

# The effects of trust and religiosity on halal products purchase intention: indirect effect of attitude

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## Abstract

**Purpose** – The primary objective of this study is to examine how trust and religiosity, in relation to halal products, impact Turkish consumers' intention to purchase such goods. Furthermore, the study aims to identify whether attitudes towards halal products play a mediating role in these effects.

**Design/methodology/approach** – Data were collected from 847 people living in Turkey using an online survey. The authors empirically tested the proposed conceptual model via structural equation modeling.

**Findings** – The study's results show that trust in halal products has a positive impact on both the intention to buy halal products and the attitude towards them. Moreover, one's attitude towards halal products affects the intention to purchase them. Additionally, one's religiosity-belief level influences the intention to purchase halal products, while religiosity-practice level influences the attitude towards halal products. Furthermore, through indirect effect analyses, it was found that trust in halal products and religious practices has an indirect impact on intention through attitude.

**Research limitations/implications** – These outcomes significantly contribute to understanding the complex interactions between trust in halal products, levels of religiosity, and attitudes in shaping consumers' purchase intentions and approaches towards halal products. These implications offer valuable insights into how consumers' religious beliefs, trust perceptions, and attitudes influence their purchase of halal-certified products. Validating these conclusions on a larger scale and exploring them in different contexts would be beneficial.

**Practical implications** – The practice dimension of religiosity pertains to performing actions prescribed by the religion, embodying the practical applications of religious teachings. According to the research findings, the belief dimension of religiosity significantly and positively affects the intention to purchase halal products. This finding aligns with several prior studies.



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**Social implications** – Sharing information on websites, social media platforms, or product packaging can be effective. If businesses genuinely adhere to halal standards and address the genuine needs of consumers who value halal products, they can enhance consumers' interest in such products.

**Originality/value** – This research was conducted in Turkey, where most people follow the Muslim faith. The main objective of the study was to examine the trust levels of consumers who have strong religious beliefs and are sensitive to consuming halal products. The study looked at trust on three levels: trust in the halal product, trust in the company that produces halal products, and trust in institutions that provide halal certification. The study also looked at the religiosity levels of the consumers using a two-dimensional approach, which included their beliefs and practices.

**Keywords** Halal trust, Religiosity, Attitude toward halal product, Halal product purchase intention

**Paper type** Research paper

## 1. Introduction

Like many religions, the Islamic faith has specific guidelines for what individuals can consume. These guidelines are based on religious principles and forbid certain items categorized as “haram,” while permissible items are denoted as “halal.” Halal products are goods that meet Islamic law requirements, free from pork, alcohol, blood, or animal-origin additives. They are also purified according to Islamic principles (Baran, 2021; Shahid *et al.*, 2018).

In recent times, the range of halal consumption has expanded to cover various areas such as personal care, lifestyle, pharmaceuticals, cosmetics, travel, tourism, trade, finance, entertainment, work, and education. The growth of the halal product market has been significantly propelled by the increase in the Muslim population and the diffusion of halal consumption into various sectors. In addition, both Muslim and non-Muslim individuals, driven not only by religious beliefs but also by factors such as health, hygiene, and taste preferences, have contributed to the expansion of the halal product market (Burgmann, 2007). Muslims comprise one of the largest religious groups in the world (Dewi *et al.*, 2022), with an expected population of 2.2 billion by 2030 (Ngah *et al.*, 2023). The global halal food market, valued at \$1.64tn in 2022, is projected to reach \$4.11tn by 2028, according to a report by Expert Market Research (Expert Market Research, 2023). This trend highlights the growing importance of halal products, halal certification, and associated stakeholders.

People who follow Islamic regulations try to follow halal guidelines for their consumption behaviors, no matter where they live. In many countries, Muslim consumers see products that don't adhere to religious principles. Therefore, they rely on the halal certification to trust their purchases. The halal certification ensures that products follow Islamic rules from production to consumption. Businesses that want to tap into the growing halal product market often aim for halal certification to earn consumer trust. (Jeglic, 2021, Komodromos *et al.*, 2020). In countries with smaller Muslim populations, consumers tend to prefer halal-certified products. However, in non-Muslim countries, Muslim individuals tend to distrust the local halal certification due to varying certification practices. On the other hand, in countries predominantly identified as Muslim or with substantial Muslim populations, consumers often make decisions more confidently, assuming that producers, being Muslim themselves, would abstain from producing items contrary to Islamic principles.

In recent times, even in countries with significant Muslim populations, products that have been certified as halal are preferred more by consumers with higher religious sensitivity. This preference can be attributed to concerns over producers compromising on ethical production for cost-saving measures, using non-halal substances or methods. Moreover, some preservatives or techniques used to extend product shelf life might involve materials that are inconsistent with Islamic principles (Ahmed *et al.*, 2019; Ajzen, 2005). As a result, countries such as Malaysia, Pakistan, and Turkey (where Malaysia pioneered early halal certification practices) have widely adopted halal certification by both consumers and producers. For various reasons, concerns regarding trust in halal certification are present in Muslim-majority and non-Muslim-majority countries. In this study, we will scrutinize the

impact of Turkish consumers' high religious sensitivity on their levels of trust towards halal products, the companies producing them, and the institutions providing halal certification concerning the intention to purchase halal products.

Individuals who aim to lead a life in accordance with religious regulations are commonly referred to as religious or devout (Johnson *et al.*, 2001). Religiosity, as defined by Delener (1990), is a precursor to consumer behavior. Many studies have investigated the impact of religiosity on purchase intention (Mukhtar and Butt, 2012; Shahid *et al.*, 2018) and have demonstrated that it does indeed affect the purchase of halal products. While some studies measure religiosity solely concerning Islamic religiosity, others assess it from multiple dimensions. In this study, religiosity is approached through two dimensions: practice and belief. The hypothesis is that practice and belief will significantly impact the attitude towards and the intention to purchase halal products. Furthermore, this study aims to examine whether religiosity indirectly influences purchase intention through attitude.

Although previous studies have endeavored to identify the factors affecting Muslim consumers' purchase intentions of halal products, the present study differs from previous studies in several aspects. First, the study was conducted in Turkey, a country that significantly differs from other Muslim-dominated societies due to its secular regime. The research model also uses distinct variables. While there have been some studies on the effects of religiosity, trust, and attitude on consumers' purchase intentions of halal products, this current study aims to make significant contributions to the literature by evaluating trust and religiosity along with their sub-dimensions, and by examining the mediating role of attitude. Through the evaluation of these variables, the study aims to provide readers with answers to the following questions at its conclusion:

- RQ1. Does consumers' religiosity impact their intention to purchase halal products?
- RQ2. Does consumers' religiosity impact their attitudes toward halal products?
- RQ3. Does consumers' perceived trust in firms producing halal products, halal products, and institutions or organizations providing halal certification impact their attitudes and intentions to purchase halal products?
- RQ4. Does consumers' attitude towards halal products impact their intention to purchase them?
- RQ5. Do consumers' trust and religiosity indirectly impact purchase intention through attitude?

The study is structured as follows: Firstly, the facts related to the study's variables will be explained in detail, and hypotheses will be developed based on those facts. Next, the methodology will be explained, and the findings obtained during the study will be presented in detail. Following this, theoretical and managerial inferences based on the findings will be given. Finally, the study will end with suggestions and limitations that will hopefully guide future studies.

## 2. Literature, research hypotheses and model

### 2.1 Trust

According to a study by Sirdeshmukh *et al.* in 2002, trust is a significant factor that influences a consumer's intention to purchase. Consumers look for trust in various entities such as products or brands, manufacturing companies, retailers, certifying bodies, and government agencies. According to Abu Bakar *et al.* (2017), the most trusted institution among Muslim consumers in Malaysia is JAKIM. International halal certification bodies, the Ministry of Health, and manufacturers are among the most trusted sources of halal information. Another study in Turkey found that food experts, people with religious sensitivities, and theologians are the most trusted sources for information about halal (Ozkan, 2022).

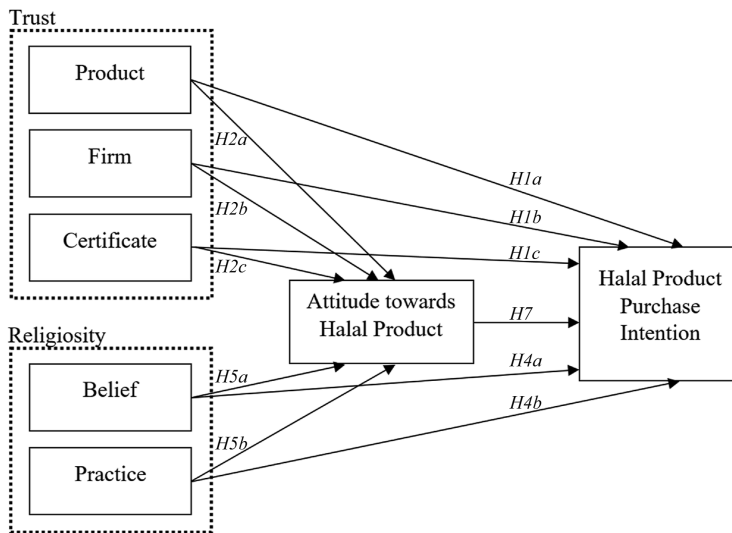
Producer companies and marketers often use halal certification and logos to inform their target audience that their products are halal and compliant with Islamic principles. This is done with the aim of building trust among consumers. According to a study by [Alam and Sayuti \(2011\)](#), halal certification has a positive impact on consumer trust, and this trust, in turn, has a positive effect on consumers' intention to purchase halal products. Another study by [Muflih and Juliana \(2021\)](#) has emphasized that trust is a key factor, alongside image and satisfaction, in influencing increased shopping behaviors for consumers who prefer halal-certified foods. However, [Kizgin and Ozkan \(2014\)](#) have stated that trust in the business does not significantly affect individuals regarding halal food consumption in Turkey. In a study conducted in Turkey, attitude and food safety were identified as the most important factors affecting purchasing intention ([Ustaahmetoglu and Toklu, 2015](#)).

A study by [Ali et al. \(2018\)](#) found that trust in the halal brand has a significant impact on consumers' intention to buy halal products, along with other factors such as religiosity, ethnocentrism, subjective norms, product judgment, and trust in the halal product brand. Other studies have also shown that consumers' intention to purchase halal products is influenced by factors like perceived quality, satisfaction, and brand loyalty to the halal brand ([Ali et al., 2021](#); [Komodromos et al., 2023](#)). [Ashraf \(2019\)](#) emphasized that trust in halal food is one of the most crucial variables in food marketing. Additionally, a study by [Handriana et al. \(2021\)](#) found that women consumers' purchasing behavior of halal cosmetic products is influenced by both trust and attitude towards the product, as well as awareness of halal products.

The Theory of Reasoned Action ([Nuryakin et al., 2023](#); [Venkatesh and Davis, 2000](#)) and the Theory of Planned Behavior ([Loussaief et al., 2024](#)) are among the theories that influence trust and intention to purchase halal products. These theories highlight the impact of religiosity on consumer behavior. Trust significantly influences the intention to purchase halal products. Research on halal cosmetics in Indonesia and Malaysia shows that trust positively and substantially affects purchase intention and acts as a mediator between online customer reviews/ratings and purchase intention ([Nuryakin et al., 2023](#)). Similarly, in the context of halal-certified food, trust is one of the mediators influencing purchase intention and creating a sequential intervention effect through various factors such as awareness, subjective norm, and perceived behavioral control ([Hayu et al., 2023](#)). Moreover, the impact of halal certification on consumers' trust in cosmetics emphasizes trust as a significant factor. It shows that consumers who trust halal products tend to have more confidence in cosmetic products ([Al Mustaqim and Mulyana, 2023](#); [Hussain et al., 2024](#)). Therefore, trust plays a crucial role in shaping consumer behaviors and purchase decisions related to halal products.

The impact of trust on purchase intention in relation to halal products is worth noting. Trust also plays a significant role in shaping the attitudes of consumers towards these products. Studies conducted on halal cosmetics have revealed that trust in halal cosmetics can affect consumers' attitudes towards these products ([Hussain et al., 2024](#); [Handriana et al., 2021](#); [Komodromos et al., 2020](#)). Trust in halal has a significant influence on the attitude towards halal products and the intention to purchase them ([Pradana et al., 2022](#)). Additionally, previous research has suggested that trust indirectly affects purchase intention through attitude ([Rubiyanti and Mohaidin, 2018](#)). However, a different study conducted specifically on halal products found that while trust affects purchase intention, when attitude serves as a mediator, the effect of trust is reduced. In this case, the mediating role of attitude does not exist in the relationship between trust and purchase intention ([Wiranti et al., 2023](#)).

Following the literature review and study objectives, formulate hypotheses (refer to [Figure 1](#)).



**Source(s):** Figure created by authors

**Figure 1.**  
The research model

- H1.* (a) Trust in halal products, (b) trust in firms producing halal products, and (c) trust in institutions providing halal certification have a significant and positive impact on the intention to purchase halal-certified products.
- H2.* (a) Trust in halal products, (b) trust in firms producing halal products, and (c) trust in institutions providing halal certification have a significant and positive impact on attitude towards halal-certified products.
- H3.* (a) Trust in halal products, (b) trust in firms producing halal products, and (c) trust in institutions providing halal certification indirectly influence the intention to purchase halal-certified products through attitude towards halal-certified products.

## 2.2 Religiosity

Religiosity refers to the level at which a person upholds and follows specific religious beliefs and practices. According to [Delener \(1990\)](#), it can be defined as the extent to which an individual possesses and practices particular religious beliefs and ideals. [Minton and Kahle \(2013\)](#) define religiosity as the degree to which an individual holds and practices religious values and beliefs through both internal spiritual connections and external religious practices and behaviors. Religiosity is a complex concept that involves beliefs, practices, knowledge, experiences, and their impact on daily life ([Abou-Youssef et al., 2015](#)). Religiosity can be defined in different ways, but the definitions are closely related. Essentially, it refers to the extent to which individuals follow the beliefs and practices of their religion. This means that people can be classified as having high or low levels of religiosity. Researchers study religiosity by examining various dimensions of it ([Valente and Smith, 2023](#)). Religiosity is commonly assessed through two separate dimensions: belief and practice ([Mohd Dali et al., 2019](#)). Some studies have also approached religiosity using these two dimensions ([Mukhtar and Butt, 2012](#); [Roswinanto and Suwanda, 2021](#)).

Individuals' religious beliefs and levels of religiosity impact various aspects, from lifestyles to consumption habits. One such aspect affected by this influence is the intention to

purchase halal-certified products. While religiosity strongly influences consumers' purchase intention (Kaur *et al.*, 2023), having religious sensitivity also significantly impacts the intention to purchase halal food products (Kizgin and Ozkan, 2014). According to Usman *et al.* (2022), religiosity directly and significantly positively impacts the intention to purchase halal-certified food products. The Theory of Planned Behavior (TPB) is a reliable framework for anticipating the purchasing intention of Muslim consumers towards halal-certified products. Among individuals with varying degrees of Islamic religiosity, the subjective norm exerts the greatest influence on their purchasing intention for food items labeled as halal (Elseidi, 2018). Ashraf *et al.* (2017) found that religiosity plays a significant role in the purchasing of halal products, particularly in Muslim communities.

The impact of religiosity on the intention to purchase halal products is primarily explained through the Theories of Reasoned Action and Planned Behavior in the provided research contexts. The Theory of Reasoned Action emphasizes the influence of attitudes and subjective norms on purchase intentions, while the Theory of Planned Behavior explores how religiosity affects attitudes and subjective norms, ultimately shaping purchase intentions (Loussaief *et al.*, 2024; Nora and Sriminarti, 2023). Additionally, studies highlight the importance of spiritual elements in halal products, showing that religiosity moderates attitudes, subjective norms, and purchase intentions (Nuryakin *et al.*, 2023). Collectively, these theories underscore the complex relationship between religiosity, attitudes, subjective norms, and purchase intentions in the context of halal products. Therefore, when considering halal-certified products, religiosity emerges as a crucial determinant in consumers' decision-making processes (Irfany *et al.*, 2023; Loussaief *et al.*, 2024). Research in the halal food and cosmetics industries reveals that religiosity plays a significant role in shaping consumer attitudes and purchase intentions toward halal-certified products. Additionally, religiosity interacts with factors such as knowledge, emotional attachment, brand trust, and halal green awareness to shape consumer behavior and purchase decisions in the context of halal products (Nora and Sriminarti, 2023; Nuryakin *et al.*, 2023; Riswandi *et al.*, 2023).

Increasing religiosity is positively and significantly associated with individuals' intention to purchase halal products (Fatmi *et al.*, 2020). Religiosity is among the most significant factors influencing the intention to purchase halal-certified products (Zakaria *et al.*, 2017). Different aspects of religiosity are examined in various studies. Personal religiosity positively influences attitude toward halal products (Mukhtar and Butt, 2012), and Muslim religiosity also affects the intention to purchase (Abdullah *et al.*, 2021). Attitude and purchase intentions toward advertisements containing religious messages tend to have a higher average than advertisements without such messages. Moreover, the attitude and purchase intentions of participants with high religiosity toward advertisements containing religious messages differ from those with low religiosity (Ustaahmetoğlu, 2020; Komodromos *et al.*, 2023). While many studies suggest a significant impact of religiosity on purchase intention, some studies conclude that the influence of religiosity on purchase intention or decision is minimal (Khan *et al.*, 2021; Awan *et al.*, 2015). The research by Avci and Koroglu (2021) suggests a significant and positive link between religiosity and purchase intention. On the other hand, a study in Turkey found a very weak relationship between religious lifestyle and preference for halal products (Ozdemir and Yaylı, 2014). Similarly, another Turkish study discovered a weak and insignificant connection between religiosity and the intention to purchase halal products (Basaran Alagoz and Demirel, 2017).

The strength of the relationship between religiosity level and attitude toward halal products depends on various factors besides religiosity level (Ahmadova and Aliyev, 2021). In their study to determine attitudes towards Islamic banking, Abou-Youssef *et al.* (2015) concluded that religiosity influences consumer attitudes. Similarly, in another study, religiosity indirectly affects the intention to purchase Islamic banking services through attitude (Souiden and Rani, 2015). According to Junaidi (2021), while external religiosity

significantly influences consumer attitude, internal religiosity has a lesser impact. Furthermore, consumer attitude plays a partial role in mediating between religiosity and consumer preferences while also mediating between religiosity and the intention to purchase halal products (Tuhin *et al.*, 2022). Another study conducted with non-Muslim consumers showed that religiosity affects purchase reluctance (Tao *et al.*, 2022). In a study focused on cosmetic products, Rahman *et al.* (2015) found that knowledge and religiosity influence attitudes toward halal cosmetics, which affects the intention to purchase these products. In a study investigating the buying habits of financial products among Bangladeshi Muslim consumers, Sharma *et al.* (2017) found that religiosity affects purchase intention through attitude mediation.

Based on the literature review, the following hypotheses have been developed (see Figure 1):

- H4. (a) Religiosity-belief and (b) religiosity-practice dimensions have a significant and positive impact on the intention to purchase halal-certified products.
- H5. (a) Religiosity-belief and (b) religiosity-practice dimensions have a significant and positive impact on attitude toward purchasing halal-certified products.
- H6. (a) Religiosity-belief and (b) religiosity-practice dimensions indirectly influence the intention to purchase halal-certified products through attitude toward halal-certified products.

### 2.3 Attitude

The concept of attitude is widely used across various domains and frequently appears in academic research. Ajzen (1991) defines attitude as an individual's favourable or unfavorable feelings toward performing a behavior. The tendency to evaluate a situation in a psychologically positive or negative manner is also considered an attitude (Bonne *et al.*, 2007). The consumer's purchase intention reflects their attitudes and evaluations toward the product. According to Ajzen (2005), intention assesses the motivation level for purchasing behavior, indicating an individual's willingness to purchase a product.

When Muslims decide to consume halal products, individual attitudes are important factors, along with health and safety considerations (He and Tian, 2023). Personal attitude towards halal products originates from the belief that the product is halal. This positive individual attitude can contribute to realizing purchase intentions (Ajzen, 1991). In their study of Malaysian consumers, Alam and Sayuti (2011) discovered a significant relationship between the intention to purchase halal products, attitudes, and norms. Numerous studies have investigated the impact of attitudes towards halal products on purchase intention. These products encompass a wide range, including food, cosmetics, detergents, financial products, and more. Sharma *et al.* (2017) confirm the apparent influence of religious commitment and product attitude on the purchase intentions of Muslim consumers of financial products in Bangladesh. Similarly, in a study by Utomo *et al.* (2021), Islamic financial literacy, attitude, and awareness significantly influenced business owners' intentions to use Islamic financial products.

The Theory of Planned Behavior has been used in several studies to explain the influence of attitude on the intention to purchase halal products (Loussaief *et al.*, 2024; Nora and Sriminarti, 2023). Research has shown that attitude has a significant impact on the intention to purchase halal products. In the case of halal cosmetics, attitude has been identified as the most influential factor affecting customer awareness and purchase intention. On the other hand, subjective norms were found to significantly influence purchase intention in the context of halal food products, while attitudes did not have a significant impact on purchase intention (Letsoin and Riorini, 2023). Moreover, religiosity is crucial in moderating attitudes

and subjective norms toward purchasing halal products (Hussain *et al.*, 2024; Nurkhin *et al.*, 2023). These findings highlight the crucial role of attitude in influencing the intention to purchase halal products, although the impact may vary depending on the specific product category.

Halal products include a label on the product packaging (Maison *et al.*, 2018). According to Rizkitysha and Hananto (2022), attitude towards halal-labeled detergents is influenced by the perceived usefulness of the halal label and knowledge about halal. Consequently, attitude towards halal-labeled detergents positively impacts the intention to purchase such products. In a study with foreign consumers, Bashir (2019) concluded that attitudes and various other factors significantly influence their intentions to purchase halal food products and, consequently, their purchasing behavior. In their study, Kasri *et al.* (2023) found that attitude, among other variables, affects the intention to purchase halal pharmaceutical products.

Based on the literature review, the formulated hypothesis is as follows (see Figure 1):

*H7.* Attitude towards halal products significantly and positively influences the intention to purchase halal products.

### 3. Methodology

The desire of individuals to consume halal products stems from religious needs and the desire for healthy consumption. Particularly concerning food products, consumer trust holds significant importance. This trust can manifest in various forms, such as trust in the product or brand, the company, and certifying bodies. From a business perspective, selling or marketing halal-certified products may be driven by consumer needs and commercial considerations. Consequently, consumers seek to have trust in every aspect of the halal products they intend to purchase, as this trust factor will influence their purchase intention. With this premise, the main purpose of this research is to determine the influence of consumer trust in halal products and religiosity on the intention to purchase halal products. Additionally, within the scope of this study, the indirect effect of attitude towards halal products on the relationship between trust, religiosity, and purchase intention will be examined.

The research employed primary data collected through an online questionnaire that was distributed to participants aged 18 and above. A total of 896 data points were gathered for the study. Control questions were integrated into the survey form to ensure that participants carefully read and answered the survey questions. By eliminating responses to the control questions that were answered incorrectly, a total of 847 data points were used for analysis.

This study used six scales: trust in firms producing halal products, trust in certifying organizations for halal products, trust in halal-certified products, attitude towards purchasing halal-certified products, religiosity, and purchase intention. The scale for trust in companies producing halal products was adapted from Al-Ansi *et al.* (2019) (three items) and Ali *et al.* (2021) (two items). The scale for trust in certifying bodies for halal products was adapted from Abu Bakar *et al.* (2017) (five items). The scale for trust in halal-certified products was a combination of two items from Handriana *et al.* (2021) and two items developed by the authors. The scale for attitude toward purchasing halal-certified products was adapted from Handriana *et al.* (2021) (four items). The religiosity scale was adapted from Mohd Dali *et al.* (2019) (19 items, 2 dimensions). The purchase intention scale was adapted from Handriana *et al.* (2021) (four items). A 5-point Likert-type scale (1-Strongly Disagree, 2-Disagree, 3-Neutral, 4-Agree, 5-Strongly Agree) was used for these scales. Finally, demographic information, such as age, gender, education level, marital status, etc., was collected from participants.



In line with the research purposes, the collected data underwent validity and reliability analyses, and the hypotheses were tested using Structural Equation Modeling (SEM) through SmartPLS version 4 software. Descriptive statistics were performed using the SPSS program.

### 3.1 Assessing common method bias

We used procedural and statistical approaches to control for common method bias. Procedurally, we used three methods. First of all, we conducted a pretest to determine the understandability of the items. Second, we informed participants about the purpose of the study. Third, we placed the possible relationships between dependent, independent and mediator variables in the survey form so that the participants would not understand. Statistically, we calculated Inner VIF values on the Smart PLS4 program. These values should not exceed 3.3 (Kock, 2015). As a result of our calculation, we determined that the VIF values are between 1.579 and 2.700.

## 4. Findings

### 4.1 Demographics statistics

At this stage, some information about the demographic characteristics of the participants (Table 1) in the study has been provided.

17% of the study participants are men, and 83% are women. 85.8% are married, and 14.2% are single. 53.8% of the participants are university graduates. The majority of participants (44.2%) are between the ages of 41 and 50.

### 4.2 Descriptive statistics

When examining the trust types, the highest level of trust is towards the product (3.512). Subsequently, trust in companies producing halal products (3.032) and trust in the organization granting halal certification follow.

The religiosity variable has been examined in two sub-dimensions: practice and belief. The average of the practice dimension is 4.682, while the average of the belief dimension is 4.916. From this perspective, the participants have high levels of practice and belief.

The level of attitude towards purchasing halal products is 4.201, whereas the purchase intention is 4.682. This information indicates that participants have a high attitude and intention towards purchasing halal products (see Table 2).

To conclude, the participants in the study exhibited high levels of religiosity, a positive attitude towards purchasing halal products, and an intention to purchase such products.

	<i>N</i>	%		<i>N</i>	%
<i>Gender</i>			<i>Marital Status</i>		
Male	144	17	Married	727	85.8
Female	703	83	Single	120	14.2
<i>Education</i>			<i>Age Group</i>		
Primary School	98	11.6	21–30	55	6.5
High School	231	27.3	31–40	285	33.6
Associate Degree	138	16.3	41–50	374	44.2
Bachelor's Degree	318	37.5	51–60	116	13.7
Post Graduate	62	7.3	61+	10	1.2
			Missing	7	0.8

Source(s): Table created by authors

**Table 1.**  
Demographic  
characteristics

However, the level of trust in halal products, including the product itself, the firm producing it and the certification authority, remained relatively low. Among these, trust in the organization granting halal certification was the lowest. These findings suggest that the participants had some trust issues when it came to halal products.

#### 4.3 Testing measurement model

In this study, confirmatory factor analysis was conducted to identify the factor structures of the scales. Additionally, the scales' reliability, discriminant validity, and convergent validity were calculated. These analyses were performed using the Smart PLS4 program. Table 3 shows the factor loadings.

Trust towards halal products was examined in three dimensions: trust in halal products, trust in firms producing halal products, and trust in certifying authorities for halal products. The results of the Confirmatory Factor Analysis (CFA) indicated that trust was divided into three dimensions, as anticipated according to the literature. The religiosity variable was split into two dimensions: practice and belief. The CFA results supported this two-dimensional structure for religiosity. The analysis identified attitudes towards halal products and intention to purchase halal products as two distinct variables.

#### 4.4 Reliability and validity

The scales' validity and reliability were examined through internal consistency (Cronbach's alpha coefficient), convergent validity, and discriminant validity (see Table 4).

The reliability of the scales was assessed using Cronbach's alpha coefficient and Composite Reliability (CR) values, following the methodology outlined by Hair *et al.* (2017). The Cronbach's alpha values for the scales range from 0.837 to 0.957. According to Hair *et al.* (2017), alpha values exceeding 0.70 are sufficient for internal consistency. Additionally, CR values should also exceed 0.70. Upon examining all variables, it is evident that CR values fall between 0.846 and 0.958, meeting the desired criteria.

Average Variance Extracted (AVE) values are calculated for convergent validity, and values exceeding 0.50 are considered acceptable (Hair *et al.*, 2017). All variables except for the belief dimension of religiosity meet this criterion. However, convergent validity is acceptable due to the belief dimension's AVE value being close to 0.50 and meeting other measures such as Factor Loading, CR, and Alpha.

In summary, the reliability and convergent validity of the scales are generally in line with the recommended standards set by Hair *et al.* (2017).

#### 4.5 Discriminant validity

The HTMT ratio (Table 5) and Fornell Larcker Criterion (Table 6) are considered for discriminant validity. HTMT is a distinct construct measuring different variables relative to the

Variables	N	Mean	Std. Deviation
Trust_Firm	847	3.032	0.98040
Trust_Certificate	847	2.955	0.97258
Trust_Product	847	3.512	0.84425
Attitude	847	4.201	0.81705
Intention	847	4.415	0.77110
Religiosity_Practise	847	4.682	0.39993
Religiosity_Belief	847	4.916	0.24698

**Table 2.**  
Descriptive statistics

**Source(s):** Table created by authors

	Religiosity- practice	Religiosity- belief	Trust- firm	Intention	Trust- certificate	Attitude	Trust- product
Religiosity11	0.759						
Religiosity12	0.757						
Religiosity13	0.643						
Religiosity14	0.625						
Religiosity15	0.767						
Religiosity16	0.603						
Religiosity17	0.648						
Religiosity19	0.658						
Religiosity2		0.755					
Religiosity4		0.825					
Religiosity5		0.767					
Religiosity6		0.817					
Religiosity7		0.717					
Religiosity8		0.693					
TrustFirm1			0.933				
TrustFirm2			0.912				
TrustFirm3			0.922				
TrustFirm4			0.936				
Intention1				0.944			
Intention2				0.951			
Intention3				0.923			
Intention4				0.946			
TrustCertificate1					0.844		
TrustCertificate2					0.899		
TrustCertificate3					0.919		
TrustCertificate4					0.900		
TrustCertificate5					0.911		
Attitude1						0.868	
Attitude2						0.930	
Attitude3						0.940	
TrustProduct1							0.788
TrustProduct2							0.908
TrustProduct3							0.852
TrustProduct4							0.857

**Source(s):** Table created by authors

**Table 3.**  
Factor loading table

Variables	Cronbach's alpha ( $\alpha$ )	Composite reliability (CR)	Average variance extracted (AVE)
Religiosity- Practise	0.861	0.883	0.584
Religiosity-Belief	0.837	0.846	0.470
Trust-Firm	0.945	0.950	0.857
Intention	0.957	0.958	0.886
Trust-Certificate	0.938	0.939	0.801
Attitude	0.900	0.906	0.834
Trust-Product	0.876	0.901	0.726

**Source(s):** Table created by authors

**Table 4.**  
Reliability and  
convergent validity

**Table 5.**  
HTMT ratio

Variables	Religiosity- belief	Religiosity- practise	Trust- firm	Intention	Trust- certificate	Attitude	Trust- product
Religiosity- Belief	0.677						
Religiosity- Practise	0.065	0.090					
Trust- Firm	0.273	0.291	0.308				
Intention	0.079	0.113	0.758	0.315			
Trust- Certificate	0.220	0.299	0.352	0.819	0.379		
Attitude	0.088	0.077	0.777	0.460	0.830	0.547	
Trust- Product							

**Source(s):** Table created by authors**Table 6.**  
Fornell-Larcker  
criterion

Variables	Religiosity- belief	Religiosity- practise	Trust Firm	Intention	Trust- certificate	Attitude	Trust- product
Religiosity- Belief	0.764						
Religiosity- Practise	0.606	0.685					
Trust- Firm	0.064	0.081	0.926				
Intention	0.262	0.266	0.295	0.941			
Trust- Certificate	0.079	0.104	0.714	0.299	0.895		
Attitude	0.218	0.263	0.327	0.763	0.350	0.913	
Trust- Product	0.085	0.064	0.704	0.435	0.748	0.500	0.852

**Source(s):** Table created by authors

mean of the average correlations of indicators measuring the same construct. If HTMT exceeds 0.90, it indicates a deficiency in discriminant validity; if it surpasses 0.85, there could be an issue (Hair *et al.*, 2017). Upon examination of the table, it is evident that all values are below 0.85.

In the Fornell Larcker Criterion Table, bold numbers on the diagonal are square roots of AVEs, and these numbers should be bigger than correlation coefficients (Hair *et al.*, 2017). When the table is examined, it is seen that the square roots of AVEs are larger than the correlation coefficients for all factors.

Based on all these analyses conducted for validity and reliability, the scales are sufficiently valid and reliable.

#### 4.6 Testing structural model

The study utilized PLS structural equation modeling to conduct a path analysis in two parts. First, it examined the direct impact of religiosity, trust, and attitude on purchase intention (see Table 7). Then, it explored the indirect effects of religiosity and trust variables on purchase intention via attitude (see Table 8).

The SRMR value is often utilized as a model fit criterion in PLS-based structural equation modeling analyses. In this study, the obtained SRMR value was determined to be 0.061. For CB-SEM-based models, an SRMR value below 0.08 is desired. However, according to

Variables	Original sample	Sample mean	Std. deviation	<i>t</i> statistics	<i>p</i> values	Hypotheses	Finding
<i>Trust-Product</i> → <i>Intention</i>	0.087	0.088	0.039	2.211	0.027	H1a	Accept
Trust-Firm → <i>Intention</i>	0.024	0.023	0.034	0.712	0.477	H1b	Reject
Trust-Certificate → <i>Intention</i>	-0.038	-0.037	0.034	1.116	0.264	H1c	Reject
<i>Trust-Product</i> → <i>Attitude</i>	0.561	0.560	0.049	11.528	0.000	H2a	Accept
Trust-Firm → <i>Attitude</i>	-0.041	-0.042	0.042	0.973	0.331	H2b	Reject
Trust-Certificate → <i>Attitude</i>	-0.066	-0.065	0.043	1.518	0.129	H2c	Reject
<i>Religiosity-Belief</i> → <i>Intention</i>	0.090	0.089	0.028	3.160	0.002	H4a	Accept
Religiosity-Practice → <i>Intention</i>	0.024	0.026	0.030	0.801	0.423	H4b	Reject
Religiosity-Belief → <i>Attitude</i>	0.054	0.061	0.043	1.242	0.214	H5a	Reject
<i>Religiosity-Practice</i> → <i>Attitude</i>	0.205	0.203	0.042	4.841	0.000	H5b	Accept
<i>Attitude</i> → <i>Intention</i>	0.699	0.697	0.032	21.630	0.000	H7	Accept

Source(s): Table created by authors

**Table 7.**  
Direct effects

Hair *et al.* (2017), this value is considered low for PLS-SEM models. The obtained value in this study is consistent with both types of structural equation modeling.

Another criterion used for evaluating the structural model is the R2 value. In this study, the R2 value was calculated for two variables based on the established model. The R2 value for attitude is 0.310, which is determined as 0.596 for intention.

Based on both evaluation results, no issues were identified regarding the adequacy of the structural model.

When examining the effects of the religiosity variable on attitude and intention, it is observed that the belief dimension of religiosity has a significant and positive impact on intention (Std. Beta = 0.090;  $p = 0.002$ ), and the practice dimension of religiosity has a significant and positive effect on attitude (Std. Beta = 0.205;  $p = 0.000$ ). Additionally, no significant results were found for the belief dimension of religiosity on attitude and the practice dimension of religiosity on intention.

Analyzing the direct effects of trust on intention reveals that only trust in halal products significantly and positively influences attitude (Std. Beta = 0.561;  $p = 0.000$ ) and purchase intention (Std. Beta = 0.087;  $p = 0.027$ ). Trust in firms producing halal products and trust in organizations providing halal certification do not directly impact either attitude or intention.

Finally, based on the analysis results, it is determined that the attitude towards purchasing halal products has a significant and positive impact on intention.

In light of these results, hypotheses H1a, H2a, H4a, H5b, and H7 are supported, whereas hypotheses H1b, H1c, H2b, H2c, H4b, and H5a are rejected.

In this phase, the examination focused on whether religiosity and trust variables influence intention through attitude. The analysis results indicate that trust in the product (Std. Beta = 0.392;  $p = 0.000$ ) and religiosity-practice (Std. Beta = 0.143;  $p = 0.000$ ) variables influence intention through attitude.

Based on these findings, hypotheses H3a and H6b are supported, while hypotheses H3b, H3c, and H6a are rejected.

Table 8.  
Indirect effects

Variables	Original sample	Sample mean	Standard deviation	<i>t</i> statistics	<i>p</i> values	Hypotheses	Finding
<i>Trust-Product</i> → <i>Attitude</i> → <i>Intention</i>	0.392	0.391	0.042	9.408	0.000	H3a	Accept
Trust-Firm → Attitude → Intention	-0.029	-0.029	0.029	0.973	0.331	H3b	Reject
Trust-Certificate → Attitude → Intention	-0.046	-0.046	0.031	1.501	0.133	H3c	Reject
Religiosity-Belief → Attitude → Intention	0.038	0.043	0.030	1.243	0.214	H6a	Reject
<i>Religiosity-Practice</i> → <i>Attitude</i> → <i>Intention</i>	0.143	0.142	0.030	4.728	0.000	H6b	Accept

**Source(s):** Table created by authors

## 5. Conclusion and discussion

In a country like Turkey, where there is a considerable Muslim population, the production and consumption of halal products are of great significance from various perspectives. The rapidly growing halal product market involves several stakeholders, with consumers being the most critical ones to consider. This is because consumers' attitudes towards halal products impact the ability of sector stakeholders such as producers, sellers, and certification bodies to meet consumers' desires and needs effectively. In this context, consumers' primary need concerning halal products is the need for trust. Furthermore, even within a Muslim society, individuals' religiosity influences their perspectives on halal products. This study examines how Muslim consumers' trust in halal products, firms producing halal products, and certifying organizations affect their intention to purchase halal products. It also looks into the impact of consumers' levels of religiosity and attitudes towards halal products on their purchase intention. Finally, the research investigates whether consumers' attitude towards halal products indirectly influences the relationship between halal trust, religiosity, and purchase intention.

Trust is a key factor in this study, and it has been analyzed from different angles. The findings indicate that having trust in halal products has a significant and positive impact on the consumer's intention to purchase these products. This means that consumers with a higher level of trust are more likely to choose halal-certified products. When consumers require more information about product content, production processes, and quality, they tend to seek trust. These findings align with prior research by [Ali et al. \(2018\)](#), [Farah \(2021\)](#), [Ali et al. \(2021\)](#), [Ashraf \(2019\)](#), and [Handriana et al. \(2021\)](#). Another study outcome indicates that trust in halal products positively affects the attitude toward halal products. Establishing trust among consumers regarding halal products leads to a positive attitude. This result is consistent with studies conducted by [Handriana et al. \(2021\)](#), [Pradana et al. \(2022\)](#), and [Hussain et al. \(2024\)](#). Additionally, our study finds that trust in halal products directly influences purchase intention and indirectly impacts it through attitude. While [Rubiyanti and Mohaidin \(2018\)](#) proposed that trust affects purchase intention through attitude, [Wiranti et al. \(2023\)](#) found no mediating role of attitude in the impact of trust on purchase intention.

The dimensions of trust related to trust in firms producing halal products and trust in certifying organizations do not exhibit any influence on either intention to purchase halal products or attitude toward halal products. Only trust in halal products, whether directly or indirectly through attitude, guides consumers toward purchase intention. Given that consumers interact directly with the product, it is natural for trust in halal products to play a substantial role in shaping purchase intention. In this study, participants were asked whether they knew organizations in Turkey that provide halal certification. 52.8% of the participants indicated they needed to become familiar with halal certification entities; among those familiar, 23.25% named firms producing halal products instead of certification bodies. This information suggests that participants must know elements beyond the product (such as firms and certification bodies). Consequently, the ineffectiveness of extrinsic trust elements on attitude and intention can be expected.

Another prominent variable in this study is religiosity, which has been dissected into belief and practice dimensions. The belief dimension of religiosity is associated with the tenets of the adhered religion (such as belief in Allah and acceptance of Prophet Muhammad). The practice dimension of religiosity pertains to performing actions prescribed by the religion, embodying the practical applications of religious teachings. According to the research findings, the belief dimension of religiosity significantly and positively affects the intention to purchase halal products. This finding aligns with several prior studies ([Fatmi et al., 2020](#); [Zakaria et al., 2017](#); [Abdullah et al., 2021](#)). However, the impact of the belief dimension on attitude toward halal products reveals no significant effect. Consequently, belief-based religiosity does not significantly influence attitude formation. In contrast, the practice dimension of religiosity significantly and positively impacts the attitude toward

halal products. An increase in practice-based religiosity leads to a positive attitude toward halal products. Similar results have been observed in studies conducted by [Abou-Youssef et al. \(2015\)](#) and [Rahman et al. \(2015\)](#), as well as [Mukhtar and Butt \(2012\)](#). Indeed, the belief and practice aspects of religiosity represent different dimensions of an individual's life from a religious standpoint. A religious individual may hold religious values and beliefs but refrain from regularly engaging in practices. Therefore, the influence of religious values on the intention to purchase halal-certified products might be more pronounced than practices.

The unique contribution of our study in the context of religiosity is its exploration of whether the attitude variable acts as a mediator in the emergence of purchase intention. The analysis indicates that the practice dimension of religiosity influences intention through attitude toward halal products. Individuals with higher levels of practice-based religiosity tend to have a more positive attitude toward halal products, which translates into purchase intention. According to [Tuhin et al. \(2022\)](#), consumer attitude mediates the relationship between religiosity and halal purchase behavior. [Sharma et al. \(2017\)](#) also note that the impact of religiosity on purchase intention is mediated by attitude.

Another significant finding of the study is that attitude toward halal products significantly and positively influences the intention to purchase halal products. This result is consistent with many studies in the literature, such as [Sharma et al. \(2017\)](#), [Bashir \(2019\)](#), [Utomo et al. \(2021\)](#), [Rizkitysha and Hananto \(2022\)](#), and [Kasri et al. \(2023\)](#). This outcome underscores the importance of a positive attitude toward any phenomenon for exhibiting favourable behavior. Therefore, a positive attitude is crucial in the context of the intention to purchase halal products.

In conclusion, this study examines the complex interplay of religiosity and trust in influencing attitudes and purchase intentions toward halal products. The findings highlight the pivotal roles of trust, religiosity, and attitude in shaping consumers' intentions to purchase halal products. The mediating role of attitude between religiosity and purchase intention has been revealed, particularly in the practice-based dimension of religiosity. Furthermore, the research emphasizes the significance of a positive attitude in driving the intention to purchase halal products.

### *5.1 Theoretical implications*

The research demonstrates that trust in halal products significantly and positively influences purchase intention and attitudes toward halal products. Accordingly, it has been determined that as consumers' trust in halal products increases, their tendency to purchase them rises, and they develop a positive attitude towards them. This underscores the importance of consumers' confidence in the adherence of products to halal standards in enhancing their intention to purchase. This situation can be interpreted as high trust directing consumers to prefer halal-certified products. Moreover, when consumers lack sufficient information about halal products' contents, production processes, and quality, they seek trust. Halal product certification is a crucial solution to this information gap, providing consumers with increased product confidence. Therefore, the perception that halal-certified products comply with specific standards and religious requirements boosts consumers' trust in these products. By looking at the halal certification, consumers gain insights into the product's quality, reliability, and ethical compliance, leading to a more positive attitude towards these products. This contributes to consumer behavior theories by highlighting the central role of trust elements in consumer decision-making processes. In the context of halal products, it's theoretically discussable that trust reduces uncertainties regarding product quality and compliance, positively affecting consumers' purchasing decisions. Marketers must effectively track and manage all situations, whether within their control or not, to build brand trust and support purchase intention ([Nosi et al., 2022](#)).



The research also shows that, from a religious standpoint, belief has a significant and positive effect on the intention to purchase halal-certified products. This indicates that religious beliefs influence consumers' interest in halal products and purchase intentions. Regarding religiosity, the practice of worship has a significant and positive effect on attitudes towards halal-certified products. This finding reveals the impact of religious practices on consumers' attitudes towards halal products, illustrating that religious individuals approach halal products with a higher intent to purchase. This finding supports the importance of religiosity in influencing individuals' consumption preferences and behaviors in consumer behavior literature. It suggests developing more theoretical frameworks on how religious beliefs and practices shape product preferences and guide purchasing behaviors.

While existing studies generally examine the factors influencing the consumption of halal products, the direct and indirect effects of trust in these products on purchase intention and consumer attitudes represent a significant gap that this research can fill. On the other hand, studies that separately address the impact of religiosity on the intention to purchase halal-certified products and attitudes towards them, considering both belief and worship dimensions, are limited. This research allows for a better understanding of the effects of different aspects of religiosity on consumer behavior by thoroughly examining the dimensions of religiosity. Furthermore, studies on how attitudes towards halal products affect purchase intention are generally limited. Overall, manufacturers, suppliers, and marketers can utilize experiential marketing techniques to cultivate positive reactions to their products and brands. Furthermore, retailers can curate a unique shopping experience through strategic methods (Levy and Gendel Guterman, 2021). This research can deepen our understanding of this area by exploring the relationship between attitudes toward halal products and the intention to purchase halal-certified products.

Additionally, studies examining the indirect effects of trust in halal products and dimensions of religiosity on the intention to purchase halal-certified products are rare. By investigating these effects, this research helps better understand the complex interactions between the marketing of halal products and consumer behavior. Finally, this study tackles the subject from a unique perspective by offering a general overview of attitudes towards halal products and purchase intentions in different cultural and geographical contexts, such as Turkey, where Muslims predominantly reside. Thus, the study provides an in-depth examination of the marketing of halal-certified products and consumer behavior in the existing literature, filling the knowledge gaps on the intention to purchase halal products in academic circles and opening new avenues for research. It is possible to segment Muslim consumers based on their level of religiosity and develop marketing strategies for each group (Nasution *et al.*, 2023). The research identifies that halal certification increases consumer trust by bridging the information gap and provides insights into halal products' quality, reliability, and ethical compliance. This can serve as a basis for developing theoretical models exploring the effects of certification and labeling on consumer trust and information seeking. It also emphasizes the significance of further theoretical research to understand certification's direct and indirect impacts on consumer perception and behavior.

The study demonstrates that attitudes towards halal products significantly and positively affect their purchase intention. The development of a positive attitude by consumers towards halal products indicates a tendency to increase their intention to purchase these products. The research also points out the indirect effects of trust in halal products and religiosity on purchase intention. This effect can be interpreted as trust and religiosity influencing consumers' attitudes towards halal products, indirectly shaping their purchase intention.

The research highlights the significance of examining the marketing of halal products and consumer behavior in different cultural and geographical contexts, like Turkey, where

Muslims predominate. This indicates a need for theoretical studies in consumer behavior theory that more thoroughly investigate the influence of cultural and geographic factors on consumption preferences and behaviors. In the context of understanding cultural diversity and global markets, such theoretical frameworks could help design more effective marketing strategies and consumer policies. In predominantly Muslim countries, market segments can be created based on consumers' attitudes, perceptions, behavioral control, and religious tendencies and knowledge. These factors have a significant impact on religiosity, especially in the halal product category (Kaur *et al.*, 2023).

These outcomes significantly contribute to understanding the complex interactions between trust in halal products, levels of religiosity, and attitudes in shaping consumers' purchase intentions and approaches towards halal products. These implications offer valuable insights into how consumers' religious beliefs, trust perceptions, and attitudes influence their purchase of halal-certified products. Validating these conclusions on a larger scale and exploring them in different contexts would be beneficial.

### *5.2 Practical implications*

The findings that trust in halal products and religiosity significantly affect the intention to purchase halal-certified products can guide marketers and producers in developing advertising strategies highlighting halal certifications and religious values to reach their target audiences more effectively. Considering the significant role of trust in halal products, it would be beneficial to enhance the transparency, reliability, and accessibility of halal certification processes. This could positively impact consumers' trust in halal-certified products and purchasing intentions. Given the significant effects of religiosity and worship practices on attitudes and purchase intentions towards halal-certified products, organizing education and awareness programs about the importance and value of halal products in communities could be advantageous. These programs vary depending on the dimensions of religiosity and worship practices.

The determination that a positive attitude towards halal products increases purchase intentions suggests that producers need to understand consumer expectations for halal products better and develop innovative products that meet these expectations. Besides compliance with halal certification standards, meeting consumers' expectations regarding quality and health is crucial. Providing clear and consistent information about the value and importance of halal-certified products can enhance consumer trust and satisfaction. This requires transparent communication about halal products and prompt, clear responses to consumer inquiries.

Accordingly, marketing halal products involves improving certification processes, increasing consumer education and awareness, and developing strategic product development and customer relations initiatives. These strategies should benefit both halal product producers and consumers.

The results suggest that aspects of religiosity influence consumers who value halal products in their purchase intentions. Firms and organizations can foster a positive attitude among consumers by emphasizing the credibility and suitability of halal-certified products. Well-designed marketing and communication strategies can boost consumers' trust in these products. Displaying the halal certification on products and providing transparent information about the certifications' validity can strengthen consumer confidence. Halal certification logos on product labels or packaging emphasize the products' suitability.

Additionally, transparent disclosure of production processes and contents offers consumers more product information. Demonstrating that production stages and materials align with halal standards can improve consumer trust. Moreover, regularly educating consumers about the production and significance of halal products can raise

awareness. Sharing information on websites, social media platforms, or product packaging can be adequate. If businesses genuinely adhere to halal standards and meet the real needs of consumers who value halal products, they can increase interest in such products. Ultimately, the study's results could help formulate marketing strategies and position businesses effectively in the halal product market.

### 5.3 Limitations and future research

This study exclusively addresses the attitudes of consumers residing in Turkey towards halal products. Future research could investigate how trust in halal products and the degree of religiosity influence consumers' purchase intentions towards halal products in diverse cultural and geographical settings. Conducting cross-cultural and cross-national studies would be beneficial. A comparative analysis could be conducted between countries with majority Muslim populations and those with minority Muslim populations to examine the impact of consumers' knowledge levels on their attitudes towards halal products and purchase intentions. This could also assess the effectiveness of educational and informational campaigns.

An in-depth examination of the effects of demographic variables such as age, gender, and income level on consumer attitudes and purchase intentions towards halal products could provide valuable insights for market segmentation and targeting strategies. Investigating how the intention to purchase halal-certified products and consumer attitudes evolve could aid in understanding how consumer attitudes and behaviors towards halal products develop over time and through various marketing interventions.

A comparative analysis of the effects of different halal certification standards on consumer trust and purchase behaviors could offer critical insights for standardizing and improving certification processes. The impact of social media and online platforms on consumer attitudes and purchase intentions towards halal products warrants investigation, particularly the effectiveness of these platforms in informing and engaging younger consumers.

Additionally, a qualitative methodology study focusing on focus groups could significantly contribute to understanding consumer attitudes and behaviors in this domain, employing terms from the marketing and consumer behavior literature.

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