

# Can store image moderate the influence of religiosity level on shopping orientation and customers' behavior in Indonesia?

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# Can store image moderate the influence of religiosity level on shopping orientation and customers' behavior in Indonesia?

Influence of  
religiosity  
level

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## Abstract

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**Purpose** – This study aims to investigate the effects of religiosity level on the shopping orientation and behavior of Muslim customers and how to store image moderates this relationship.

**Design/methodology/approach** – This study uses a positive approach and partial least square analysis technique on samples of Muslim customers in major cities in Indonesia, who have purchased products in the Syariah supermarket such as Sakinah Supermarket and 212 supermarkets at least twice within the past three months. The sampling method used in this study is convenience sampling, with a total of 117 respondents.

**Findings** – The results reveal that religiosity level significantly affects the Muslim customers' shopping orientation subsequently impacts consumer shopping behavior. The result is in line with the rising trend by a society that begins to define successful businesses that touch upon the spiritual aspects of the shoppers. Customers with higher religiosity prefer higher quality products and customers who have lesser levels of religiosity establish different shopping characteristics and behavior. This eventually forms an orientation in shopping behavior. Furthermore, it is found that the store image significantly strengthens the influence of the impact of shopping orientations on Muslim customers' behavior.

**Practical implications** – Marketers can increase the image of Islamic stores by implementing the principle of a smile, greeting, address to every customer who shops, managing the cashier queue to prevent ikhtilath (meeting between men and women) and adding decorations and calligraphy ornaments. Marketers can create membership cards, posters or billboards about the products that are being discounted or promoted to increase customer numbers image enhancement.

**Originality/value** – This study used specific variables that represent religiosity in the retail sector. It offers an analysis of how Muslim customers' religiosity can affect their shopping orientation and behavior. The study is conducted in Indonesia, where research on this topic is still limited.

**Keywords** Shopping orientation, Religiosity, Store image, Customer's behavior

**Paper type** Research paper



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## Introduction

As the fourth most populous country in the world, with its 212 million Muslim inhabitants or around 80% of the entire population ([www.prb.org](http://www.prb.org), 2017), Indonesia is a very strategic country for the growth of *Shari'ah* based business activities. At present, the concept of sharia is being warmly discussed and is becoming a trend in society ([Ratnasari et al., 2019a, 2019b](#)). Sakinah and 212 supermarkets, based on Islamic *Shari'ah*, have become supermarkets with their own characteristics and have an added value amidst the increasing supermarket business competition. [Sofyan \(2010\)](#) explained that nowadays there is a rising trend as Indonesian society begins to see that the key to the success of a business is when it touches on spiritual aspects. [Basci \(2015\)](#) stated that companies, which use spirituality in their products have the capability to sell products with higher profit margins. Consequently, a high number of spirituality-attached products are found in some industries, such as education, health-care, tourism and counseling.

Consumable products are believed to be more sought after if they comply with particular standards especially regarding religious beliefs ([Johan and Putit, 2016](#)). This is supported by Naisbit and Aburdene in Megatrends 2000, who stated that from 2000 onwards, the public has been becoming more concerned with religiosity, that is, with religious fervor in their daily lives. [Abou-Youssef et al. \(2015\)](#) stated that a religiosity is an object of research nowadays. Religiosity is an indication of one's religion. Thus, it is a basic derivative of religion. [Jalaludin \(2005\)](#) stated that religiosity is a circumstance in human beings, which leads them to behave in accordance with the level of adherence to religion. Various studies have found that both religion and religiosity have an impact on consumer behavior ([Delener, 1990, 1994; Lada et al., 2009; McDaniel and Burnett, 1990, in Abou-Youssef et al. \(2015\)](#)). In their research, [Smith and Frankenberg \(1991\)](#) stated that customers with high religiosity prefer high-quality products. Customers who have different levels of religiosity will establish different shopping characteristics and behavior. This will eventually form an orientation in shopping.

Shopping orientation is identified as a reliable indicator for classifying different types of customer characteristics based on their shopping activities approach ([Hassan et al., 2010](#)). It is related to personal variables (activity, interests, opinions, motives, needs) and shopping behavior, which also represents a general attitude toward purchasing goods or services ([Banytè et al., 2015](#)). The large variety of customers' shopping orientation has caused retailers to design effective strategies to customize the environment for attracting customers in a competitive market. Store environments consist of several signs that affect the individual evaluation of customers ([Erdil, 2015](#)). According to [Engel et al. \(1995\)](#), [Hasan \(2010\)](#), environmental dimensions such as air quality, lighting, layout, carpeting, aisle width and placement are physical store attributes used to project store image and influence store choice. Store image is shown by how a retailer is perceived by customers and other parties ([Berman and Evan, 2001](#)). Store image is the overall perception that consumers have of a particular store and of the impression of shopping there ([Shamsher, 2016](#)). Store image can be built with several characteristics, such as the physical environment of the store, service levels and merchandise ([Grewal et al., 1998; Erdil, 2015](#)).

The better the image of the store, the more the perception of store quality is strengthened, thus, encouraging an increasing number of customers ([Osman, 1993; Hasan, 2010](#)). Consumers examine a variety of factors or attributes in evaluating products or store quality ([Erdil, 2015](#)). If customers find a store to be unattractive and poorly maintained, they will feel a diminishing of the perceived product quality ([Beneke et al., 2015](#)). In a recent study, [Hassan et al. \(2010\)](#) stated that the image of the store has a role as a moderator. This

indicates that the image strengthens the shopping orientation's effectiveness in encouraging people to become the shop's customers.

It can be concluded that religion and religiosity have an impact on consumer behavior because nowadays there is a rising trend as the society begins to see that the key to the success of a business is when it touches on the spiritual aspect. Customers with high religiosity would prefer high-quality products and customers who have different levels of religiosity will establish different shopping characteristics and behavior. This will eventually form an orientation in shopping. It can be created by constructing an image, which strengthens the shopping orientation because the store image can strengthen the perception of store quality and can encourage people to become customers. This study aims to investigate the effects of religiosity level on Muslim customers toward shopping orientation and consumer behavior moderated by store image. To the best of the author's knowledge, there is no literature that discusses how to store image moderate the influence of religiosity level on shopping orientation and customers' behavior toward sharia supermarkets in Indonesia.

#### *Consumer religiosity*

Religiosity is defined by Fam *et al.* (2004) as an individual's level of commitment to a particular religious group. Muslims' religiosity determines their intention in consuming Shari'ah-compliant products (Soesilowati, 2010; Newaz *et al.*, 2016). Religiosity, rather than religion, plays a dominant and influential role in attitude formation and is related to questions around why people consume (Razzaque and Chaudhry, 2013). Religiosity is one of the most important cultural forces and a major influence on buyer behavior because the purchase decision may be categorized according to how many consumers' religiosity adhere to a particular faith (Putra *et al.*, 2017). Muflih (2006a, 2006b) in Ratnasari *et al.* (2019a, 2019b) stated in their study that in the context of Islamic economics, some perceptions have certain limitations, Muslim consumer perceptions are born of Islamic teachings.

McDaniel and Burnett (in Abou-Youssef *et al.* (2015)) define religiosity as a belief in God complemented by a commitment to obey God's rules. Religiosity also includes belief, practice, knowledge, experience and the effects of those elements on daily activities (O'Connell, in Abou -Youssef *et al.*, 2015). A religious Muslim believes in God, obeys His laws, fears His punishment, develops an interest in his/her religion and practices it and is patient and does not yield to temptation (Souiden and Marzouki, 2015).

Two indicators for measuring the level of religiosity based on Mokhlis' research (2006) are applied in this study:

- (1) *Intrapersonal religiosity*, which is a measurement used to determine the extent of the respondents' level of understanding of faith and religious observance; and
- (2) *Interpersonal religiosity*, which is a measurement to determine the extent of the respondents' level of faith applied in everyday life and their relationship with other humans (*hablu minannas*).

#### *Shopping orientation*

Shopping orientation is a tendency that can be revealed through various forms, such as information quest, alternate evaluation, purchase and post-purchase evaluation. According to Zietsman (2006), shopping orientation is a mental condition that produces a wide range of general shopping patterns or characteristics, encompassing the shopper's style in shopping, shopping activities of certain expenditure, interests and opinions. The shopping



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characteristics reflect the shopping view as a social phenomenon, recreation and complex economy. Shopping orientation involves attitudes toward shopping that build a style affecting the customers' decisions (Cervellon *et al.*, 2015). Shopping orientation is an important variable of customer behavior used in various studies. Shopping orientation helps to identify shopper or customer types that are discerned according to attitude, interests, shopping process, information search, choice of store, assessment of store attributes and demographic characteristics (Banytė *et al.*, 2015). Religious commitment or religiosity is the degree to which views in explicit religious values and ideals are seized upon and practiced by an individual. This outlook is a key aspect of this research by examining the influence of religion on consumer buying behavior. On the other hand, "shopping behavior" represents a cognitive and affective facet of consumer behavior and is connected with numerous personality traits. In core, sociologists have recommended that personality traits are one of the overall factors that have a noteworthy impact on numerous human actions (Sproles and Sproles, 1990).

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#### *Store image*

Store image has widely been considered to be important and it was conceptualized in the literature as the attitude which is formed in consumers' minds about a brand. In other words, store image refers to the perception of customers with regard to various attributes about a store (Hanaysha, 2020). Store image is the complex consumer perceptions of a store on different attributes (Bloemer and Ruyter, 1997, p. 501). Store image is also demonstrated based on how a retailer is perceived by customers and other parties (Berman and Evans, 2007, p. 599). Shamser, 2016 define store image as the combination of objective attributes such as location, size, store hours and subjective attributes including attractiveness of the store decorations and, the warmth of employees, which shapes the customers' perceptions. Consumers have no other perceptions than they have other clues of product quality and price, but the perception can also be influenced by the reputation of the store, advertising and other variables (Ratnasari *et al.*, 2019a, 2019b). Hassan *et al.* (2010) in their recent study claimed that store image has a role as a moderator. This means that image strengthens the effects of shopping orientation on customer behavior. Hassan *et al.* (2010) define shopping image as customer perception which is measured by the quality, price, service, atmosphere and brand.

#### *Customer behavior*

Moye (2000) stated that customer behavior is the way an individual chooses their outlet for shopping. Customer behavior is a store choice behavior, which represents individual preferences for a particular store in purchasing products (Shim and Kotsiopoulos, 1992, in Hassan *et al.* (2010)). Kotler and Keller (2016) defined customer behavior as a combination of mental, emotional and physical activities through which people choose, buy, use and determine to purchase products and services that meet their needs and desires. Understanding consumer behavior will facilitate management in efforts to develop products or services according to the needs and desires of consumers (Ratnasari *et al.*, 2020a, 2020b, 2020c). Kim *et al.* (2019) in Kim and Tang (2020) suggested that the starting point for exploring the new notion of customer behavior is to understand its precise composition or multi-dimensional nature.

Customer behavior represents the combination of consumers' decision-making process and physical activity that an individual engages in when appraising, obtaining, using or disposing of goods and services (Schiffman and Kanuk, in Shamser, 2016). Ratnasari *et al.* (2019a, 2019b) in their study stated that customers are the controller of the performance

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produced by the marketer. [Said and Ma'zumi \(2008\)](#) in [Ratnasari and Dan Harti \(2016\)](#) stated that there are five consumer behaviors that Muslim customers possess, which are:

- (1) the use of goods which are clean, attractive and helpful;
- (2) the reasonableness of spending a given amount of money;
- (3) a simple and fair attitude;
- (4) the attitude of generosity and high morality; and
- (5) giving priority to the needs which are of higher priority.

Influence of  
religiosity  
level

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[Al-Hyari et al \(2012\)](#) stated that consumer behavior is becoming influenced progressively by religion as an important element of the culture in the contemporary world.

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### Research method

This study uses a quantitative method. [Sugiyono \(2010\)](#) proposes that a quantitative method can be used in a population or sample. The sampling method used is convenience sampling. Furthermore, data analysis has quantitative or statistical characteristics to test the hypothesis that has been determined. In this study, causal analysis is used because it is considered suitable for depicting the causal link of the hypothesis formulation that has been defined in the previous chapter. The causal analysis applied in the study is to identify the reasons why one variable affects or is responsible for the changes in other variables ([Johnson, 2012](#)).

To examine the sample of the research, the magnitude of the population should also be understood. The population characteristics defined in this study are Muslim customers who have made at least two purchases of products offered by Sakinah Supermarket and 212 supermarkets, Indonesia, in the past three months. The purpose of determining customer characteristics is based on sufficient shopping experience in Sakinah Supermarket and 212 supermarkets. The reasons underlying the selection of Muslim customers as samples is because the Muslim customers in Sakinah and 212 Supermarket are considered to have their own principles and perception of the Islamic nuance of the supermarket in Indonesia. The operational definition of the Muslim customers' religiosity level at the Sakinah and 212 Supermarket in Surabaya is how far the knowledge is, how strong is the belief, how diligent is the implementation of worship and how deep is the religious appreciation regarding the relationship between Muslim customers and Allah SWT. The customers' religiosity level is measured based on the answers of Muslim customers in the questionnaire selected by the researcher using the measurement indicators described by [Mokhlis \(2006\)](#) in developing a concept to measure the level of religiosity. Customers who have a high level of religiosity are in accordance with the indicator aspects adopted by [Mokhlis \(2006\)](#) by the author, while those with a low level of religiosity are those that only correspond to some indicator aspects.

In this study, the respondents' answers were measured using a Likert scale that has been modified from previous studies that use a five scale of Likert measurement, to a four scale of Likert measurement, to eliminate the weaknesses of a five-level scale, namely, eliminating the answer category in the middle (doubtful). In this case, [Anshori and Iswati \(2009\)](#) state the reasons for omitting the answer in the middle are as follows:

- Often has multiple meanings (multiple interpretable).
- Generating a tendency to answer to the middle.
- Cannot show the tendency of customer opinion toward agreeing or disagree, so there is a lot of research data or research information data that cannot be captured by researchers.

The scale range in this measurement starts from numbers 1 to 4. Each item is given four answer choices consisting of: strongly disagree, disagree, agree, strongly agree. According to [Mohammad et al. \(2019\)](#) convenience sampling is the technique most often used in quantitative research. However, in using this technique, the opportunity to participate is not the same for all eligible individuals in the target population Ware, R. L (2019) states that because of convenience sampling, the sample size is small and with a short time frame when analyzing the results, generalizations of results are limited. Nevertheless, findings can be used to develop theoretical principles in making statements of integrated care and the findings being polymorphous. The samples used in this study are consistent with the guidelines in [Wibisono \(2000\)](#) which explain that in a large mass multivariate processing, the samples used are 5–10 times the number of variables. Therefore, the large sample amounted to 40 customers derived from 10 times the number of variables in this study.

*Data analysis technique*

The data in this research were processed using structural equation modeling-partial least square (SEM-PLS), the study was performed using the SmartPLS version 2.0 M3 program. SEM using PLS has received increased scholarly attention for its capacity to predict complex models and its proven effectiveness in explaining variances rather than covariances ([Ali et al., 2018](#)). Partial Least Square is used to test unconvincing theory and inadequate data, such as a small number of samples or normality data problems ([Ghozali, 2008, p. 4](#)). In this path analysis model, all latent variables consist of two sets of relationships ([Ghozali, 2008, p. 22](#)), which contain the following models:

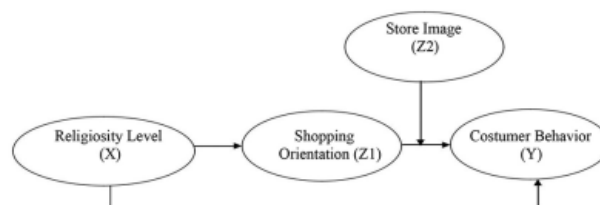
- Inner model, also called inner relation, structural model and substantive theory, which describes the relationship between latent variables based on substantive theory; and
- Outer model, also called the inner-outer relation or measurement model, which defines how each indicator block is associated with latent variables.

*Hypotheses*

Based on the formulation of the problem and theoretical basis, the hypotheses are as follows:

- H1.* High religiosity level has a significant influence on the shopping orientation among Muslim Indonesian customers.
- H2.* Store image positively moderates the relationship between consumers shopping orientation and consumer behavior.
- H3.* Religiosity level influences consumers' actual behavior.

The hypotheses can be seen in [Figure 1](#) below.



**Figure 1.**  
Conceptual model



## Results and discussion

### Profile of respondents

Respondents of this study came from major cities, at Surabaya, Pasuruan, Gresik and Malang city, East Java Province, Indonesia, 117 questionnaires were collected from respondents that went to Sakinah Supermarket and 212 supermarkets, which are Islamic supermarket in Indonesia. The respondents' profile is as presented in [Table 1](#).

*Gender.* The research analysis shows that gender does not really affect shopping orientation in the supermarket with 43% of men and 57% of women. This is different from another supermarket that usually has women as the majority of customers. It is really interesting because Sharia Supermarket also attracted men.

*Age.* The research analysis shows that the majority of customer's age of Supermarket is 36–45 years of age with 42%. The customer's age majority consist of adults. It caused awareness from Muslims to revive the economy among Muslims because currently in Indonesia, solidarity among Muslims and religious communities increases continuously.

### Validity and reliability

[Table 2](#) shows outer loading for religiosity level variable, with all indicators of religiosity level (RL) having outer loading greater than 0.5. Convergent validity test can be assessed based on the loading factor value. The limit of the loading factor value is greater than 0.50 so that it can be accepted ([Ghozali, 2008](#)). As the indicators meet the convergent validity, it means that they have a very close relationship and are part of the religiosity level of Muslim customers' variable. Therefore, nothing is eliminated for indicators of religiosity level of the Muslim customers' variable. All indicators of shopping orientation (SO) have outer loading greater than 0.5. So, the indicators have met the convergent validity, which means that they have a very close relationship and have become part of the shopping orientation. Based on the outer loading for the consumer behavior variable, all indicators of consumer behavior (CB) have outer loading greater than 0.5. Thus, the indicators have met the convergent validity, which means they have a very close relationship and have become part of consumer behavior. Based on the outer loading for the store image variable, all indicators of store image (SI) have outer loading greater than 0.5. Hence, the indicators have met the convergent validity, which means they have a very close relationship and have become part of the store image.

The findings also show that the composite reliability of each construct has a value greater than 0.7. Therefore, it can be concluded that the overall indicators in the variables have good internal consistency and reliability [Figure 2](#).

Demography	Category	No. of respondent	(%)
Gender	Male	50	43
	Female	67	57
Age	<25 years	20	17
	26–35 years	33	28
	36–45 years	49	42
	>45 years	15	13
Types of Work	Government employee	17	15
	Private employee	36	31
	Entrepreneur	32	27
	Housewife	32	27

Influence of  
religiosity  
level

**Table 1.**  
Distribution of  
respondents  
according to  
demography



Indicator	Code	Loading factor
<i>Panel A: religiosity level</i>		
I believe that Islam is a perfect religion	RL <sub>1</sub>	0.757
I feel closer to Allah SWT after doing the ritual worships, such as praying, fasting, alms, zakat and <i>infak</i>	RL <sub>2</sub>	0.754
I feel inner peace after doing the worship of Allah SWT	RL <sub>3</sub>	0.785
I am convinced there is a hereafter (life after death)	RL <sub>4</sub>	0.699
I often read books or magazines that contain knowledge about Islam	RL <sub>5</sub>	0.721
I have attended Islamic studies	RL <sub>6</sub>	0.705
I enjoy the activities with Islamic activities, such as recitations of the Holy Quran	RL <sub>7</sub>	0.749
I am convinced that Allah SWT will give things better than expected	RL <sub>8</sub>	0.715
I am willing to contribute to activities related to Islam	RL <sub>9</sub>	0.749
I will distribute my wealth to the poor or orphaned	RL <sub>10</sub>	0.710
I know the limits of consumption in Islam such as buying according to the needs	RL <sub>11</sub>	0.711
I attempt not to and do not consume food or beverages that are forbidden according to Islam	RL <sub>12</sub>	0.766
In Islam, cleanliness of the environment is part of faith, thus I do not litter in the Sakinah/212 Supermarket	RL <sub>13</sub>	0.750
<i>Panel B: shopping orientation level</i>		
Customers have been shopping at the Sakinah/212 supermarket	SO1	0.836
When shopping, customers prefer products with brands that they are familiar with	SO2	0.746
When shopping, customers prefer products that are useful according to the needs	SO3	0.809
Customers prefer to shop in an Islamic nuance	SO4	0.815
Customers prefer products that cost less	SO5	0.743
Customers prefer shopping at nearby places to save time	SO6	0.812
To save time when shopping, customers tend to go toward the counter to purchase the product which the customers plan to purchase	SO7	0.740
Customers have bought goods which they did not intend to purchase	SO8	0.814
Customers often look for information, such as discounts or promotions before shopping	SO9	0.860
Customers feel that they are better shoppers than others	SO10	0.830
After shopping, customers feel happier	SO11	0.831
Customers shop a lot for special deals	SO12	0.757
<i>Panel C: customer behavior</i>		
Customers often shop in Sakinah/212 supermarket	CB1	0.880
Customers more often shop in Sakinah/212 supermarket than elsewhere	CB2	0.850
Customers allocate monthly spending at Sakinah/212 supermarket	CB3	0.786
<i>Panel D: store image</i>		
Sakinah/212 supermarket sells reliable quality products	SI1	0.682
Prices of products in Sakinah/212 supermarket are less than other supermarkets	SI2	0.805
Sakinah/212 supermarket is reachable	SI3	0.769
Sakinah/212 supermarket has ample and free parking area	SI4	0.789
Sakinah/212 supermarket provides a large selection of products such as food, beverages, home supplies, personal care, cosmetics, Muslim clothing, electronics, stationery and Islamic books	SI5	0.843

(continued)

**Table 2.**  
Loading factors and validity test of the components in the model

Indicator	Code	Loading factor
Sakinah/212supermarket is known to always play religious music	SI6	0.867
Sakinah/212 Supermarket is known to facilitate Muslim customers in worshipping, among others by providing a musolah	SI7	0.769
Sakinah/212 Supermarket is known for selling books and magazines that support the customer's knowledge of Islam	SI8	0.855
Sakinah/212 supermarket is known for selling Muslim clothing with a range of models and variants	SI9	0.871
The cashiers in Sakinah/212 Supermarket always give customers change in the form of coins instead of sweets or other goodies	SI10	0.864

Influence of religiosity level

Table 2.

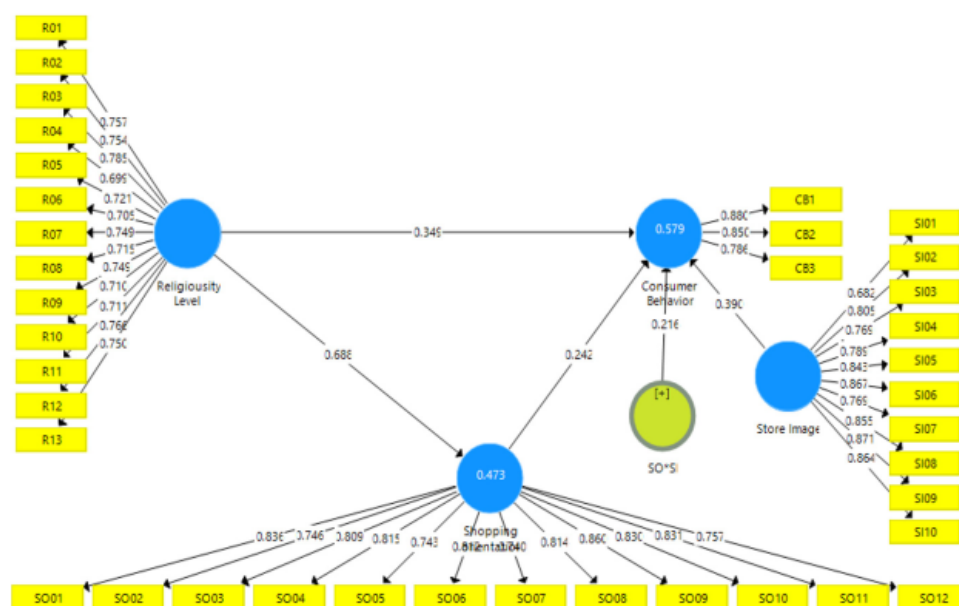


Figure 2. Loading value construct

Average variance extracted (AVE) is used to test the square root of each AVE whether the correlation is greater than each latent construct, the AVE value is used as a requirement of discriminant validity achieved (Ghozali, 2008). The minimum AVE value to declare that reliability has been achieved is 0.50. Based on the data in Table 3, all variables have AVE levels above 0.50 which indicates that all indicators have lower average error rates. Table 3 shows that each variable has composite reliability and Cronbach's alpha value greater than 0.70, the result shows that the reliability of measuring instruments is high, which means that the gauges of each construct are highly correlated, hence, it can be said that all variables or constructs have good reliability.

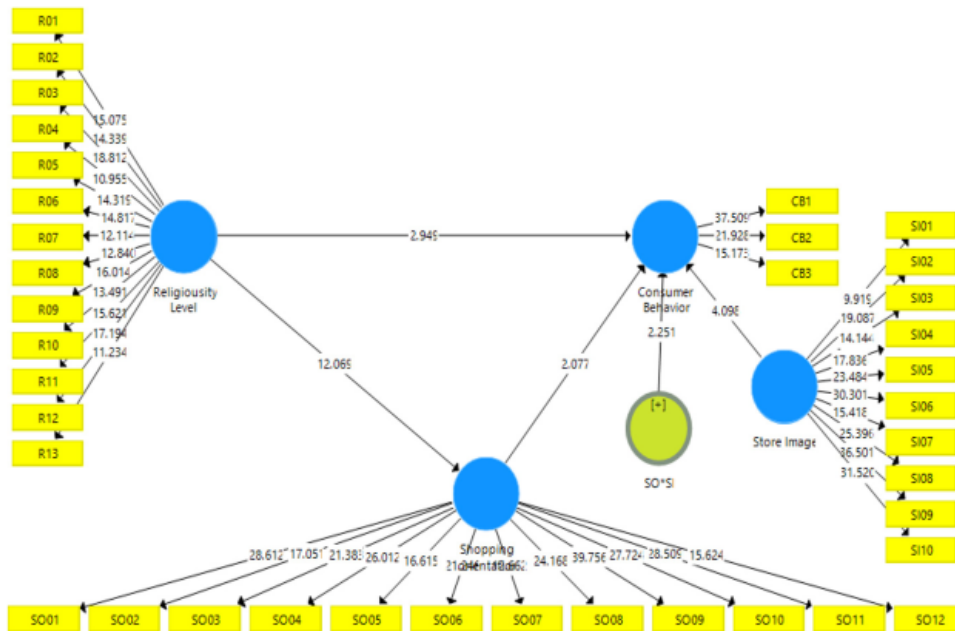
It can be seen from the research findings that the R square for shopping orientation variables is 0.579, which means that shopping orientation is affected by the religiosity level of 58%. For consumer behavior, it is 0.473, which means that this variable is affected by the religiosity behavior level, store image and moderation between shopping orientation and

store by 47%, which means the influence of religiosity on the shopping orientation is greater. Thus, it can be concluded that religiosity more easily influences shopping orientation than consumer behavior. This is due to the orientation of Islamic supermarket shoppers who focus on utilitarian reasons for shopping rather than hedonic. This shows an influence that is greater than the influence of religiosity on consumer behavior **Figure 3**.

**Table 4** can be interpreted as follows: the P values of the religiosity level of Muslim customers toward shopping orientation is 0.000 which is smaller than 0.05 and the *t*-values are 12.069 which is greater than 1.96, therefore, the greater the religiosity level, the greater the shopping orientation. The P values between the moderation of shopping orientation and store image toward consumer behavior are  $0.025 < 0.05$  and the *t*-values is  $2.251 > 1.96$ , it can be concluded that the greater the moderation of store image, the greater the effects of shopping orientation toward consumer behavior. And then, P values of the religiosity level of Muslim customers toward consumer behavior are  $0.003 < 0.05$  and the *t*-values are  $2.949 > 1.96$ , which means the greater the religiosity level, the greater the consumer behavior. Based on the result in **Table 4**, it can be concluded that the three research hypotheses are accepted.

**Table 3.**  
AVE, composite reliability and Cronbach's alpha each variable

Variables	Average variance extracted (AVE)	Composite reliability	Cronbach's alpha
Consumer behavior	0.705	0.877	0.790
Religiosity level	0.543	0.939	0.930
Shopping orientation	0.641	0.955	0.949
Store image	0.662	0.951	0.943



**Figure 3.**  
Bootstrapping result

*Discussions*

*Relationships on religiosity level toward shopping orientation of Muslims.* The research findings show that the religiosity level of Muslim customers in the Islamic Supermarket has a significant impact on the shopping orientation of Muslim customers with the *t*-values of 12.069 > 1.96. This suggests that the first hypothesis is accepted. The result is consistent that religiosity can be used as a better predictor compared to religion and it can be applied to determine consumer behavior. **Spiritual Muslims consider Islam as their basis of submission and they spend moderately** (Bukhari *et al.*, 2019).

The test result of the first hypothesis is consistent with Rehman and Shabbir's (2010) statement that religiosity level affects which products are bought and how the consumers use them. This study supports Mokhlis' research (2006), which claimed that the religiosity level of a customer was found to have a significant influence on his/her shopping orientation. According to Amin (2011), religious obligation refers to the role of religion in affecting one's choices and activities. Amin (2011) said that religious obligation refers to the role of religion in affecting one's choices and activities. Furthermore, the research also aligns with the study of Sood and Nasu (in Mokhlis (2006)) and Essoo and Dibb (2004), which found that a customer with high religiosity or religious commitment tends to be more economical, buying products sold and showing in stores with lower prices. It supports the fifth shopping orientation variable indicator, that is, a respondent with a high level of religiosity prefers products that cost less.

Ullah and Khanam (2018) stated in his paper that clients are also accountable to Allah (SWT) for making Shariah compliant financial transactions. Therefore, clients are supposed to choose which complies with Shariah the most. According to the word Shari'a comes from an Arabic word that literally means "the way" or "the path to the water source." In the context of Islam, Shari'a refers to the clear and straight path that would lead humans to al-Falah – happiness in this world and in the hereafter. Shari'a principles are derived from two main sources: the Qur'an, which is considered by Muslims to be the exact words of revelation from God to Prophet Muhammad and the Sunnah (the acts and sayings of the Prophet as transmitted through traditions known as Hadith). This study also confirms Mokhlis' (2006) statement that a customer with high religiosity tends to be less impulsive when intending to make a purchase in shopping activity. This is consistent with the study on the shopping orientation variable indicator, where a respondent with high religiosity tends to rarely buy things that are not planned to be bought.

Islam is a religion that guides Muslims in every aspect of life, not just in specific acts of worship. For instance, in the Quranic verse, Al Isra':26–27, Allah commands Muslims not to consume or spend extravagantly, but to spend in a way of Allah. Some other guidance, which has been provided for by Islam are how and what to trade, how to interact with others and what can be consumed. Eating and drinking are strictly followed according to the

Direct hypothesis test	<i>p</i> -values	T statistics ( O/STERR )	Hypotheses
Religiosity level of Muslim customer → shopping orientation	0.000	12.069	H1 accepted
Shopping orientation * store image → consumer behavior	0.025	2.251	H2 accepted
Religiosity level of Muslim customer → consumer behavior	0.003	2.949	H3 accepted
Coefficient of determination	<i>R</i> <sup>2</sup> :		
Religiosity → shopping orientation	0.579		
Religiosity → consumer behavior	0.473		

**Table 4.**  
Coefficient  
determination,  
T-testing result and  
accepted hypotheses



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Islamic rules in the everyday life of Muslim society. However, these norms vary between different religious faiths and degree of observation (Shah Alam, 2011).

There is an interesting relationship between gender and shopping orientation. According to research conducted by scientists at the University of Michigan School of Public Health quoted from Discovery News in a study chaired by Daniel Kruger, the differences in shopping behavior between genders, men and women, have been seen, as the days of ancestors in hunting (Yulistara, 2013). However, what is interesting from the results of this study is that there is not too great a difference between the numbers of male customers (43%) and female customers (57%).

This can be understood because the setting of this research is a sharia-based supermarket, which is shown in supermarket brands, namely, Sakinah and 212 supermarkets. Nowadays not only women but also men have a passion for their religious spirituality. Many men and women attend Islamic studying events. Therefore, nowadays, Islamic customers are increasing rapidly not only because of the Islamic knowledge that they study but also the orientation in their lives is also always based on Islamic religiosity.

Nowadays, one's consumption behavior tends to follow trends and lifestyles that are currently prevailing in certain segments, causing individual consumers to tend to consume products that are popular at that time. Environmental factors, especially friends in the office or neighbors are the main factors that cause someone to have the habit of shopping at a sharia supermarket. In this study it was found that many consumers have friends who have a tendency to shop at Islamic shops; hence, they have the same tendency. Thus, in some market segments, namely, the Islamic market, consumer trends can be directed based on Islamic orientation, including shopping orientation. Islamic customers tend to influence each other to shop more frequently at stores that are oriented to Islamic values, even though shopping in other than sharia supermarkets is still done.

*Store image in strengthening shopping orientation effect toward consumer behavior.* The findings show that the store image of Sakinah and 212 Supermarket significantly strengthens the shopping orientation impact on consumer behavior with the  $t$ -values of  $2.251 > 1.96$ . This suggests that the second hypothesis is acceptable. The results are consistent with the research conducted by Hasan *et al.* (2010) which concluded that the store image affects the shopping orientation toward consumer behavior. Accordingly, the stronger and more positive the store image is, the more positive the customer's shopping orientation is toward consumer behavior and vice versa. Store image is one of the most important distinctive features which provide substantial benefit for retailers (Konuk, 2018). Hassan *et al.* (2010) stated that variable interactions indicate that an economical buyer, as the indicator in the shopping orientation, is determined to be a store customer only if the store image acts as the moderator through a brand name. This study is also congruent with Osman's research (in Mokhlis, 2006), stating that an economical buyer, as a shopping orientation indicator, will shop in stores based on the shopper's perception about the price of goods, offered at a lower price than those in other stores. Karki stated further (2000) that economic buyers tend to shop in stores that are most profitable for them; therefore, a store always tries to change its image.

Consequently, the research shows that the store image relationships significantly strengthen the impact of shopping orientation on consumer behavior. In this study, the majority of customers were adults. It caused awareness from Muslims to revive the economy among Muslims because currently in Indonesia, solidarity among Muslims and religious communities increases continuously. People of this age are more likely to search for everything that can improve the side of religiosity in them. Thus, consumers who already have financial independence, and with the existence of a store image, where the supermarket

“Sakinah” and “212” supermarket is imaged as a sharia supermarket, have more freedom to choose to shop at the store, which has Islamic image values.

*Religiosity toward consumer behavior of Muslim customers.* The findings of the research show that religiosity level significantly affects consumer behavior of Muslim customers with the  $t$ -values of  $2.949 > 1.96$ . This suggests that the third hypothesis is acceptable. The results are consistent with the research conducted by McDaniel and Burnett (in Mokhlis, 2006), emphasizing the importance of religiosity influence toward shopping behavior in retail stores. Hudaib and Haniffa (2009) stated that Islam, as a way of life, dictates practically every act and moment in life (Patai, 1952) and recognizes man not only as homo economicus (economic man) but also homo ethicus (ethical man) and homo religiosus (religious man). According to Sheth (1981) in Usman (2017) stated that religiosity can be considered as a substitute for a personal value in Shopping Preference Theory. He says that “an individual’s personal values and beliefs about what to look for when shopping for various products and services reflect the shopper’s personality and may be determined by personal traits such as sex, age, race, religion and types of works”.

In this study, from the customer types of work, they have more independent behavior. They tend to shop by using economic principles and looking for items at lower prices. They do not shop at cooperatives in the office where they work, but rather look for what suits their vision, which is to consume products that can increase their religious level, including shopping places. They also prefer to shop at supermarkets near their homes which are more visible in their religious values while at the same time doing other activities at home. Customers with high religiosity perceive friendly sellers, shopping efficiency and quality products as the most important aspects in selecting a retail store. On the other hand, the research is also consistent with Mokhlis’s study (2006) which concludes that religiosity level significantly affects the forming of consumer behavior in a retail store compared with religious group variables. This is because religiosity contains religious values and ideals which are adopted and practiced by an individual of a certain religion. The research shows that customers who have high religiosity levels tend to shop more frequently here than in other stores.

Misanam (2008) says that consumers who have high spirituality tend to shop at the supermarket for buying halal products. Consuming activities for goods or services that are lawful and beneficial (thayyib) will give blessings to consumers, if done with the following conditions: the goods or services consumed are not illegal goods, such as pork, blood, carcasses and usury. Also, the amount of consumption is not excessive and is intended for worship and obtain the blessings of Allah. In addition, it is certain that consumers will also experience maslahah (happiness in Islamic terms) in consumer goods or services in the form of benefits and goodness while living in the world.

### Conclusions and implications

Based on the discussions, the following conclusion can be drawn: the religiosity of Muslim customers significantly affects consumer behavior and shopping orientation. Furthermore, the store image significantly moderates/strengthens the impacts of shopping orientation toward consumer behavior of Muslim customers. Nowadays, there is a rising trend as society begins to see that the key to the success of a business is when it touches on the spiritual aspect. Customers with high religiosity would prefer high-quality products and customers who have different levels of religiosity will establish different shopping characteristics and behavior. These eventually form an orientation in shopping. It can be created by constructing an image, which strengthens the shopping orientation to increase the perception of store quality and encourages people to become the supermarket’s

customers. This research contributes to enriching the current literature on Shariah businesses, especially on Islamic supermarkets and their effective attributes for Muslim communities.

The implications of the study are, the study extended the understanding of the Islamic supermarket such as Sakinah and 212 supermarket establishment and development. Furthermore, this study has provided a deeper interpretation of Muslim customer attitudes and behaviors, which has had less attention in the context of supermarket customers. This study provided necessary suggestions and guides to Islamic supermarket businesses and developers to implement market strategies focused on Muslim customers. Therefore, the practitioner should consider Islamic supermarket factors verified in this study and add the optional attributes that are advantageous to Muslim customers. This study also suggests that governments and related authorities consider new strategies to enhance the performances of the Islamic Supermarket by fully supporting potential ventures, entrepreneurs and start-up businesses related to Islamic supermarkets.

#### Limitations and future research

The results of the study have made several contributions, however, this research still has some limitations. The sample size used in this study was only focused on Indonesians Muslim customers, which could possibly have different perspectives from respondents of another country. Future research can be carried out in different countries to examine generalizations of theoretical models that researchers propose further. Moreover, this research only focuses on the store image as the variable that moderates the influence of religiosity level on shopping orientation and customers' behavior toward sharia supermarkets in Indonesia. Future research can include other factors such as trust, loyalty and many more. Additionally, this research is conducted with a quantitative approach only, future research can also conduct research with a qualitative approach that is essential to explore the respondents' answers further.

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