ratu despite their widespread availability and similar price range.

This research examines Muslim consumers' decision-making style in terms of purchasing halal PCP. Indonesian Muslim consumers are not strongly influenced by religiosity when it comes to starting to use PCP with the halal label. Indonesian consumers, overall, are rational. Halal-label products need improvement and adjust to consumer's need as mentioned above because consumer's priority is to find products with such product attributes over finding halal label. Indonesian Muslim consumers are looking at these
qualities, instead of just halal “notifications” on advertisement. Halal-brand advertisements mostly promote diversity, reachability, and modesty, which are things unidentified to be effectively influencing consumer’s decision-making style. While some products promote rational benefits of the product, halal-labeled PCP promotes emotional relationship to their potential consumers.

B. Limitations and Recommendations for Future Research

This research was conducted to study consumers living in Jabodetabek, hence the generalization of this limited result to entire Indonesian Muslim consumers could be inaccurate. Further study recommendation might choose the specific age of population in certain city in Indonesia to gain a complete look of consumers in certain area.

Indonesian Muslim consumers have proven to have a distinct style when making their shopping decisions. These diversities show that the different intentions in switching to halal PCP might be explained by the differences in decision-making while shopping. Consumers are willing to switch to any halal-labeled product suitable to their needs, so halal PCP manufacturers still must compete with other manufacturers in terms of product innovation. Halal PCP producers need to listen to consumer demand and avoid trying to deliver a breakthrough product because Indonesian Muslim consumers do not have the novelty-fashion seeking traits.

Future research should consider employing this theory and related findings to gain a clearer picture of Indonesian Muslim consumers. Further, it is recommended that future research regarding halal PCP decision-making style should develop new indicators according to the six new consumer PCP decision-making styles. Develop indicators to measure what kind of PCP attribute, or added value, is deemed important to Indonesian Muslim consumers. The suggestion for future research is to study the intention of PCP manufacturers to put halal labels on their products.

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