# Determinants of Halal Personal Care Products Purchase Intention: Empirical Evidence from Selected University Students in Malaysia

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## Abstract

The Malaysian government has developed various programmes and incentives to promote *halal* products to the public and to establish Malaysia as a leading Global *Halal* Hub. One of the *halal* products that is gaining market share in Malaysia's *halal* industry is *halal* personal care products. This study explores the determinants of consumer intention to purchase *halal* personal care products among students in Malaysia. The Structural Equation Model with Partial Least Square (PLS-SEM) was done on a selected group of 280 university students in Malaysia through an online questionnaire. The findings suggest that product knowledge and religious knowledge have a positive relationship with consumer attitude towards *halal* personal care products. In addition, this study shows that attitude and subjective norm have a positive relationship with consumer intention to purchase *halal* personal care products. This result will be beneficial to personal care product manufacturers to improve their marketing strategy, and to *halal* certifying bodies to inform the public on the importance of purchasing *halal* certified personal care products. Intention to Purchase, Personal Care Products.

## Introduction

The *halal* industry in Malaysia began in 1974 when the Research Centre of the Prime Minister's Office Islamic Affairs Division started issuing *halal* certification letters for products which met the *halal* criteria. In 2000, Malaysia reached a major milestone when it became the first country to have a documented and systematic *halal* assurance system following the release of Malaysia's *halal* standards (JAKIM, 2016). This revolution transformed the *halal* industry from a traditional cottage industry into a dynamic new economy.

The global *halal* economy was valued at an estimated RM8.4 trillion in 2016, where the *halal* food sector alone accounted for almost RM2.5 trillion of that total. By 2030, the Muslim population is expected to make up 27% of the global population. Furthermore, the Global

Islamic Economy (GIE) Report 2015-2016 already estimated that the international *halal* and lifestyle market will be valued at USD3.7 trillion by 2019. The same report also recognised Malaysia as one of the most advanced Islamic economies in the world, where Malaysia scored the highest in three out of six indicators used to measure a country's level of advancement, namely *halal* food, Islamic finance, and *halal* travel (Reuters, 2015).

Besides, Malaysia's *halal* economy is ensured to grow continuously with a solid momentum from the collaboration between Malaysia External Trade Development Corporation (MATRADE), Department of Islamic Development Malaysia (JAKIM), and Halal Industry Development Corporation (HDC). In this regard, the *halal* economy in Malaysia is not just focused on food and finance, but also on logistics, cosmetics, medicine, and others. This commitment proved the Malaysian government's dedication to build a *halal* sector and expand on high value-added activities in the *halal* industry to make Malaysia the leading global *halal* hub (MITI, 2016).

Muslim consumers globally use personal care products daily. With a global population of 1.6 billion and increasing, the Muslim market is one of the largest potential markets (Michael & Conrad, 2015). According to the State of the Global Islamic Economy Report 2015/16 (2015), Muslim consumers spent around USD54 billion on personal care products globally in 2014. As stated in the report, India was the top spending country for personal care products by Muslim consumers in 2014 with USD4.2 billion, followed by Russia (USD3.3 billion), Indonesia (USD3.1 billion), Turkey (USD2.9 billion), and Malaysia (USD2.7 billion). From this, it was indicated that Muslim consumers around the world have spent a lot of money on personal care products. The global Muslim market for personal care products continues to grow and is expected to reach USD80 billion by 2020.

Many studies have been conducted in relation to *halal* products (e.g. Mukhtar & Butt, 2012; Hamdan et al., 2013; Ireland & Rajabzadeh, 2011; Mohayidin & Kamarulzaman, 2014). However, the number of studies that investigated the intention to buy *halal* personal care and its determinants is still very limited (e.g. Teng & Jusoh, 2013). Therefore, this study provides new insights to the body of knowledge about personal care products. Recent research on *halal* personal care products focused primarily on the products themselves, rather than on the attitude, subjective norm, and intention of the consumers.

Numerous studies have investigated consumers' intention to purchase *halal* products using the Theory of Reasoned Action (TRA), but only few focused on *halal* personal care products (Lada et al., 2009; Mukhtar & Butt, 2012; Hayat et al., 2015; Rahman et al., 2015). Thus, this study is centred on *halal* personal care products.

This study can add value to the existing literature and give ideas to producers and marketers in creating a marketing plan that is able to attract Muslim consumers to purchase their *halal* personal care products.

#### **Literature Review**

The Theory of Reasoned Action (TRA) implies that a person's intention is based on two basic determinants, namely personal in nature and subjective norm or social influence (Madden et al., 1992; Lada et al., 2009). When a person is performing the behaviour, the personal factor decides whether it will be positive or negative. In other words, it is termed as the attitude towards the behaviour (Azjen & Fishbein, 1980). The theory of reasoned action model is presented in Figure 1.

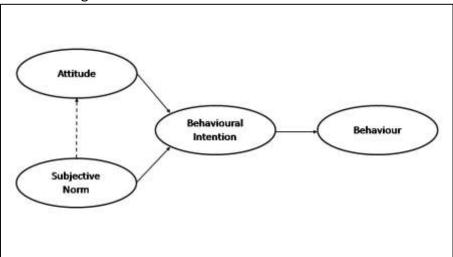


Figure 1: Theory of Reasoned Action *Source:* Azjen (1975)

In terms of social influence, a person's decision to perform the behaviour is determined by the person's perception of the social pressure been put on. This determinant is called subjective norm as it deals with perceived prescription (Azjen & Fishbein, 1980). Since attitude is a function of belief, if a person is considering performing a behaviour that leads to positive outcomes, he or she will have a favourable attitude towards performing the behaviour. On the other hand, if the person is considering performing a behaviour that leads to negative outcomes, he or she will have an unfavourable attitude. The term behavioural belief refers to the belief that lies behind a person's attitude towards the behaviour. Thus, in this case, it refers to the act of purchasing *halal* personal care products. A person's consideration of whether he/she should or should not perform the subjective norm behaviour represents a function of belief (Lada et al., 2009). This belief, also known as normative belief, refers to when a person believes that the social pressure he received from the majority motivates him to perform the behaviour (Lada et al., 2009).

Many studies have used TRA to examine consumers' purchase intention. For example, Mohd Suki (2016) used TRA as a research model to examine consumers' purchase intention towards green products. Another study on green products by Yadav and Pathak (2016) reported that consumers' attitude towards green products significantly influenced their green purchase intention. In a research by Vazifehdoust et al (2013), TRA was used to determine the factors influencing consumers' green purchasing behaviour. TRA was also used in another field of research to identify customer's attitude towards direct marketing strategies employed by banks (Page & Luding, 2003). Besides that, TRA was used and extended in the context of *halal* service through examining customers' preference of using Islamic credit cards (Amin, 2013; Amin et al., 2013). These studies justified that TRA is a valid model to examine consumers' purchase intention.

Previous studies by other researchers had proven that TRA is a valid model to predict the intention to choose *halal* products (e.g. Mukhtar & Butt, 2012; Rahman et al., 2015; Lada et al., 2009). Thus, this model is suitable to be used in this study to predict consumer's intention towards purchasing *halal* personal care products.

#### **Product Knowledge**

Knowledge refers to the information or facts that a person or group have accumulated through experience and learning. Knowledge can be theoretical or practical with regard to understanding the subject (Ahmat et al., 2011). According to Brucks (1985), product knowledge can be defined as consumers' memories or acquired knowledge of a product, and a person's knowledge can affect their evaluation of a product (Rao & Monroe, 1988). In this light, consumers make choices based on the information they have acquired and use it in decision making. Their decisions are based on the information they have in their memories (Lynch et al., 1988). Hence, if a person had a positive memory at the time of purchase, there is a high likelihood to repurchase the same product. Bang et al (2000); Sherperd and Towler (1992) reported that knowledge has a role in intention through attitude.

A study by Aertsens et al (2011) on the consumption of organic food had proven that there is a positive relationship between knowledge and attitude. Past studies on green marketing have confirmed that knowledge on organic food positively influences the development of attitude towards purchasing organic products (Suki, 2016; Smith & Paladino, 2010). Therefore, the knowledge acquired by consumers can influence their attitude towards the product.

Studies regarding knowledge on *halal* food have shown a positive impact on attitude towards *halal* food (Abdul Aziz & Chok, 2013; Mahiah et al., 2014). In this regard, the knowledge and experience accumulated by a person over the years may have an impact on his or her attitude in purchasing products. However, studies by Rahman et al (2015); Hamdan et al (2013) showed a weak relationship between knowledge of *halal* foods and purchasing decisions. Most previous studies showed a relationship between knowledge of *halal* food and attitude, but a few studies had been conducted to understand the relationship between product knowledge and attitude towards *halal* personal care products. Thus, this study aims to understand the relationship between product knowledge and attitude towards *halal* personal care products.

## Religious Knowledge

Religion is a structured set of beliefs and values that serve as a code of conduct in a person's life (Hoyer & MacInnis, 2007). Belief refers to mental or verbal statements that reflect a person's particular knowledge and assessment of some ideas or things (Schiffman & Kanuk, 2000). Thus, religious knowledge can be said to be a person's belief or knowledge about a particular religion that serves as a code of conduct in one's life.

A research by Mukhtar and Butt (2012) showed that the attitude towards halal products is positively affected by an individual's level of religiosity. Previous empirical research supported that religion influences a person's attitude and behaviour in general (Delener, 1994; Pettinger et al., 2004). Another research discovered that religious identity is a significant determinant for the purchase of halal food products (Schiffman & Kanuk, 2010). Besides that, a study by Zailani et al. (2015) on the factors that motivate halal food firms in Malaysia to practice halal orientation strategy, found that as Muslim consumers become more knowledgeable about

religion, they tend to be more selective on the type of products and services that they consume or use. Therefore, a person will try to avoid consuming or using products that are forbidden or contradicting to their religious beliefs when they have more knowledge about the religion.

However, there is a lack of studies in investigating the relationship between religious knowledge and attitude towards *halal* personal care products. Thus, this study tries to examine the relationship between religious knowledge and attitude towards *halal* cosmetic products.

#### Attitude

The study of intention is related to attitude. Attitude is a learned predisposition to behave in a consistently favourable or unfavourable way with respect to a given object. The object here can be interpreted broadly as specific consumption of a particular product. Thus, the relationship between attitude and behaviour can be influenced by certain events or circumstances and it can change based on the situation.

The influence of attitude on behaviour has been acknowledged by various studies (Fishbein & Ajzen, 1975). However, it was discovered that there is a higher influence on behavioural intention than behaviour by attitude, which leads to the conclusion that attitude influences behaviour mainly by the influence of behavioural intention (Kim & Hunter, 1993).

Meanwhile, past studies in various fields have reported that attitude influences a person's intention to purchase a product. A study in the banking sector by Page and Luding (2003) affirmed that the intention to purchase is significantly influenced by the attitude towards the marketing media used. They justified that a positive attitude is related to the intention to purchase. In another study on Islamic banking, the findings also confirmed that attitude towards the use of Islamic bank services are positively and significantly related to purchase intention (Souiden & Rani, 2015).

Similarly, a research on green products had proven that the relationship between attitude towards buying organic food and intention to buy organic food was positive and significant (Tarkiainen & Sundqvist, 2005). A quantitative study by Suki (2016) confirmed the previous findings that there is a significant positive relationship between consumers' attitude towards green brands and their purchase intention towards green products.

Likewise, research on *halal* products such as the study by Lada et al (2009) confirmed that the decision to choose a *halal* product is determined by the positive attitude towards *halal* products. This statement was supported by another study on Pakistani consumers that showed the intention to purchase *halal* food products is influenced by a positive attitude towards *halal* products (Mukhtar & Butt, 2012). Rahman et al (2015) also found in their study on *halal* cosmetics that consumers' attitude towards *halal* cosmetics positively influences consumers' intentions to choose *halal* cosmetics.

Evidence from previous studies across various fields of research confirmed that a positive attitude towards a product or service leads to a positive intention to purchase. However, there is still a need to investigate the relationship between attitude towards personal care products and intention to purchase as this has not been investigated previously.

#### Subjective Norm

Subjective norm is one of the elements in TRA. It is viewed as a driver of behavioural intention. It reflects the "influence of the social environment on behaviour" and can also be defined as how an individual is supposed to perform certain behaviour as perceived by the majority of

his or her reference group (Fishbein & Ajzen, 1975). According to Fishbein and Ajzen (1975), the first dimension is the social factor that is essential to the person in thinking what he or she should do, and the second dimension is the motivation of the person to abide by these perceived expectations. Studies by Bonne *et al* (2007); Yoh *et al* (2003) found that friends and family members do in fact influence the decision-making of consumers on product choice and buying patterns.

Reference groups, such as family members, friends, and colleagues, have a strong influence on subjective norms. A research by Gotschi et al (2009) on organic products among high school students in Vienna showed that the subjective norm has a significant influence on shopping behaviour towards organic products. Kim and Chung (2011) also shared similar findings as their research showed a significant relationship between subjective norm and purchase intention for organic personal care products.

The findings from a study by Lada et al (2009), which was aimed to predict the intention to choose *halal* products, showed that subjective norm has a positive relationship with intention. Alam and Sayuti (2011) concurred on the same notion as they found that social pressure has an influential determinant on consumers' intention to purchase *halal* food products. A further research on *halal* products by Mukhtar and Butt (2012) also discovered that the subjective norm was the most influential determinant on consumers' behavioural intention. From these prior studies, it can be established that subjective norm has an influence on purchase intention. Thus, it is reasonable to include the subjective norm construct in this study on *halal* personal care products.

## Methodology

A structured questionnaire was used to measure the targeted variables (Saunders et al., 2009), and the questionnaires were distributed to 280 respondents The framework was tested using the Structural Equation Modeling with Partial Least Square (i.e. PLS-SEM) since the primary objective of this research is to explore the relationship between the targeted variables (Hair et al., 2012; Astrachan et al., 2014; Hair et al., 2017) using SmartPLS 3.0. As suggested by Hair et al (2017) and Henseler and Chin (2010), 5000 replications of the sample (i.e. bootstrapping) were used to access the significant influence of the variables. Bootstrapt and t-statistics were computed.

The quantitative approach is considered as more suitable for this study compared to the qualitative approach. This study used post-positivist claims to develop knowledge as it tries to examine the cause and effect between variables and to prove the hypotheses. Based on the hypotheses of this study, it is appropriate to use a quantitative approach because it is best in identifying the relationship or hypotheses derived (Creswell, 2003; Neuman, 2014).

This study employed online questionnaires to collect data. The online questionnaire is divided into two parts, namely Part A which probes about items related to the research objectives, and the second part, Part B probes the respondents' profile. Part A consists of six sections and each section contains five items which are Intention to purchase, Product knowledge, Religious knowledge, Attitude, and Subjective norm.

The questionnaire was derived from the conceptual framework based on the TRA model. The TRA model was used to ascertain whether attitude and subjective norm determine the intention to purchase *halal* personal care products. The conceptual framework also includes product knowledge and religious knowledge as factors that influence consumers' attitude towards *halal* personal care products (refer to Figure 2).

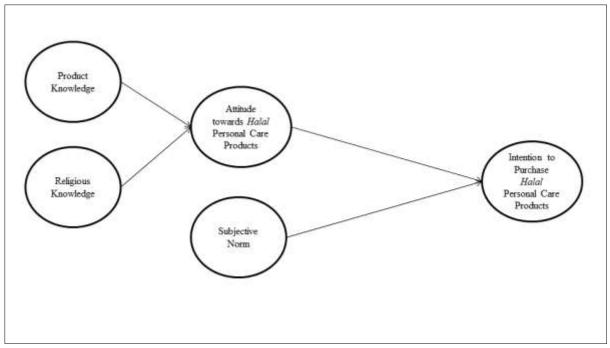


Figure 2: Conceptual Framework

The items were measured using a 5-point Likert scale ranging from 1 = Strongly Disagree. 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree. The items in each section were adopted from several studies and modified to fit this study (Recker & Saleem, 2014; Suki, 2016; Rahman et al., 2015; Taib et al., 2008; Souiden & Rani, 2015; Amin et al., 2011; Hayat et al., 2015)

Part B focuses on the respondent's demographic information. Questions on the respondents' demography were placed at the end of the questionnaire to reduce respondent bias if the respondents were displeased by the personal nature of the questions (Sekaran, 2003). Part B probes on information related to the respondents' gender, age, marital status, highest education level, education institution, as well as current practice and usage on *halal* personal care.

The primary data for this study were collected through an online survey, which was completed by the respondents themselves. This method is known to be cost-effective and time-efficient, and suitable for all types of research. In addition, online surveys are highly regarded for their privacy compared to offline surveys, thus reducing the possibility of biased responses. Moreover, respondents can complete the questionnaire in their own time (Hewson & Laurent, 2008).

The population for this study is Muslim students from public universities in Selangor as this state has the highest number of public universities in Malaysia. There are 20 public universities in Malaysia and four of these universities are located in Selangor, namely International Islamic University Malaysia (IIUM), Universiti Kebangsaan Malaysia (UKM), Universiti Putra Malaysia (UPM), and Universiti Teknologi MARA (UiTM)

There are two types of sampling design, which are probability sampling and non-probability sampling. This study used a non-probability sampling design, and the purposive sampling method as the sampling technique. Purposive sampling ensured that the questionnaire reached the targeted population with the correct criteria and necessary knowledge (Sekaran, 2003; Neuman, 2014). There are two types of purposive sampling; judgment sampling and

quota sampling. This study used judgment sampling because it allows the study to choose the most advantageous respondents. However, this technique requires special effort to find and gain access to individuals with the necessary information. The link for the questionnaire was sent to students studying in the chosen public universities in order to select the most informative respondents. This ensured that the respondents fulfilled the criteria for this study, which are public university students using halal and non-halal certified personal care products. This technique is a practical alternative to sampling because it is easier to achieve an adequate number of respondents (Neuman, 2014).

## Findings

## Respondents' Demographic Profile

Table 1 presents the proportion of respondents' gender, age group, highest level of education, marital status, and education institution. From the data collected, 80 or 28.6% of the respondents are males and 200 or 71.4% are female. Most of the respondents (203 or 72.5%) fall into the 18-25 age group, followed by the 26-30 age group with 59 or 21.1% of the respondents, the 31-40 age group with 17 or 6.1%, and the 41 and above group with 1 or 0.4% of the respondents.

Table 1 Demographic Profile

Variable	n	Percentage
Gender		
Male	80	28.6
Female	200	71.4
Age group		
18-25	203	72.5
26-30	59	21.1
31-40	17	6.1
41 and above	1	0.4
Highest education level		
S.P.M. / O-LEVEL	11	3.9
S.T.P.M. / A-LEVEL	2	0.7
Diploma	21	7.5
Bachelor's degree	215	76.8
Master's degree	28	10.0
PhD	3	1.1
Marital status		
Single	239	85.4
Married	41	14.6
Education institution		
UKM	84	30.0
UiTM	84	30.0
UPM	56	20.0
IIUM	56	20.0

The highest level of education for most of the respondents is bachelor's degree (215 or 76.7% of the respondents). The second highest level of education is master's degree with 28 or 10% of the respondents, followed by diploma (21 or 7.5%), S.P.M. / O-Level (11 or 3.9%), PhD (3 or 1.1%), and S.T.P.M. / A-Level (2 or 0.7%). In terms of marital status, 239 or 85.4% of the respondents are single while 41 or 14.6% of them are married. A total of 168 or 60% of the respondents are from UITM and UKM. The rest of the respondents are from UPM (56 or 20% of the respondents).

Table 2 shows the percentage of respondents currently using *halal* personal care products; 79.6% of the respondents use *halal* personal care products while 20.4% of them do not. This result shows that the majority of the respondents use *halal* personal care products in their daily lives.

Table 2

Usage	Frequency	Percentage		
Yes	223	79.6		
No	57	20.4		

Halal personal care product usage

## **Measurement Model Analysis**

The extracted result of the PLS Algorithm calculation for the convergent validity is presented in Table 3. According to Hair et al (2014b), the convergent validity is supported when the outer loading of each item is above 0.70 and each construct's average extracted (AVE) is 0.50 or

higher. All indicators that were used to measure the targeted constructs met the minimum requirement for a loading value of above 0.70 (Hair et al., 2012). Meanwhile, the AVE for each construct was higher than 0.50, while the Composite Reliability (CR) which acts as the upper bound for the (unknown) true reliability must exceed 0.70.

Construct	ltem	Loadings	AVE	CR
Attitude	ATT1	0.803	0.761	0.941
	ATT2	0.825		
	ATT3	0.890		
	ATT4	0.947		
	ATT5	0.890		
Intention	INT1	0.827	0.743	0.920
	INT2	0.860		
	INT3	0.886		
	INT4	0.874		
Product Knowledge	PK1	0.756	0.684	0.915
	PK2	0.826		
	РКЗ	0.742		
	PK4	0.927		
	PK5	0.869		
Religious Knowledge	RK1	0.876	0.767	0.943
	RK2	0.920		
	RK3	0.890		
	RK4	0.836		
	RK5	0.855		
Subjective norm	SN1	0.757	0.785	0.948
	SN2	0.915		
	SN3	0.897		
	SN4	0.909		
	SN5	0.941		

Convergent Validity for Measurement Model

Table 3

Note: AVE= Average Variance Explained; CR= Composite Reliability

Table 4 shows the result of the Fornell-Larcker analysis used to access the discriminant validity of the model. The analysis confirms that each latent variable discriminated each other as the diagonal values were greater than the off-diagonal values (Fornell and Larcker, 1981; Hair et al., 2017). Therefore, the indicators that were used to measure the targeted constructs were also fully used for each respective construct.

Fornell-Larcker Discriminant Analysis for Measurement Model						
	ATT	INT	PK	RK	SN	
ATT	0.872					
INT	0.620	0.862				
РК	0.634	0.606	0.827			
RK	0.416	0.157	0.459	0.876		
SN	0.515	0.549	0.482	0.363	0.886	

Fornell-Larcker Discriminant Analysis for Measurement Model

Note: ATT= Attitude; INT= Intention; PK= Product Knowledge; RK=Religious Knowledge; SN= Subjective norm; the value in the diagonal (bold) is a square root of the AVE of each latent variable and the element off-diagonal value is the inter-correlation value between latent variables.

## Structural Model Analysis

The result of the hypothesis testing is presented in Table 5. As observed, product knowledge has a significant relationship with attitude (t-value = 9.352), and religious knowledge has a significant relationship with attitude (t-value = 2.450). Furthermore, attitude (t-value = 3.637) and subject norm (t-value = 5.010) are significantly related to intention.

## Table 5

Table 4

#### Hypothesis Testing

Relationship PK $\rightarrow$ ATT	Std. Beta β 0.562	Std. Error	t-value	Decision
PK → ATT	0 562			
	0.302	0.060	9.352***	Supported
rk → att	0.158	0.064	2.450*	Supported
ATT → INT	0.196	0.054	3.637***	Supported
SN → INT	0.224	0.045	5.010***	Supported
ŀ	ATT → INT	ATT → INT 0.196	ATT → INT 0.196 0.054	ATT → INT 0.196 0.054 3.637***

\*p<0.05, \*\*p<0.01, \*\*\*p<0.001

 H1: Consumers' product knowledge influences the attitude towards purchasing halal personal care products.

The hypothesis test showed a significant result on the relationship between the consumers' product knowledge and attitude towards purchasing halal personal care products. There is a strong positive relationship between consumers' product knowledge and attitude towards halal personal care products ( $\beta$  = 0.562, S.E = 0.060). The t-value is significant at 9.352 with p<0.001. Thus, the result supports H1 and it can be concluded that consumers' product knowledge influences the attitude towards purchasing halal personal care products.

► H2: Consumers' religious knowledge influences the attitude towards purchasing halal personal care products.

The hypothesis test showed that there is a weak positive relationship between religious knowledge and attitude towards purchasing halal personal care products, with  $\beta$  = 0.158 and S.E. = 0.064. The relationship is significant with t-value = 2.450 (p<0.05). Therefore, H2 is supported and it can be concluded that the consumers' religious knowledge does influence the attitude towards purchasing halal personal care products.

> **H3:** Consumers' attitude towards purchasing halal personal care products positively influences the purchase intentions for halal personal care products.

The hypothesis test indicated that there is a weak positive relationship between consumers' attitude towards purchasing halal personal care products and the purchase intentions of halal personal care products. The relationship shows  $\beta = 0.196$  and S.E. = 0.054 with a t-value of 3.637 (p<0.001) which indicates that the relationship is significant. Thus, H3 is supported and it can be concluded that consumers' attitude towards purchasing halal personal care products positively influences the purchase intentions for halal personal care products.

➤ H4: Consumers' subjective norms positively influence the purchase intentions for halal personal care products

The result of the hypothesis testing revealed that H4 has a significant result. There is a weak positive relationship between consumers' subjective norm and intention to purchase halal personal care products. H4 has  $\beta$  = 0.224 and S.E. = 0.045 with t-value of 5.010 (p<0.001). Hence, H4 is supported and it is confirmed that subjective norm influences the purchase intention for halal personal care products. Figure 2 depicts the assessment of the PLS-SEM based on the theoretical model.

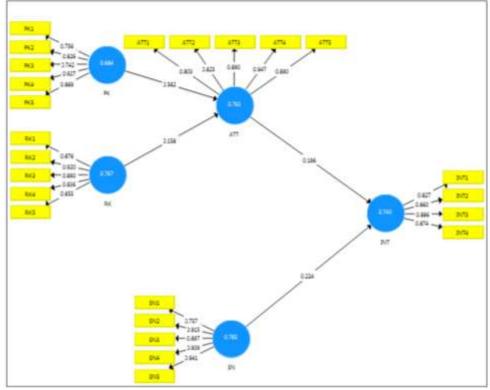


Figure 3: Loading Assessment

Figure 3 illustrates that all the direct relationships are significant. The  $\beta$  for the mediating analysis was extracted from the indirect effect result and determines whether the relationship is positive or negative.

## **Discussion and Analysis**

The purpose of this study is to investigate the determinants of the intention to purchase *halal* personal care products among public university students. The results of this study shows that product knowledge influences the attitude towards *halal* personal care products. The path coefficient analysis explains that there is a strong relationship between product knowledge and attitude with  $\beta$  = 0.562. This result indicates that consumers with a more positive attitude

towards *halal* personal care products had typically searched for information about those products prior to the purchase. As such, consumers' attitude towards *halal* personal care products will be positively improved when they gain adequate knowledge of the products. In addition, a good experience in using *halal* personal care products can influence the consumers' attitude towards those products. Thus, it is confirmed that product knowledge does influence consumers' attitude towards *halal* personal care products.

Furthermore, this study also showed that there is a significant relationship between religious knowledge and attitude towards *halal* personal care products. This confirms that adequate religious knowledge on the concept of *halal* and *haram* can influence consumers' attitude towards *halal* personal care products. Besides, religious knowledge helps consumers to understand the substances in personal care products that are forbidden in Islam. Therefore, religious knowledge positively reinforces the attitude towards *halal* personal care products.

It can be observed that there is a positive relationship between the attitude towards *halal* personal care products and the intention to purchase *halal* personal care products. Consumers with a good attitude towards *halal* personal care will be more inclined to choose and purchase them in the future because they understand that *halal* personal care products are beneficial to them. Moreover, *halal* personal care products are the best choice for Muslim consumers as they understand that the products should not contain *haram* ingredients and can benefit them. This helps in developing a positive attitude towards *halal* personal care products. Additionally, it is important for Muslim consumers to choose and purchase *halal* personal care products because it is part of their obligation to practise the *halal* lifestyle in this world. Therefore, consumers' positive attitude towards *halal* personal care products can influence their intention to purchase *halal* personal care products.

This study has also determined that there is a positive relationship between subjective norm and intention to purchase *halal* personal care products. Consumers' intention to purchase *halal* personal care products is greatly influenced by the important people in their life, for example, parents, spouse, and even close friends. They have the intention to purchase *halal* personal care products if these people are using them as well. Furthermore, consumers' intention may be influenced by the opinions and thoughts of certain important people about *halal* personal care products. As a result, consumers are pressured to purchase *halal* personal care products and influenced to think that these products are useful and beneficial to them when the important people in their life use *halal* personal care products. Thus, this study concludes that subjective norms do influence the intention to purchase *halal* personal care products.

#### Conclusion

The purpose of this study is to examine the determinants of intentions to purchase *halal* personal care products. Based on the results, it can be concluded that consumers' intention to purchase *halal* personal care products are determined by attitude and subjective norm as predicted by TRA. Furthermore, subjective norms have the largest influence on intention compared to attitude. This study also discovered that product and religious knowledge influence consumers' attitude towards *halal* personal care products.

Currently, the market for *halal* personal care products is growing as the demand for these products continues to rise. This study confirms that consumers, especially students in public universities, have the intention to purchase *halal* personal care products and show a positive

attitude towards these products. The result indicates that *halal* personal care products have the potential to become one of the biggest markets in the *halal* industry.

From this study, it was revealed that product and religious knowledge influence the attitude towards personal care products. Therefore, manufacturers should be mindful of their product descriptions and the information contained on the products. Besides that, *halal* certifying bodies need to ensure the public are well-informed about the importance of purchasing *halal* certified personal care products as well as preserve the integrity of *halal* certification in order to increase consumers' level of confidence in all purchases.

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