

Does religious knowledge level affect brand association and purchase intention of luxury cars? Case of the Lexus cars in Indonesia

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Abstract

Purpose – This study aims to analyze the role of religious knowledge level in influencing customers' brand association and purchase intention of luxury cars by focusing on the Indonesian context and taking the Lexus brand as a case in point.

Design/methodology/approach – A sample of 159 respondents was taken from a population of Muslim consumers who live in Java province, Indonesia, and who have not had Lexus luxury car but have had other cars before. Using a quantitative research approach on primary data collected in several cities in Indonesia, the study adopts the partial least square as a method of analysis.

Findings – The study shows that brand association positively and significantly influences Muslim consumers' attitudes on luxury cars, in this case, the Lexus brand. More importantly, the level of religious knowledge among Muslim consumers is shown to significantly weaken the influence of consumer attitudes toward purchase intention on luxury cars. The study also shows that brand association has a significant influence on Muslim consumers' purchase intention on luxury cars.

Research limitations/implications – This study only explores the consumers' perceptions based on their income levels. Further details of the consumers when making purchases of the luxury cars are not being considered; this includes who the decision-maker is, gender and education level.

Practical implications – There are several important implications that come from this study, especially on the risk of after-sales that will be experienced by luxury car owners, in this case, the Lexus brand. Luxury car manufacturers should show and highlight different characters in representing each variant or each type, to be more reflective of the intention and personalities of consumers who purchase luxury cars and not only to show the impression of owning the luxury cars.

Social implications – There are also social implications of this research where although middle- and high-income consumers do not always intend to buy luxury cars due to the role of religiosity that directs the Muslim consumers to evaluate whether it is really necessary to buy the luxury cars.

Originality/value – There has been a gap in the literature in assessing the role of religious knowledge level in affecting brand association as well as purchase intention, especially from a quantitative research



approach and particularly focusing on the Indonesian context. This study including in responsible consumption as a good customer, which is one of Sustainable Development Goals items.

Keywords Attitude, Purchase intention, Brand association, Responsible consumption, Luxury cars, Religious knowledge level, Muslim consumer attitude

Paper type Research paper

Introduction

In recent years, the automotive industry in Indonesia has again shown an upward trend after being affected by the global economic slowdown. This is indicated by the high supply and demand for motor vehicles, especially cars, which recorded a historical high sales figure of one million cars in 2019 (Gaikindo, 2020). The number of car sales reached 1,985,553 units, and amid a growing market, Indonesia is now the largest automotive market in Southeast Asia for the past four years (Association of Southeast Asian Nations Automotive Federation, 2020). Toyota's luxury brand "Lexus" began selling the luxury LM350 multipurpose vehicle (MPV) in Indonesia starting June 2020. The presence of the LM350 has become new ammunition for Lexus in Indonesia to spur its sales. Data compiled by the Association of Indonesian Automotive Industries (Gaikindo) shows, between January–May 2020, Lexus Indonesia's total retail sales were 351 units (www.motoris.id). The huge market potential in Indonesia has made the global players in the automotive industry such as Honda, Yamaha, Toyota and Daihatsu continue to compete for a bigger market share in the automotive industry in Indonesia. Of late, even the premium-class automotive brands such as Mercedes-Benz, BMW, Audi and Lexus are also competing to become major players in the automotive industry within its class in Indonesia.

In the luxury car segment, the market potential is quite large given the growing number of upper and middle-class populations in Indonesian society. Despite this, the share of the luxury car segment is still small at around 1.0% of the total national automotive market. Interestingly, the premium class car market which has been dominated by the European and German carmakers, has a new competitor, namely, Lexus which is a premium brand made in Japan. Toyota, which is a major player in the upper-middle market, has introduced Lexus as a premium class luxury car brand that is now able to compete with the European made luxury cars such as Mercedes-Benz and BMW. Ever since its introduction to Indonesia's car market in 2007, Lexus currently ranks third in total sales after Mercedes-Benz and BMW. In terms of sales growth, it turns out that Lexus has recorded the most significant growth reaching 376% compared to 2018, making Lexus a market leader in its class, reflecting increasing interest in the Lexus cars among the Indonesians.

New entrants into the car market such as Lexus are expected to face stiff competition, especially from the existing players who have got a long presence and are more well-known among the customers. New companies must be able to position themselves and form strong and positive brand associations in the minds of consumers. Brand associations that are formed are intended to help process and compile information, differentiate or position the brand, provide reasons to buy and create a positive attitude toward the brand or product (Simamora, 2001). A positive attitude toward a brand or product results in a positive relationship with consumers' buying intentions for a particular brand or product (Schiffman and Kanuk, 2007). As illustrated by Ratnasari *et al.* (2020a, 2020b, 2020c, 2020d, 2020e, 2020f), which stated that the positive perception of patients using health services has an impact on health tourism services. Moreover, Park and Cheon (2019) suggested that attitude toward the parent brand has a statistically significant effect on both brand extension evaluation and social proof message. Not only when the consumer had a negative attitude toward the umbrella brand were there were effects on attitude toward brand extension and

purchase intention but also when there was a high brand extension evaluation and social proof message.

Perceived brand globalness is a distinctiveness cue. In countries with a non-Caucasian majority, Association of Southeast Asian Nations economic community (AEC) is decoded as a globalness cue and, hence, preferred to advertising with local models for a luxury car brand. The higher perceived suitability of Il-Caucasian models as a reference group for luxury car buyers in these countries renders AEC the better distinctiveness cue. As a consequence, consumers in China and Japan still prefer the more conventional “Western globalness” to a newer “Multi-Ethnic Globalness” for a luxury car brand with a perceived Western origin (Strebinger *et al.*, 2018). Yang *et al.* (2018) found that global identity is positively related to purchase intention of luxury products, mediated by the perceived functional, individual and social value of luxury. The results demonstrated that materialism and cultural value (horizontal-vertical collectivism and vertical individualism) can serve as moderators of the effects of status motivation and purchase intention of the green-luxury car. Another result theoretically and empirically showed that materialism, vertical individualism, horizontal collectivism and vertical collectivism enhance the positive effects of status motivation on customer purchasing behavior for a green-luxury car (Ali *et al.*, 2019).

Brand attributions, benefits and attitudes are important sub-factors of brand association influencing brand self-identification. Brand association affects corporate brand loyalty through the mediation of brand self-identification. Brand attitude as a sub-factor of brand association exerts a more powerful effect on self-identification than on other factors. The application of Islamic teachings is certainly different depending on the level of religious knowledge possessed by each Muslim individual. The level of religious knowledge in question is the extent to which a person knows, understands and applies the teachings of his religion in the daily life of at least knowing the basic things about the basis of faith or beliefs, scriptures and certain activities regarding religious teachings (Ancok and Nashori Suroso, 1994). Faith is reflected through daily life in the form of attitudes, behaviors, lifestyles and perspectives so that it becomes a benchmark that provides a worldview in influencing human personality, including in the consumption and expenditure activities of property (Muflih, 2006).

The result of Memon *et al.*'s (2019) study indicates that perceived behavioral control and attitude have a significant and positive influence over halal purchase intention. Furthermore, no moderation effect of religiosity could be found in their study. In this regard, Islam teaches that a Muslim should prioritize needs rather than desires. The faith also teaches its followers to be wise in spending wealth, not to be wasteful or stingy, not to be excessive and must not forget to maintain a balance between meeting worldly needs and the hereafter. Thus, based on the principles and ethics of consumption and expenditure of property in Islam, it is expected that the higher the level of religious knowledge, the greater likelihood that a Muslim consumer will adjust his attitude and behavior by obeying the teachings of Allah SWT to avoid things that are disliked by Allah SWT such as being wasteful and lavish. On the other hand, Islam does not forbid ownership of any goods or beautiful goods such as premium class goods, which in the context of the current discussion – premium class cars.

Several studies in this field have shown a variety of interesting findings. Tjahjono (2014), in his study on “Religiosity and Intention to Buy Luxury Goods among Young Indonesian Muslims,” highlighted that although Muslim consumers’ responses are different, religious factors and religious knowledge are two aspects that cannot be ignored, especially for a Muslim consumer. Some consumers think that as a Muslim, they should live a simple lifestyle despite having a high economic capability, while some others consider that having

premium goods is something that is permissible and does not conflict with religious values. [Hanzaee et al. \(2013\)](#) also found that the results of research on the Muslim consumers in buying premium items are very unique and more complex because religion also determines all aspects of their lives. Unfortunately, there remains a gap in the literature on the role of religious factors in affecting consumer behavior. In view of this, the current study aims to determine the effect of brand associations on the purchase intention through attitudes that are moderated by the level of religious knowledge of Muslim consumers in luxury cars by specifically considering the context of Indonesia. Although there are papers that discuss luxury cars, to the best of the authors' knowledge, there are no studies that discuss the relationship between luxury cars and Muslim religiosity, except for research by [Forghani et al. \(2019\)](#). However, they used a qualitative study, whereas this study used a quantitative approach and added more variables such as brand association and attitude. This study also uses the religiosity variable as a moderating variable which has never been done in previous research on luxury cars to the best of the authors' knowledge.

Literature review

Brand association and consumer attitude

Brand association is a core dimension of brand equity that plays an important role in influencing the formation of a consumer attitude toward a brand or a product and ultimately influences purchasing decisions and brand loyalty ([Keller and Aaker in Yalcin et al., 2009](#)). Consumer attitude will show a tendency to respond consistently to something that is liked or disliked to the attention given to an object ([Schiffman and Kanuk, 2007](#); [Prasetyo et al., 2020](#)). It is a reflection of the overall evaluation of the association of a brand, product, object or activity ([Hoyer and MacInnis, 2008](#); [Sodiq et al., 2020](#)). Thus, attitude is a way of interpreting thoughts, feelings and actions that greatly affect a person's lifestyle ([Hawkins and Mothersbaugh, 2010](#); [Santoso et al., 2020](#)). As stated by [Ratnasari et al. \(2019a, 2019b\)](#) and [Ratnasari and Rahmandani, 2020](#), customers are the controller of the performance produced by the service or product provider. The brand association that is formed is then evaluated as a whole by consumers through three components that shape consumer attitudes, namely, cognitive component, affective component and behavioral component. The cognitive component is in the form of consumer knowledge and confidence in a brand. The more positive the consumer's knowledge and confidence in a brand or product, the easier it will be for the consumers to recall that brand. The affective component represents the reaction of emotions and feelings of consumers to a brand, while the behavioral component represents the clarity of individual behavior toward a brand ([Aaker, 1996](#)).

[Kim et al. \(2018\)](#) found that conservatives desire for luxury goods stems from the goal of maintaining status and offers insights into how luxury brands can effectively tailor their communications to audiences with a conservative ideology. The findings by [Jain \(2019\)](#) stated that the conspicuous value is the most significant determinant of luxury purchase intention, followed by the experiential value, susceptibility to normative influence and utilitarian value. With regard to the role of religion on purchase intention, [De Run et al. \(2010\)](#), in [Naseri and Tamam \(2012\)](#), highlighted that religion could significantly influence a person's attitudes, values and behavior both at the individual level and the social level. Muslim consumer perceptions are born from Islamic teachings ([Ratnasari et al., 2019a, 2019b](#)). The attitude of Muslim consumers toward a product or brand in the form of a tendency to like or dislike is a manifestation of their faith and belief as a Muslim. Thus, the stronger and more positive brand associations that are embedded in the minds of Muslim consumers, the more positive are their attitudes to a particular product or brand. The

weaker and negative brand association formed, the more negative the attitude of the consumers toward the product or brand, vice versa (Yalcin *et al.*, 2009; Ratnasari, 2020):

H1. Brand association significantly influences Muslim consumer attitudes on luxury cars.

Religious knowledge level and attitude toward intention to buy luxury cars

Muflih (2006) argues that in Islam, the behavior of a Muslim consumer must show the relationship between himself and Allah SWT. Every action is a reflection of the faith and devotion of a human being to Allah SWT. Religion is a key element to describe a cluster of beliefs or beliefs (Haque, 2010; Rofiqoh *et al.*, 2021). According to Iranmanesh *et al.* (2020), religiosity reflects the level of an individual's compliance with religious laws. Individual with strong religiosity is likely to consciously ensure that the decision of purchasing behavior he made will not break the religious laws (Vanany *et al.*, 2019; Rofiqoh *et al.*, 2020; Mustika *et al.*, 2020). Muslims are open to considering perspectives from varied sources – but these are then filtered according to an Islamic paradigm (Wilson and Liu, 2011; Mustika *et al.*, 2020). Moral licensing was shown to drive these effects such that a moral (marketplace) mindset produced fewer negative moral emotions and more positive evaluations of luxury goods for those high (low) in primed religiosity (Minton and Geiger-Oneto, 2019).

The positive attitude of consumers that is formed certainly affects and increases consumer purchase intentions. However, for Muslim consumers, this positive attitude does not necessarily arouse Muslim consumers' buying intentions for luxury goods since there are specific considerations relating to the guidance of Islam regarding consumption and expenditure on luxury goods. Based on the Islamic consumption guidelines, which encourage Muslims to avoid excessiveness and indulgence, some people think that highly religious individuals are not into fashion and do not consider buying luxury brands; meanwhile, in Indonesia, some religious Muslims consider other luxury consumers guilty in the eyes of God (Tjahjono, 2014; Abalkhail, 2020). Wilson and Hollensen (2013) argued that for the faithful individuals, consumption time horizons are posited to be longer, as they believe in an afterlife, and their behavior in the here and now will affect their status in the hereafter. In Islam, luxury (*Taraf*), which linguistically means vanity and arrogance due to living a life of ease and comfort, is forbidden. The *taraf* which Allah has prohibited and considered as sin is the one that linguistically means haughtiness and arrogance due to ease of living, but not the ease of living itself, for Islam does not have a negative effect on attitude toward luxury but toward vanity and arrogance (Dekhil *et al.*, 2017; Kinanti *et al.*, 2020). The way of viewing, attitudes, behavior and lifestyle of Muslim consumers certainly differ between one Muslim and another depending on the level of religious knowledge. The level of religious knowledge of a Muslim also plays a role in the consumption and expenditure activities of wealth (Ratnasari *et al.*, 2020a, 2020b, 2020c, 2020d, 2020e, 2020f). For Muslims, their action and behavior, including consuming and spending wealth, are expected to be able to actualize sharia *maqashid* to create *mashlahah* and balance in life. Hence, the operational definition of the level of religious knowledge is the extent to which Muslim consumers know and understand the teachings of the Islamic religion based on guidance from the teachings in the *Qur'an* and *as-Sunnah*, which are applied in everyday life. The level of religious knowledge that is referred to in this study is the extent to which someone knows, understands and applies the teachings of his religion in daily life. The minimum of religious knowledge discussed is to know the main things about the basics of belief or faith, rituals, scriptures and traditions associated with certain activities (Ancok and Nashori Suroso, 1994, p. 78).

Thus, it is anticipated that, in the context of a Muslim consumer, the higher the level of religious knowledge, the more likely the consumer will adjust his attitude and behavior by

obeying the teachings of Allah SWT to avoid things that are disliked by him such as wasteful and extravagant. Specifically, for luxury goods, it is expected that the level of religious knowledge weakens the influence attitude toward Muslim consumers' buying intentions:

H2. The level of religious knowledge weakens the influence of attitudes on the buying intentions of Muslim consumers on luxury cars.

Brand association and intention to buy luxury cars

One of the objectives of forming brand associations is to generate reasons for consumers to buy. The study by [Yalcin et al. \(2009\)](#) has shown that brand associations influence consumer purchase intentions in favor of those brands. Various kinds of attributes in brand associations can form unique meanings in the minds of consumers, for instance, price, marketing methods, location, style, global perception, reputation, quality, service, etc., that characterize a brand or product that distinguishes it from other brands. Thus, it can be concluded that brand associations are formed with the aim of increasing consumer purchase intentions both directly and indirectly. [Sedianingsih et al. \(2019\)](#) stated that the quality, equipment, management, price, benefit comparisons and communication affect the intention. [Ratnasari et al. \(2020a, 2020b, 2020c, 2020d, 2020e, 2020f\)](#) also supported that purchase intention is influenced by the brand both directly or indirectly.

Purchase intentions are influenced by the brand associations, the feelings attached to a brand as well as the brand's personality were found to have stronger relationships with purchase intention. Brand image is considered to consist of associations that consumers attach to a brand ([O'Cass and Lim, 2002](#); [Ratnasari et al., 2020a, 2020b, 2020c, 2020d, 2020e, 2020f](#)). A brand image can strengthen a consumer's purchase intention; hence the creation of brand attachment would enable producers to obtain long-term profits and avoid losing customers to competitors. In addition, a brand attachment represents an effective connection between customers and brands. In contrast, a brand image concerns the rational perception of a brand, the effects of individual value, social influence and brand image on brand attachment and purchase intention toward luxury brands ([Ku and Lin, 2018](#)). It shows that the purchase of a luxury automobile does require extensive information search ([Boonyanuson, 2018](#)). Based on the study done by [Pourazad et al. \(2019\)](#), the emotional consumer-brand relationship (E-CBR) has a significant positive impact on the intention to purchase a luxury brand's extension and mediates the relationship between consumers' attribute associations about the luxury brand and the emotional bond between the consumer and that brand:

H3. Brand association significantly influences Muslim consumers' purchase intentions on luxury cars.

Methodology

This study consists of one independent variable, namely, Brand Association (BA), one intervening variable, namely, Consumer Attitude (CA), one moderation variable, namely, Level of Religious Knowledge (LRK) and one dependent variable, namely, Intention to Buy a Luxury Car (IB) ([Figure 1](#)). The four variables were measured using a modified Likert scale, in the form of a four-point Likert scale, ranging from "1" (strongly disagree) to "4" (strongly agree), while neutral answers were eliminated. This was done for several reasons: neutral answers often provide multiple meanings, having neutral answers raises the tendency of

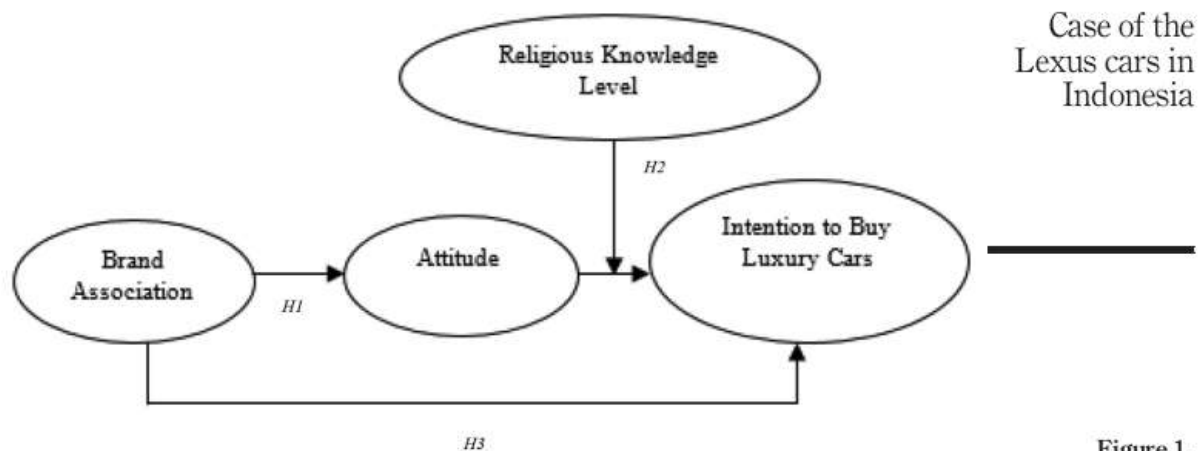


Figure 1.
Conceptual model

Sources: Yalcin *et al.* (2009), Naseri and Tamam (2012)

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respondents to answer to the middle and they cannot show the tendency of respondents' answers to agree or disagree which results in the capture of information data more perfectly by the researcher. The availability of the middle answers can lead to a central tendency effect, especially for those who are unsure about the direction of the respondent's opinion, in the direction of agreement or the direction of disapproval. Providing that answer category will eliminate a lot of research data, thereby the amount of information that can be extracted from the respondents was reduced (Hertanto, 2017). Hence, it was measured by asking respondents questions in the form of a four-point Likert scale, ranging from "1" (strongly disagree) to "4" (strongly agree). The data of this study were obtained from the primary data through the distribution of questionnaires to the respondents.

The sample characteristics or the specific characteristics of the population used in this study are Muslim consumers who live in Java province, Indonesia, with socio-economic status of category A (middle up and above income) and do not yet have a luxury car but already have had a car before. According to *World Population Review* (2020), the number of Muslim populations in Indonesia has reached 229 million or covers about 87.2% of the total population. Meanwhile, the total Muslim population in Java Island is 135 million or 93% of the total population of Java Island (BPS Jawa Timur, 2018). East Java has the largest area among the six provinces in Java Island and has the second largest population in Indonesia after West Java. East Java is bordered by the Java Sea to the north, the Bali Strait to the east, the Indian Ocean to the south and Central Java Province to the west. The East Java region also includes Madura Island, Bawean Island, Kangean Island, as well as a number of small islands in the Java Sea (Masalembu Islands) and the Indian Ocean (Sempu Island and Nusa Barung). The province is inhabited by various ethnic groups, including Javanese, Madurese and Chinese-Indonesians. Most of the people in East Java are Muslim which covers 96% of the total population (*jatim.bps.go.id*). The sampling technique used in this study is a combination of incidental sampling and purposive sampling. The intended incidental sampling is a sampling technique based on coincidences whereby in this condition, anyone who accidentally or incidentally meets with the researcher can be used as a research sample if the person who happens to meet matches the data source (Sugiyono, 2012). While purposive sampling is samples taken with a specific purpose and objective, meaning that someone or something has the information needed for the researcher. The number of samples used in this

study is 159 people. To analyze the aforementioned hypotheses, this study used a quantitative approach, with partial least square (PLS) used as the analysis technique. In addition, PLS can be used as a confirmation of theory which is used to build relationships that do not yet have a theoretical basis or for testing propositions (Chin, 1998).

Glock and Stark (1965) mentioned that there are five "universal" dimensions, namely, ideological (belief), intellectual (knowledge or cognitive), ritualistic (overt behavior traditionally defined as religious), experiential (experiences defined as religious in the sense of arousing feelings or emotions) and consequential (the effects of the other four dimensions applied in the secular world). In the present study, knowledge of the religion or intellectual was examined as a moderator variable. The indicators were developed from five aspects raised by Glock and Stark (1965) in Ancok and Nashori Suroso (1994, p. 77) and Ratnasari (2019), which were then adjusted to the conditions in the field, namely (Table 1).

Results

The results obtained from this study show that the majority of luxury car enthusiasts are male with an age range of over 46 years who hold a postgraduate degree. Based on their jobs, the majority work is a private employee with an expenditure rate of more than 9 million per month. The intention to buy a luxury car is a necessity for the family's comfort and to get a more spacious vehicle. In line with the results of Handoyo's (2013) research, it turns out that among MPV car brands, the MPV car users are the largest, most of whom are influenced by their families. The reasons for being attracted to this type of car are mostly because of its comfort and large capacity, with the purchasing time of when they need it. If a man rides a luxury car, it is usually indicated that he is an established and attractive person. Women also frequently consider the social and economic status of a man based on the car he owns (Dunne and Searle, 2010). This is in accordance with Kotler and Armstrong's (2008) statement that a luxury car can be categorized as high involvement, and if you want to have it, the owner is supposed to be someone who has met his basic needs. Therefore, the consumer's decision to buy a luxury car will undergo several considerations, from the aspect

No.	Indicators
1	Consumers understand the basic teachings of the Islamic religion, especially regard to consumption ethics in Islam which forbid luxury
2	Consumers understand the consumption ethics in Islam that teaches to spend wisely by prioritizing needs
3	Consumers understand that the expenditure must be accompanied by the purpose of worshipping Allah SWT
4	Consumers understand the main points of the teachings of Islam, especially regarding the principle of spending wealth in Islam that is proportionate to both the world and the hereafter
5	Consumers feel closer to Allah SWT after performing the act of worshipping (prayer/zakat/ fasting/pilgrimage/alms)
6	The motivations to consume and spend wealth are to worship Allah SWT
7	Consume and spend wealth through careful consideration
8	Consume and spend wealth to meet the needs of family consumption
9	Consumers feel inner peace after carrying out the teachings of Allah SWT
10	Consumers try to practice the teachings of Islamic ethics toward their attitude in deciding every aspect of life
11	Consumers try to practice the teachings of Islamic ethics in their behavior of daily life, including the act of consuming

Table 1.
Indicators of
religious knowledge
level

of income to psychological aspects. Knowing and recognizing a brand is important for the desired product so that it will not be difficult to get the product in every distribution network owned by the company (Simamora, 2008). Awareness of a brand is an attitude that consumers must have to be able to make choices on the choice of luxury cars. Likewise, the level of religious knowledge becomes the control for purchasing luxury cars so that unnecessary and wasteful behavior does not occur. The respondent profiles are presented in Table 2 (Table 3).

In the PLS analysis technique, the outer model test results show that all variables and indicators are proven to be reliable, and their validity had been confirmed before the inner model test was performed. The inner model test is used to test whether there is a relationship between variables. The following are the results of the inner test of this research model (Figure 2).

Based on Table 4, it can be interpreted as follows.

The estimated coefficient of brand association toward consumer attitudes is 0.784. The coefficient is positive which indicates that if the brand association is strengthened, the better and more positive is the attitude of consumers toward luxury cars and vice versa. The magnitude of the estimated coefficient of attitude toward buying intention moderated by the level of religious knowledge of Muslim consumers is 0.272. The coefficient is a positive sign that if the higher the level of religious knowledge of Muslim consumers, the influence of attitudes toward Muslim consumers' buying intentions on luxury cars will be stronger, and vice versa. The estimated coefficient of brand association on Muslim consumer purchase

Demographic variable	Frequency	(%)
<i>Gender</i>	99	62
Male	60	38
Female		
<i>Age group</i>	0	0
18–24 years old	16	10
25–31 years old	30	19
32–38 years old	45	28
39–45 years	68	43
>46 years old		
<i>Educational level</i>	2	1
Undergraduate degree	11	7
Junior high school graduate	14	9
Senior high school graduate	37	23
Diploma (vocational college)	70	44
Master's degree	25	16
Doctoral degree		
<i>Occupation</i>	3	2
Student	65	41
Private employee	29	18
Public sector employee	11	7
Housewife	51	32
Self-employed		
<i>Total monthly expenditure >IDR 9,000,000.00</i>	132	83
IDR 6,000,000.00–IDR 9,000,000.00	27	17
IDR 3,000,000.00–IDR 6,000,000.00	0	
< IDR 3,000,000.00	0	

Table 2.
Respondent profile

JIMA

intentions is 0.233. The coefficient is a positive sign which if the higher the association of luxury car brands, the higher the intention to buy Muslim consumers toward luxury cars, and vice versa.

Table 5 can be interpreted as follows.

There is a significant influence of brand association on consumer attitudes with a value of t -values $21.279 > 1.96$. With this result, the research hypothesis is accepted. There is a significant influence of attitudes toward purchase intention which is moderated (strengthen) by the level of religious knowledge of Muslim consumers with a value of t arithmetic $5.300 > 1.96$. With this result, the research hypothesis is accepted. There is a significant

Variables relationship	Cronbach's alpha	rho_A	Composite reliability	Average variance extracted (AVE)
Attitude	0.829	0.843	0.876	0.543
Attitude*Religious Knowledge Level	1.000	1.000	1.000	1.000
Brand Association	0.891	0.893	0.912	0.536
Intention to Buy Luxury Cars	0.745	0.745	0.887	0.797
Religious Knowledge Level	0.911	0.916	0.924	0.528

Table 3.
Composite reliability and validity

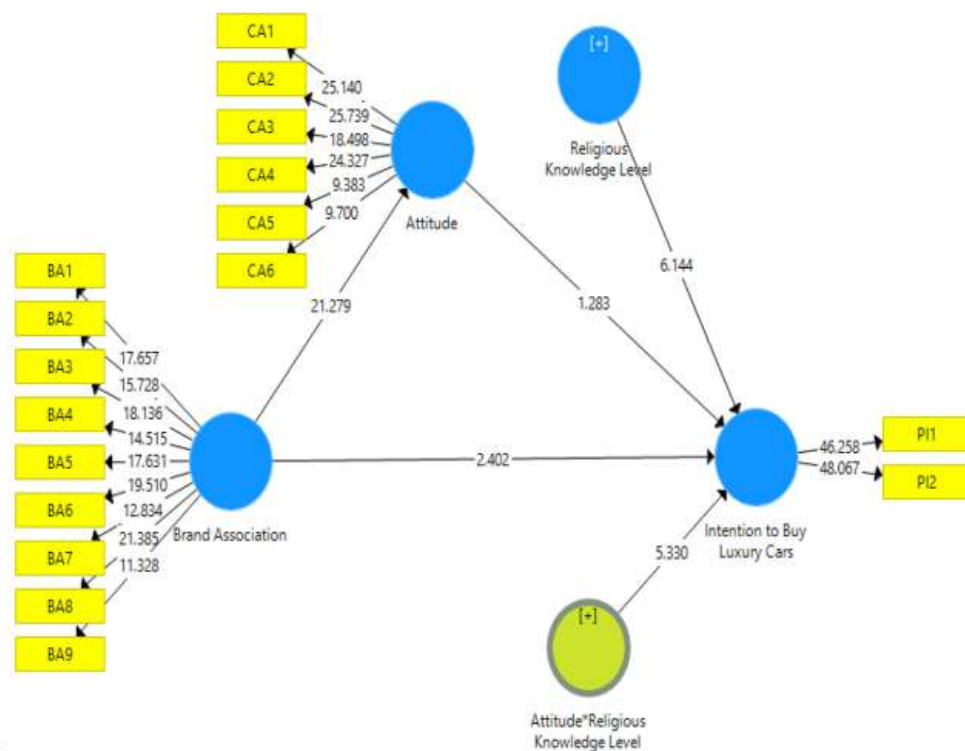


Figure 2.
Path diagram (Inner model)

8 effect of brand association on Muslim consumer purchase intention with a t -values of 2.402 < 1.96. With this result, the research hypothesis is accepted.

After ascertaining that all variables are influential, the next step is to determine the effect of exogenous variables on endogenous variables. The results showed the magnitude of the influence of brand association variables on consumer buying intentions of 0.458 or 45.8%, while the rest were influenced by other variables not examined in this study. The magnitude of these other variables is 54.2%. Furthermore, the influence of attitudes toward purchase intentions which are moderated by the level of knowledge of Muslim consumers' religion by 0.221 or 22.1%, the rest are moderated by other variables not examined in this study. The other variable is 73.9% (Table 6).

Discussion

The effect of brand association on consumer attitude

8 The above results showed that the Lexus luxury car brand association has a significant effect on consumer attitudes with a t -values of 21.279 > 1.96, indicating that $H1$ can be accepted. These results are consistent with the theory put forward by Keller (2003), Aaker (1991) and Grime *et al.* (2002) that brand associations influence consumer attitudes toward brands and can create positive attitudes toward brands. This finding is well supported by the results of the study put forward by Yalcin *et al.* (2009), which states that brand association has a significant positive effect on attitude. In line with Ratnasari *et al.* (2020a, 2020b, 2020c, 2020d, 2020e, 2020f), it was found that store image significantly strengthens

Variable relationship	Path coefficient (original sample)
Brand Association → Attitude	0.784
Attitude → Intention to Buy Luxury Cars (Moderated by Religious Knowledge Level)	0.272
Brand Association → Intention to Buy Luxury Cars	0.233

Table 4.
Coefficient value

Variable relationship	t statistics (O/Standar Error)
Brand Association → Attitude	21.279
Attitude → Intention to Buy Luxury Cars (Moderated by Religious Knowledge Level)	5.330
Brand Association → Intention to Buy Luxury Cars	2.402

Table 5.
Testing the effect of
variables

Variables relationship	Acceptance and rejection
Brand Association → Attitude	Accepted
Attitude → Intention to Buy Luxury Cars (Moderated by Religious Knowledge Level)	Accepted
Brand Association → Intention to Buy Luxury Cars	Accepted

Table 6.
Acceptance and
rejection of
hypotheses

the influence of shopping orientation on Muslim consumer behavior. The results of this study are also strengthened by research conducted by O'Casey and Grace (2003), which shows that brand associations have a very strong influence on consumer attitudes toward brands. Thus, the stronger and positive the brand association being built, the more positive the consumer's attitude toward a brand. Likewise, the weaker and more negative the brand association formed, the more negative the consumer's attitude toward the brand. The indicator of brand association variables that get the lowest answer is "luxury cars can make people who use them more confident and increase self-esteem, and the price of luxury cars is balanced with the quality and services provided to consumers." This could be due to luxury cars being less enhanced or strengthening brand associations that can cause confidence in Muslim consumers.

The Lexus luxury car price indicator is balanced with quality and the services provided to consumers which gets the second-lowest average answer value because, according to some Muslim consumers, the perception of the quality and service of luxury cars is not commensurate with the price offered by luxury cars. Perception of inadequate prices offered by luxury cars with quality and service can occur due to the lack of strong brand associations on luxury cars that reflect the quality of luxury cars. It may even need to be improved or in terms of its quality and service so that luxury car brand associations regarding quality and good service commensurate with the price offered by luxury cars are getting stronger because some Muslim consumers see that the resale price of luxury cars can drop dramatically to hundreds of millions of rupiah from the purchase price. Based on the distribution of consumer answers related to Muslim consumer attitudes toward luxury cars, it is shown that consumer indicators like the impression of luxury, which is very appropriate in describing the personality of consumers, get the lowest average answer value. This shows that some consumers' impression of luxury in a car is not appropriate in describing the consumer's personality.

Diverse consumer personalities may not only be illustrated through the luxury that is highlighted by luxury cars. However, in general, almost all brand associations on luxury cars are well embedded in the minds of consumers, making Muslim consumers love luxury cars. Thus, along with the stronger and more positive brand associations successfully formed by luxury cars and perceived by consumers in a positive sense, it has a significant and positive effect on consumer attitudes in the form of a tendency to like luxury car brands. This is as stated by Gordon *et al.* (2016) that in the context of products and service quality, both will determine the success of brand or product positioning in the minds of consumers. This success will be translated into brand associations which shape the positive attitudes of consumers towards luxury cars.

Religious knowledge level weakened the influence of attitude on intention to buy luxury cars

The results of the study imply that the level of religious knowledge of a Muslim consumer significantly strengthens the influence of attitudes toward Muslim consumers' buying intentions of luxury cars Lexus brand with a t -values of $5.300 > 1.96$. This shows that H_2 can be accepted. This result is corroborated by previous research conducted by Tjahjono (2014), who found that the level of knowledge of a Muslim toward the rules in his religious knowledge will determine his attitudes, behavior and decisions in consumption, especially in the consumption of premium goods. De Run *et al.* (2010) in Naseri and Tamam (2012) also said that religious knowledge significantly influences a person's attitudes, values and behavior both at the individual level and at the social level. There seem to be encouraging, inspiring signs of brands, art and culture, and those of an authentic, confident new Islamic voice emerging (Wilson and Grant, 2013). Ratnasari *et al.* (2018), in their study, stated that it

is important for the marketer to determine the factors that influence the intention of returning customers, not only because it is influenced by the commitment and trust of the consumers. It is supported by the research conducted by Mokhlis (2010), which shows that religious knowledge is a sensitive thing in marketing research but can be a very potential thing in seeing and predicting consumer behavior because religious knowledge will affect a person's attitudes, behavior and shopping style.

However, Islam teaches that ethics in consuming and spending good wealth is not to be excessive, wasted, but have to be responsible and lead to efficient consumption (Tjahjono, 2014). Thus, the higher the level of religious knowledge of a Muslim, the strengthened the influence of attitudes on Muslim consumers' purchase intentions for luxury goods, vice versa. Various reasons have been expressed by Muslim consumers regarding the intention to buy a luxury car or not. In the context of Islamic economics, some perceptions have certain limitations, Muslims' consumer perceptions are embedded with the teachings of Islamic values (Muffih, 2006). Most Muslim consumers do not intend to buy a luxury car because they feel they do not need luxury right now, and it is not their priority. Other reasons include prioritizing more on the education and schooling for their children which means that Muslim consumers try to realize the *Maqasid al-shariah*, namely, guarding reason (*Hufdzul-Aql*) and safeguarding offspring (*Hifdzun-Nasl*), while some others do not intend to buy a luxury car because they do not want to cause social jealousy. Most respondents consider that as Muslims they should be able to live modestly despite their rich economic status.

The main reason for Muslim consumers who intend to buy luxury cars is to support their career and business performance in improving their level. Therefore, buying a luxury car may not be a mistake, but it must be reviewed in advance concerning their underlying intention. Buying a luxury car can be wrong if it is intended to show off and cause jealousy for others. This is similar to the findings of Tjahjono's (2014) research, in which some of the respondents have reasons that are also logical that Islam does not prohibit the possession of goods or premium goods. It can be considered as a reward for hard work instead and as a way to create happiness in their family. In another argument, the interpretation of buying a luxury as a wasteful act or not depends on its purpose, as stated in the QS. Al-Israa' [17] verses 26 and 27:

And give to families who are close to their rights, to the poor and to those who are on the way and do not waste (your wealth) wastefully. Surely the wasters are devil brothers and devils are very disbelievers to their Lord. (Qur'an, 26-27).

From the verse, it is interpreted that the spenders are those who spend wealth out of place. The word *tabdzir* (extravagance) is understood by scholars in terms of expenditures that are not *haq* which means someone who is spending his wealth for a good, and then it cannot be said to be wasteful (Shihab, 2003). Thus, if buying a luxury car is an expenditure of wealth with good intentions, then buying a luxury car cannot be said to be a waste, as explained earlier that everything depends on the intention.

The effect of brand association on intention to buy luxury cars

The results showed that brand association significantly influences the buying intention of Muslim consumers in luxury cars Lexus brand with a *t-values* of $2.402 < 1.96$. This result is in line with previous research by Yalcin *et al.* (2009), as well as by O'Cass and Grace (2003), which stated that brand association has a positive effect on consumer purchase intentions. Moreover, Romaniuk and Nenycz-Thiel (2013) stated that those with a higher buying frequency and a higher share of category requirements are more likely to give brand

associations. Brand attribute association has a role as the driver of intention to buy (Pourazad *et al.*, 2019).

Furthermore, the result of the present study supports the theory of optimal distinctiveness (Brewer, 1991; Pourazad *et al.*, 2019), which proposes that individuals join moderately inclusive and distinct groups to satisfy the need for inclusion and the need for differentiation. In addition, consumers often express their identities by associating themselves with brands that are perceived to be prestigious (Belk, 1988) to gain exclusivity, respect and status (Elliott and Davies, 2006). This is also in line with the social identity theory (Tajfel *et al.*, 1979), stating that individuals embody the characteristics of a social identity that help them to achieve positive aspirational goals. In fact, Baruch-Runyon *et al.* (2009) confirmed that brands as social identities portray prestigious characteristics that trigger consumer self-identification with the brand and the attachment to the brand. Japutra *et al.* (2018) also highlighted that congruency between the brand and the consumer's ideal self positively influences brand attachment.

Conclusions

Based on the analysis and discussion, it can be concluded that the association of Lexus, one of the luxury car brands, significantly influences the attitudes of Muslim consumers. The level of religious knowledge significantly strengthens the influence of consumer attitudes toward intention for buying luxury cars. Moreover, brand association significantly influences the intention to buy luxury cars.

Several important implications can be gained from the findings of this study. As a practical implication, luxury car manufacturer should give priority on evaluating the causes of luxury car resale prices fall drastically which affect the customers' intention to purchase it. Thus, the risk of after-sales that will be experienced by luxury car consumers is inevitable. Luxury car manufacturers should show and highlight different characters in representing each variant or each type so that these characters can also represent the personalities of consumers who use a luxury car and not only show the impression of it, for example, the classic characters, the sporty one and others. The results of the study also showed that the marketers of luxury cars should take into account the characteristics of Muslim consumers. Hence, companies of luxury cars can undertake strategies on how to attract Muslim consumers since most Muslim consumers do not intend to buy a luxury brand because they feel they do not need luxury since it is not a priority, and living a modest lifestyle is most proposed by the religion. Although consumers have medium and high-income levels, they do not always intend to buy luxury cars, and this is due to the role of religiosity that directs consumers whether they need and buy luxury cars without a high degree of urgency. By understanding these factors among the customers, it would help the industry player to plan and strategize on diversifying and promoting luxury cars among their existing and potential customers, especially market segments based on certain religions that have guidelines for consuming a product.

The results of the study also provide some contributions for research implication adding new information in research fields, using religiosity variable as the moderating variable which has never been done in research on luxury cars. The results also showed religiosity as the moderating variable weakened the influence of attitudes on Muslims' intention to buy luxury cars. This study contributes to society by providing a new perspective of religiosity toward intention to buy luxury cars. From a theoretical perspective, this paper advances knowledge by deepening the understanding of the relationship between brand association, consumer attitude, religious knowledge and intention to buy a luxury car.

Future studies as research implications can consider several aspects of the expansion of the current research. Because the study was conducted in Indonesia, the results of the study

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were only obtained from Muslim consumers in Indonesia. Further research can be carried out in other countries as a comparison of Muslim consumer behavior. This study discusses brand association, consumer attitudes, religious knowledge and intention to buy luxury cars, while for further research, it is necessary to add other moderating variables such as gender factors which naturally lead to tendencies based on different traits and behaviors in intention and decision-making. Besides that, future research could ask the respondents' attitudes toward debt. It is because they will obtain the car via bank loan or financing, which will provide the domino effect toward their decision on purchasing a new luxury car.

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