

# ISLAMIC MODERN RETAIL ATTRIBUTES FOR MUSLIM CONSUMERS PATRONAGE INTENTION

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## Abstract

Muslim dominates the total population in Indonesia. Islamic modern retail growth in Indonesia is predicted to increase since Muslims started to consider the religion aspects for their daily life. Nevertheless, there has not been much research on this matter. This study aims to investigate Islamic modern retail attributes for Muslim shoppers in Indonesia. Furthermore, this research will focus on the patronage intention of Muslim shoppers. A sample of 144 consumers of modern Islamic retail in Indonesia was collected. The data were collected through a questionnaire and analyzed using multiple linear regression. The results revealed that Islamic modern retail attributes, such as the Islamic store atmosphere and Islamic value, had a significant positive effect on Muslim shopper's patronage intention. While other attributes, such as Muslim product, humanistic, and halal product certification, have no significant effect on Muslim shopper's patronage intention. This study confirmed that each one-unit increase in independent variables, namely Muslim product, Islamic store atmosphere, humanistic, halal product certification, and Islamic value, respectively, will cause an increase in patronage intentions of 0.114, 0.238, 0.025, 0.044, and 0.263 unit.

**Keywords:** *Islamic Modern Retail; Patronage Intention; Multiple Linear Regression.*

## 1. Introduction

Modern retailers carried the halal concept are predicted to experience positive growth in Indonesia. It can be seen from the increase in retail outlets bring out Islamic concept (Mandey, 2017). This growth is supported by a large number of Muslims in Indonesia. Muslims got the first rank in Indonesia as the most religious adherent and gain 12.7% from the world's population (Centre, 2017).

Increasing Islamic modern retail in Indonesia is quite unique. Apart from a large number Muslims in Indonesia, this is also influenced by the action of "212" Islamic defense. This action emerged by the current political situation in the election of the governor of one of the provinces. (Hendarto, Dharmmesta, Purwanto, & Moeliono, 2018). Through this action, Indonesian Muslims are expected to provide positive energy to strengthen their solidarity. One of them is by

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strengthening the economic sector with a campaign to succeed the economic movement, from Muslim to Muslims. So, Muslim consumers are expected to make purchases in stores owned by Muslims (Antonio, 2017).

Yogyakarta as a big city in Indonesia has a number of well-known Islamic modern retailers, including Pamella Supermarket. This supermarket has 8 branches in Yogyakarta Special Region. Pamella Supermarket has a vision to create a brand image as a trendsetter for Muslim supermarkets in Yogyakarta. The challenge faced by Pamella Supermarket is the number of retailers that are fighting over the market which dominated by Muslim consumers. However, Pamella Supermarket has added value through its Islamic concept. This corresponds to the statement of Hashim et. al. (Hashim, Hussin, & Zainal, 2014) that social and political developments encourage people to involve religious aspects in their daily life. This lead Muslim consumers began to consider the religious aspects of decision making related to consumption of products (Muhamad & Mizerski, 2013).

The high opportunity of Islamic modern retail growth is not supported by the research on it. Especially the research on patronage intention in Islamic modern retail. Patronage intention is the intention to behave indicated by whether or not a consumer will still use the product or service. Similar studies have been conducted in modern retail generally while related to Islamic modern retail is limited (Gundala, 2010; Ihtiyar, 2019; Koul & Mishra, 2013; Nair, 2018; Osman, Sim Ong, Nor Othman, & Wei Khong, 2014).

Nair (2018) supposed that there is relationship between modern retail attributes and consumer patronage intention. The object of this research was modern retailers in one of major cities in India. This underlies that there is also a predicted relationship between Islamic modern retail attributes and muslim patronage intention. Fauzi et. al. (2016) developed a number of indicators for Islamic modern retail attributes. Those indicators were grouped using Principal Component Analysis into 5 dimensions, named Muslim product, Islamic store atmosphere, humanistic, halal product certification, and Islamic values. However, the effect of these attributes toward patronage intentions is not known yet.

Clear understanding of the attributes in Islamic modern retail could become a reference for Islamic modern retail in Indonesia to create strategies attracted Muslim consumers. Therefore, this study aims to determine the attributes of Islamic modern retail influenced the patronage intention of Muslim consumers.

## 2. Methods

### a. Background and hypothesis

Patronage Intentions is the intention of consumer to behave indicated by whether or not consumer will still use the product or service. This intention to behave can be both positive and negative. For example, positive intentions could be showed by consumer who promoted the product or service directly by word of mouth, and vice versa. Yang and Chang (2011) explain that consumer behavior to shop back or patronize is defined as consumer preferences to choose the use of a product or service from a particular store or retail based on a set of criteria to evaluate it.

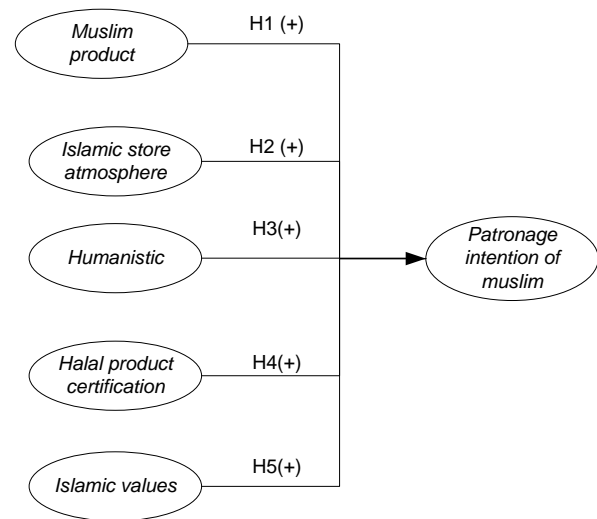
Store attributes play an important role in influencing consumer behavior. According to Jani and Han (2014), satisfaction and patronage intention is a consequence of evaluations made by consumers on the shopping experience. Other research shows that store attributes and lifestyle influence consumer behavior (Prasad & Aryasri, 2011). Therefore, Nair (Nair, 2018) analyzed the relationship between store attributes, satisfaction, patronage intention, and lifestyle with the objects of modern retail in India. Yang & Chang (Yang & Chang, 2011) previously also conducted similar research at consumers of department stores and hypermarkets in Taiwan. SEM analysis showed that

emotional response and perceived monetary value factors affected satisfaction and patronage intention of consumers. Both of these factors were also shown to be influenced by service experience from consumers. These dimensions are also related to store attributes.

Gundala (Gundala, 2010) developed a number of attributes for modern retail generally and evaluated their level of importance in influencing consumer purchasing decisions. According to consumers, the attributes of modern retail were need to be prioritized respectively are staff, price, refund, fashion and style, selection, quality, reputation, and layout and design. The other research by Koul and Mishra (Koul & Mishra, 2013) were conducted in traditional retailers in India. This research aims to determine the effect of store attributes, consisting of attitude retailers, store images, discounts, product assortment and availability, and other services, to consumer perceptions.

Study on consumer behavior and patronage intention in Islamic modern retail is limited. Many similar researches are mostly carried out in retail generally. Fauzi et. al. (Waida Irani Muhammad Fauzi, Muhammad, Mokhtar, & Yusoff, 2016) developed a number of indicators and grouped into 5 dimensions reflected the attributes of Islamic modern retail according to Muslim consumers in Malaysia using Principal Component Analysis. The result are Muslim products, Islamic store atmosphere, humanistic, halal product certification, and Islamic values. In this study, the indicators on these dimensions were tested to confirm attributes in Islamic modern retail influenced patronage intention of Muslim shoppers. The conceptual framework can be seen in

**Figure 1.**



**Figure 1.** Conceptual Framework

### Muslim Product

Islam emphasizes the essentiality for Muslim consumers to consume products that are halal and healthy (Tayyib). Getting these quality products, Muslim

consumers need to make sure their products are clean, ethically sourced, healthy and not contrary to Islamic principles. These criteria are difficult to know by only looking at products in retail. Therefore, Muslim consumers will prefer Muslim-made products or buy products in retail owned by Muslims. These are called muslim product. They expected these products are halal and Tayyib (Waida Irani Muhammad Fauzi et al., 2016). According to the theory and results of previous studies, the following hypotheses were developed:

**H1. Muslim products have a significant positive effect on patronage intentions of Muslim consumers**

#### **Islamic Store Atmosphere**

Baker et. al. (2002) concluded that the retail atmosphere was the main determinant of patronage intention. The retail atmosphere adopted culture, tradition, or Islamic values will be more attractive to Muslim consumers (Waida Irani Muhammad Fauzi et al., 2016). This can be showed by providing of Islamic songs, Islamic looking for the salesperson, and Islamic design interior. Therefore, the following hypothesis is obtained:

**H2. Islamic store atmosphere has a significant positive effect on patronage intentions of Muslim consumers**

#### **Humanistic**

Humanistic is the attitude of a person who places humanity on the welfare, values, and dignity of humans. This is closely related to the personal interaction with the salesperson and also the salesperson's hospitality. Abu & Roslin (2008) explained that this affected consumers' intention to shop again. Principles of Muslim brotherhood taught in Islam encourage Muslim to create unity through respecting others. Based on the literature review, the hypothesis is concluded as follows:

**H3. Humanistic has a significant positive effect on patronage intentions of Muslim consumers**

#### **Halal Product Certification**

Increased awareness of Muslim consumers on halal products is caused by changes in their preferences to fulfill their religious obligations as a Muslim (Wan-Hassana & Awangb, 2009). The main consideration of Muslim consumers in shopping is halal product (Waida Irani Muhammad Fauzi et al., 2016). The easiest way to identify halal products is based on logos or halal certificates issued by official authorities. For this reason, halal product certification or the existence of a logo and the halal certificate is one of determining factors in patronage intention. Then the hypothesis is developed as follows:

**H4. Halal product certification has a significant positive effect on patronage intentions of Muslim consumers**

#### **Islamic Values**

Mokhlis (Mokhlis, 2008) states that religiosity also has a significant effect on consumer evaluations regarding store attributes. Muslim consumers will appreciate the business that reflects values according with Islamic teachings. These Islamic values are the main criteria for Muslim consumers to evaluate retail. Islamic values adopted by retailers are ethical and socially responsibility for their retail strategies by using Al-Qur'an and Hadith as reference in Islamic businesses (Waida Irani Muhammad Fauzi et al., 2016). For example, instead of pursuing a high price strategy, pricing is expected to create social welfare for the community (Ahmad & Kadir, 2013). For this reasons the following hypotheses are developed:

**H5. Islamic values have a significant positive effect on patronage intentions of Muslim consumers**

#### *b. Sample*

Population in this study were all Muslim consumers of Pamella Supermarket, Yogyakarta. In this research, sampling was carried out using purposive sampling technique. It was taken based on certain criteria. The criteria used was Muslim consumers who make shopping transactions at Pamella Supermarket at a minimum in 2017. Total number of populations in this study is unknown so the sample size determined based on Hair et. al. (2010). The sample size should be at least 5 times the number of indicators. The number of indicators used is 28, so a minimum of 140 respondents are needed Muslim consumers of Islamic retail modern.

#### *c. Measure*

The conceptual model developed based on the results of research from Nair (Nair, 2018) and Fauzi et. al. (Waida Irani Muhammad Fauzi et al., 2016) as shown in **Figure 1**. A questionnaire composed of 26 items of questions as shown in **Table 1**, related to the 6 variables to be studied. Assessment is conducted using the Likert scale from 1-5, with the choice of answers for respondents ranging from strongly disagree to strongly agree. Data collection from the questionnaires will be analyzed by using multiple linear regression to determine the effect of Islamic modern retail attributes toward patronage intentions.

#### **4. Result and Discussion**

According to 200 questionnaires distributed to respondents, 56 of 200 questionnaires were removed due to incomplete information. Therefore, only 144 questionnaires were used to analyze using multiple regression.

##### *a. Validity and reliability test*

Validity and reliability tests are carried out on respondents' answers. Validity test is conducted by

**Table 1.** Questionnaire Items

<i>No.</i>	<i>Items</i>
<b><i>Muslim Product</i></b>	
1.	Muslim products sold in Islamic modern retail have good quality
2.	There are many choices of Muslim products in Islamic modern retail
3.	Islamic modern retail provides various brands of Muslim products
4.	I feel confident that the products sold in Islamic modern retail products are halal and thayyib
<b><i>Islamic Store Atmosphere</i></b>	
5.	Salespersons in Islamic modern retail use Islamic clothing
6.	The music played in Islamic modern retail has an Islamic nuance
7.	Islamic modern retail provides Islamic prayer room
8.	The store atmosphere is comfortable in Islamic modern retail
<b><i>Humanistic</i></b>	
9.	Islamic modern retail provides good service
10.	Salespersons in Islamic modern retail are friendly to visitors
11.	Islamic modern retail provides a fast response to visitors
12.	Salespersons in Islamic modern retail have good knowledge related to the store
13.	Salespersons in Islamic modern retail are polite
14.	Salespersons in Islamic modern retail always provides good assistance to visitors
<b><i>Halal Product Certification</i></b>	
15.	Islamic modern retail has a halal certificate for its products, especially products from non-Muslim producers
16.	Products sold in Islamic modern retail have a halal logo in accordance with Islamic values
17.	Islamic modern retail does not sell haram products
18.	Islamic modern retailers sell products from trusted sources and processes
<b><i>Islamic Values</i></b>	
19.	Islamic modern retail respects Muslim visitors
20.	Islamic modern retail products deliver as promised
21.	Islamic modern retail makes clear sales transactions
22.	There is no cheating in sales transactions by Islamic modern retail
<b><i>Patronage Intention</i></b>	
23.	I intend to go back to shop at Islamic modern retail
24.	Islamic modern retail is the first choice to shop
25.	I feel happy to recommend Islamic modern retail to others
26.	I would recommend Islamic modern retail when other people ask for advice on places to shop

comparing the value of rxy from each of question item with r table product moment (Oktaviyanthi & Dahlan, 2018). 144 completed questionnaires were collected. Based on sample size  $n = 144$ , the degree of freedom ( $df$ ) =  $144 - 2 = 142$ . Alpha used is 0.05 so that r table product moment is 0.1376. According to the results of data processing as shown in **Table 2**, the value of rxy are greater than the r table product moment. So it is concluded that all items are valid questions. Reliability test is conducted by looking at Cronbach Alpha value. A construct or variable is called reliable if the value of Cronbach Alpha  $> 0.65$  (Singh, 2017). The processed data (**Table 3**) shows all variables have a Cronbach Alpha value  $> 0.65$  so that all variables are concluded to be reliable.

#### *b. Descriptive analysis*

After the validity and reliability test, the data obtained were analyzed descriptively and processed with

multiple regression. Descriptive data analysis from 144 respondents showed that the number of female respondents dominated the total number of respondents. The percentage of female respondents is 70.8%. It shows that women are individuals who shop for daily needs more often than men. 62.5% or as many as 90 respondents are students. This corresponds to the majority of respondents' age is between 20-29 years. In addition, most respondents were graduate from high school. As a consequence from young consumers, the majority of respondents spend their money to shop in the range of 100,000-250,000 rupiah in once a month.

#### *c. Multiple linear regression analysis*

Based on the results of multiple regression analysis, the regression equation obtained by the correlation coefficient  $R = 0.58$  and  $R^2 = 0.336$ . This indicates that the strength of linear relationship between dependent variable patronage intentions of Muslims and

**Table 2.** Validity Test Results

Questionnaire items	Values rxy	Conclusion
<i>Muslim product</i> (1, 2, 3, 4)	0,846;0,793; 0,807; 0,701	Valid
<i>Islamic store atmosphere</i> (5,6,7,8)	0,810;0,716; 0,764; 0,748	Valid
<i>Humanistic</i> (9,10,11,12,13)	0,806; 0,827; 0,814; 0,740; 0,772	Valid
<i>Halal product certification</i> (14,15,16,17)	0,844; 0858; 0,764; 0,846	Valid
<i>Islamic value</i> (18,19,20,21)	0,769; 0,798; 0,798; 0,826	Valid
<i>Patronage intentions</i> (22,23,24,25)	0,751; 0,828; 0,866;0,799	Valid

**Table 3.** Reliability Test Result

Attributes	Cronbach's Alpha	Conclusion
Muslim product	0,795	Reliable
Islamic store atmosphere	0,750	Reliable
Humanistic	0,874	Reliable
Halal product certification	0,844	Reliable
Islamic value	0,810	Reliable
Patronage intentions	0,824	Reliable

**Table 4.** F-test Result

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	251.389	5	50.278	13.981	.000 <sup>a</sup>
Residual	496.271	138	3.596		
Total	747.660	143			

all independent variables, namely Muslim products, Islamic store atmosphere, humanistic, halal product certification, and Islamic value is positive at 0.58. According to Akoglu (2018), this correlation value has a moderate relationship level. The coefficient of determination  $R^2 = 0.336$  shows that dependent variable patronage intentions of Muslim can be explained by all independent variables, namely Muslim products, Islamic store atmosphere, humanistic, halal product certification, and Islamic value for 33.6%, while for the remaining 66, 4% is explained by other variables not examined.

Other variables are expected to influence patronage intentions of consumers are cultural factors, social factors, personal factors, psychological factors, and economic factors (Ramya & Ali, 2016). These various factors are related to the demographic characteristics of the respondents. Consumer loyalty or the commitment of a consumer to consistently make purchases at a store are also influenced by the quality of service quality relationships with the store (Sivapalan & Jebarajakirthy, 2017). In addition to these factors, other factors that are thought to influence include price, product completeness and availability, available product quality, service, shop layout and atmosphere, promotion and store image (Bashar, 2012). These factors are commonly considered by consumers in modern retail generally, not specifically in Islamic modern retail. This shows that Muslim consumers are still considering other common factors such as those considered by consumers in modern retail

generally. Based on observations and interviews conducted, some Muslim consumers didn't really consider whether the modern retail is based on Islamic or not. They often choose modern retail according to several advantages, such as cheaper prices, more complete products, or locations that are closer to the place of residence and easily accessible.

The result of F statistical test performed the significance value of F is equal to 0,000 as shown in **Table 4**. This value is less than significance level of 0.05. This shows that all independent variables have a significant effect on the dependent variable simultaneously. The results obtained is similar to Alam, Mohd & Hisyam (2011), who states that religion has a large influence on purchasing decisions made by Muslim consumers. In Islam, Muslim consumer behavior is controlled by religious orders. Alam, Mohd & Hisyam (2011) also states that Muslim consumers with high levels of religiosity tend to be more careful and not impulsive in making purchases. Muslim consumers with a high commitment to religion are more easily influenced by the environment as a result of interaction with fellow Muslims. Meanwhile, Islamic modern retails have attributes correspond to Islamic principles. Therefore, Muslim consumers tend to shop at Islamic modern retails.

Test on individual regression or t-test is conducted to determine the effect of each independent variable on the dependent variable. The results of hypothesis testing using significance level = 0.05 are shown in **Table 5**.

**Table 5.** Hypotheses Test Result

	Hypotheses	t	Sig.	Conclusion
H1.	Muslim products have a significant positive effect on patronage intentions of Muslim consumers	1.113	.268	unsupported
H2.	Islamic store atmosphere has a significant positive effect on patronage intentions of Muslim consumers	2.151	.033*	supported
H3.	Humanistic has a significant positive effect on patronage intentions of Muslim consumers	.322	.748	unsupported
H4.	Halal product certification has a significant positive effect on patronage intentions of Muslim consumers	.421	.674	unsupported
H5.	Islamic values have a significant positive effect on patronage intentions of Muslim consumers	2.271	.025*	supported

Significance value of t for independent variable of Islamic store atmosphere and Islamic value, respectively at 0.033 and 0.025. This value is below significance level = 0.05, so it is concluded that these variables have a partially significant effect on patronage intentions of Muslims. The positive t value on both independent variables shows that Islamic store atmosphere and Islamic value variables have a positive relationship with the patronage intentions of Muslims.

Based on the results in **Table 5** a multiple linear regression equation is obtained, patronage intentions of Muslims = 4,579 + 0,114 Muslim product + 0,238 Islamic store atmosphere + 0,025 humanistic + 0,044 halal product certification + 0,263 Islamic value. According to multiple linear regression equation, for each one unit increase in Muslim Product variable will cause an increase in patronage intentions of Muslim variable at 0.114 units. Likewise, with an increase of one unit on the other independent variables, those are the Islamic store atmosphere, humanistic, halal product certification, and Islamic value will cause an increase in patronage intentions of Muslim variable at 238, 0.025, 0.044, and 0.263 respectively. The biggest influence for patronage intentions of Muslim is Islamic store atmosphere and Islamic value. This corresponds to result of t t-test showed that Islamic store atmosphere and Islamic value have a significant positive effect on patronage intentions of Muslims.

Other independent variables, namely Muslim product, humanistic, and halal product certification are proven to have no significant effect on patronage intentions of Muslims. This is indicated by significance value of t was below significance level=0.05. According to observations and interviews conducted, Muslim consumers in Indonesia tend to be convinced that Muslim and halal products are easily found, not only in Islamic retail. This is due to the large number of Muslims in Indonesia. Therefore, Muslim consumers are easy to believe with others related to purchasing behavior. In accordance with study conducted by Soesilowati & Yuliana (Soesilowati & Yuliana, 2013) states that Muslim consumers in Indonesia continue to buy their

favorite food even though they do not have halal certificates. Muslim consumers in Indonesia mostly believe that products sold are halal though halal certificate is not provided.

#### *d. Managerial implications*

According to the results of multiple regression analysis, the Islamic retail store should consider to improve its performance related to Islamic store atmosphere and Islamic value. These two attributes have been shown to influence patronage intentions of Muslim consumers significantly. Performance enhancement toward these two attributes will lead to the escalating of patronage intentions of Muslim consumers. Salespersons also need to get used to greeting customers in Islam. Furthermore, Islamic store needs to decorate their store through Islamic decorations, especially to acknowledge for Islamic festivals. The use of Islamic based music can also enhance the ambience of Islam. Islamic atmosphere outside the store should also be considered, such as the signboard, signages, and other supporting facilities must be in accordance with Islamic teaching and support the Islamic atmosphere. According to Amara (2016), web atmospherics or the conscious designing of web environment could be create positive effects on users. Therefore, this Islamic store can also build Islamic ambience through design on the website. This ambience believed to be able to build a good emotional relationship between customers and the store so that enhance their purchase probability.

Islamic values as the principles of Muslim has to be applied in business sector, included for retailers. Qur'an and hadith are used as guidances to conduct the business. Zaman (2015) stated that Islamic values provide some basic principles to conduct the fair business. They are unity (touheed), justice (adl), and trusteeship (khilafah). For example, the Islamic modern retail requires more consideration to determine the price of its products. This is due to the main purpose of its business. It is expected to be driven by social welfare of societies. Several things must be avoided for business transactions in Islamic modern retail, such as usury, cheating, and

fraud. Those things may harm Islamic values applied in Islamic modern retail. For avoiding those things, Islamic modern retail have to assure that it deliver product according to promises. Furthermore, Islamic modern retail is prohibited to carry out deceptive communications or manipulates to create false impression (Ahmad & Kadir, 2013).

## 5. Conclusion

The attributes of Islamic modern retail, namely Islamic store atmosphere and Islamic values proved to have a significantly positive effect on the patronage intention of Muslim consumers. Therefore, owners of Islamic modern retails should have more attention to these two attributes. Islamic modern retails need to provide an Islamic nuance adopted cultures or values based on Islamic principles, such as providing a comfortable prayer room, playing Islamic music or asking employees to wear Islamic attributes. In addition, it is also necessary to apply Islamic principles in the process of buying and selling. It could be conducted by ensuring that sales transactions are clear and non-fraudulent. Furthermore, product sold must be as promised. Other attributes, namely Muslim product, humanistic, and halal product certification proved to have no significant effect on the patronage intention of Muslim consumers. Muslim consumers in Indonesia, tend to be convinced that halal products are easily found, not only in Islamic retail because the majority of people in Indonesia are Muslims.

The object of this research is limited to Muslim consumers in Islamic modern retails in Indonesia. Therefore, results of the study have not been able to represent the characteristics of Muslim consumer populations generally. Further research can be carried out with a wider scope. Based on some literature reviews, additional variables such as lifestyle and satisfaction could be considered for analysis (Nair, 2018; Prasad & Aryasri, 2011).

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