



The Impact of Life Satisfaction, Quality Consciousness, and Religiosity on Customer Switching Intention to Halal Cosmetic*

Hardius USMAN¹, Nucke Widowati Kusumo PROJO², Ika Yuni WULANSARI³, Thasya FADILLA⁴

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Abstract

Purpose: The purpose of this research is to study the role of life satisfaction, quality consciousness, and religiosity, which are integrated with the TRA Model to explain the switching intention of Muslim consumers to use Halal Cosmetics and Personal Care (HCPC). The second purpose is to investigate the relationship between variables used in this study to provide recommendations to HCPC producers about Muslim consumer behavior in the market. **Research design, data, and methodology:** The target population in this study is Muslims who live in Greater Jakarta. Data collection is carried out by the self-administered survey method based on the Purposive sampling technique, and the questionnaire is distributed online. The statistical analysis to test the research hypotheses is the Partial Least Squares - Structural Equation Model (PLS-SEM). **Results:** Life satisfaction, product quality consciousness, and religious commitment have a significant effect on attitude to switching but do not significantly influence the intention of switching to use HCPC. **Conclusions:** Life satisfaction, quality consciousness, and religiosity that represent individual factors indirectly affect the intention to switch to use HCPC. Thus, religious commitment influences attitude to switching both directly and indirectly.

Keywords: Religious Environment and Commitment, HCPC, Life Satisfaction, Quality Consciousness, TRA

JEL Classification Code: L810, M310, O530

1. Introduction

In the Halal Business, rapid growth in the Islamic Finance and Halal Food sectors has been followed by halal cosmetics and personal care (HCPC) products. The increasing number of HCPC companies worldwide shows

that the market is growing. (Ahmed et al., 2015). Indonesia is the largest Muslim population in the world and is an up-and-coming market for HCPC products. According to Statistics-Indonesia (BPS), Indonesia's population in 2020 is 271 million people and is projected up to 306 million by 2035 (BPS, 2013). Assuming a constant proportion of Indonesian Muslims (87%), there are around 235.77 million Muslims in 2020. It will increase to 266.22 million Muslims by 2035. Deloitte (2015) reveals that the Indonesians spend, on average, about 5% -10% of their income on cleaning and body care needs. With an average expenditure per capita per month for Indonesia's population in 2018 of 1.12 million IDR (BPS, 2019), it is estimated that in 2020 Muslim expenses for cleaning and body care necessities around 10,528 million US dollars. These estimates indicate that Indonesia is a massive market with a promising demand for HCPC products

The HCPC market in Indonesia is still potential and comprehensive for marketing HCPC products. Cosmetics and skincare products are consumer goods with the fastest purchasing growth in Indonesia (Cheong et al., 2016). The

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1 First Author, Associate Professor, Department of Applied Statistics, Politeknik Statistika STIS, Indonesia.
Email: hardius@stis.ac.id

2 Corresponding Author, Assistant Professor, Department of Statistical Computing, Politeknik Statistika STIS, Indonesia.
Email: nucke@stis.ac.id

3 Assistant Professor, Department of Applied Statistics, Politeknik Statistika STIS, Indonesia. Email: ikayuni@stis.ac.id

4 Researcher, Middle East and Islamic Studies, Universitas Indonesia, Indonesia. Email: thasya.fadilla@gmail.com

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Indonesian Ministry of Trade data shows that sales of cosmetics and body care products in 2015 increased by 20% from the previous year. The volume of Indonesian halal cosmetics purchases in 2015 was USD 3.3 million, the third-largest after India and Russia (Reuters, 2015). Meanwhile, the Indonesian Ministry of National Development Planning (2018) reveals that the value of halal cosmetics sales in 2017 was 66.961 million IDR or around 4.46 million USD.

Most cosmetics goods and personal care commodities in the marketplace are manufactured by non-Muslim manufacturers and come from non-Muslim countries (Ahmed et al., 2015). Halal products are available in the market after non-halal products have been well developed and have dominated the market. Moreover, non-halal products have loyal customers. Nizar and Marzouki (2015) mention that Islamic banks are less popular and have fewer experiences than conventional banks. Under conditions that are entirely lagging, is it possible for HCPC to compete with non-halal products?

Islamic finance and halal food experience show that halal products face the biggest challenge from their competitors. However, halal products still have the potential targeted market to compete with non-halal products where halal products are superior to non-halal products. Although, in general, halal products have not significantly reduced the market share of non-halal products. One of the competitive advantages of halal products is halal itself. Islam teaches Muslims always to consume halal products. The term "halal" refers to approved, permitted, lawful or legal, as stated in the holy Quran (Wilson & Liu, 2011; Wilson, 2014), and it applies to all consumer products, including drugs and cosmetic goods (Ngah et al., 2014). From a Muslim perspective, products are not only intended to fulfill their consumption but, at the same time, fulfill their religious obligations. Therefore, Muslim consumers are keen on the products and services offered and assure that every product they consume is following Islamic teachings (Wilson & Liu, 2011; Zailani et al., 2015).

Some literature shows that Muslims doubt the halal aspects of cosmetic goods and personal care products produced by non-Muslim companies or from non-Muslim countries (Ahmed et al., 2015). Doubts arise because some products such as moisturizers, shampoos, face masks, and lipsticks use fatty acids and gelatine, which may be derived from pigs (The Chemical Engineering, 2010). It is often suspected, using enzymes extracted from pork meat or alcohol as a preservative (Mukhtar & Butt, 2012). This doubt among Muslim consumers is an indication that HCPC has an excellent opportunity to compete with non-halal products in the market.

The doubts of Muslim consumers in choosing products can be met by halal certification, which assures that the

product components and the production process follow Islamic sharia laws (Lokman, 2008; Hamdan et al., 2013). Sharia laws cover the cleaning process, administration handling, and processing, as well as shipment and distribution of products (Latif et al., 2014). Thus, the certificate of halal makes Muslim consumers more confident and willing to purchase products (Fathi et al., 2016). Even though halal certificates can form a great market, but fulfilling halal requirements is costly and increasing consumer's price (Angulo & Gil, 2007; Zailani et al., 2017). This condition is a challenge for halal products, especially HCPC. Several studies indicate that Muslim consumers are fine with paying extra cash when buying halal-certified products (Verbeke et al., 2013; Yunos et al., 2014). Are these conditions generally applicable or only limited to specific segments? Furthermore, does it also apply to HCPC products?

Many studies on consumer behavior in choosing halal products focus more on Islamic finance, Islamic banking, or halal food products. Only a limited number of kinds of literature are about HCPC (Ahmed et al., 2015). As a product that comes after the market is dominated by non-halal products, HCPC can be seen as an alternative product that will substitute non-halal cosmetics and personal care. Are Muslim consumers in Indonesia willing to switch to HCPC, especially loyal consumers, when HCPC prices are higher? Zikiene and Bakanauskas (2006) define consumer switching behavior as shifting their attitude from one product to another. The literature on switching behavior has also been widely available, including in Islamic marketing, but it is still constrained to study HCPC, especially in Indonesia. Most of the literature studies switching behavior from price, economics, technology, customer service, shopping channels, customer demographics, and time limitations. There is less literature about consumers' psychological factors (Ahmed et al., 2015).

Our research will be based on one of the most widely used social psychologists' models to predict behavioral intentions, known as Theory of Reasoned Action (TRA) (Fielding et al., 2008; Collins & Carey, 2007). TRA reflects the effect of attitude and subjective norms on an intention to a specific behavior (Fishbein & Ajzen, 1975), including switching intention behavior. Even though various studies of subjective norms, as a social aspect, show a significant influence on behavioral intention (Mondéjar-Jiménez et al., 2016; Russell et al., 2017), this research only focuses on attitude, as an individual aspect, as a construct that influences switching intentions. On the other hand, this study adds another variable to enhance the predictive power recommended by various studies, as stated by Mondéjar-Jiménez et al. (2016) and Russell et al. (2017).

Said et al. (2014) states that religious commitment (RC) has a strong effect on consumer behavior. Most researchers

agree that Muslim consumer behavior can be explained with RC (Verbeke et al., 2013; Yunus et al., 2014; Wu et al., 2014; Bonne et al., 2007; Awan et al., 2015). Muslims with a high degree of religious commitment usually assess their world from religious aspects, including buying a product or service. Before purchasing a product, they evaluate the product, whether it adheres to their religious norms and beliefs (Zucker, 1986). The price will probably remain a cognitive consideration, but the emotional side driven by RC cannot be ignored. Therefore, we integrate RC into the TRA Model to increase the prediction power of the switching intention to use the HCPC product.

Quality consciousness is another individual aspect that causes Muslim consumers to eagerly pay more for halal-certified products (Mokhlis, 2006; Yousaf & Malik, 2013). In the context of Islamic banks, Usman et al. (2017) find the importance of service quality for bank customers in choosing a bank. Usman et al. (2019) show the importance of providing quality transportation, accommodation, and tourism activities. Some of the previous studies above indicate that Muslim customers have the consciousness to consider the quality of choosing products. Quality Consciousness (QC) consistently constructs the choices of products and services (Sproles, 1985; Sproles & Kendall, 1986), so QC customers' view product quality is a fundamental decision benchmark in most of their buying decisions (Völckner, 2008). QC is also integrated with the TRA Model in this study because QC has an essential role in determining customer behavior, including switching intention to use HCPC.

Shopping Preference Theory (Sheth, 1983) suggests that one of the drivers of shopping motivation is personal factors. Some studies such as Bickle et al., (2006), Choi and Park (2006), McGoldrick and Collings (2007) use consumer welfare, including income, education, or employment, as explanatory variables for consumer behavior. The objectively reviewed welfare reflects life satisfaction because, as stated by Shin (1978), life satisfaction is an essential part of subjective wellbeing. Alfonso et al. (1996) reveal that life satisfaction is an individual's subjective evaluation of their own life. The authors are unable to find references that study the relationship between life satisfaction and switching behavior in the context of halal products, especially HCPC products. However, several studies have shown the positive influence of life satisfaction on several consumer behaviors, such as older females' behavior toward fashion activities (Joung & Miller, 2007) and brand consciousness (Bhardwaj et al., 2011).

Based on the description above, this research aims to study the role of life satisfaction, quality consciousness, and religiosity, which is integrated with the TRA Model to explain the switching intention of Muslim consumers to use

HCPC. The second purpose is to investigate the relationship between variables used in this study to provide recommendations to HCPC producers about Muslim consumer behavior in the market.

2. Literature Review

2.1. Customer switching behavior

Zikiene and Bakanauskas (2006) define consumer switching behavior as consumers' behavior to change their attitude from one product to another. Bansal et al. (2005) define customer switching behavior as migration of customers from one provider of goods or services to an alternative provider of goods or services. Customer loyalty can be expressed as the opposite of customer switching behavior. Therefore, customer loyalty is demotivated by customer switching behavior (Nagar, 2009). Consumers switching to use goods/services with the same category from one provider of goods/services to others result from a specific consideration (Keaveney & Parthasarathy, 2001). It is recognized as a consequence of freedom of choice of product (Menon & Kahn, 1995), which leads to neglecting other products (Garland, 2002).

Keaveney (1995) find a basic model of customer switching behavior in the service industry. Stewart (1998) reveals that the causes of customer switching behavior are: the available alternatives, the relationship with customers, and complaint handling. Several other studies show the causes of customer switching behavior, namely the search for variations (Van Trijp et al., 1996); pricing issues, service failures, and denied services (Colgate & Hedge, 2001); tariffs, network coverage, fees for additional services, consumer care, and advertising (Sathish, 2011). Various studies use customer satisfaction as an explanatory factor of customer switching behavior, such as Bansal et al., (2005), D'Alessandro et al., (2015), and Hendriks et al., (2010).

2.2. Theory of reasoned action

The theory of reasoned action (TRA) is one of the most broadly researched models among social psychologists for predicting behavioral intentions (Fielding et al., 2008; Collins & Carey, 2007). TRA consists of two constructs, namely attitudes and subjective norms, which affect the intention to behave (Fishbein & Ajzen, 1975). Attitudes define as overall evaluations of the behavior by the individual (Fishbein & Ajzen, 1975). Attitudes also refer to the positive assessment or negative appraisal of the behavioral performance (Ajzen & Fishbein, 1985). Subjective norms are social pressures enforced by other

people considered important, such as family members, friends, and work colleagues (Fishbein & Ajzen, 1975).

Attitude is a psychological assessment of consumers toward the product (Bonne et al., 2007; Schiffman & Kanuk, 2007; Eagly & Chaiken, 1995), and play a straightforward task in developing positive or negative intentions (Kang & Hustvedt, 2014). Attitude is the most important predictor of intention and behavior (Paul et al., 2016; Zhou et al., 2013). Individuals with a more positive attitude will have more positive intentions (Ajzen & Fishbein, 1980). An individual's positive attitude towards a specific giving behavior bolsters their intention to perform the behavior (Han et al., 2010).

The intention to behave is a person's subjective probability that he/she will act (Fishbein & Ajzen, 1975). Intention to behave is an indication of one's readiness to demonstrate behavior (Ajzen, 2001), or the tendency of a person to commit an act or behave (Schiffman & Kanuk, 2004). Therefore, the intention to behave is an antecedent of behavior. Switching intention can be defined as a condition in which consumers want to switch from one product to another (Han & Hyun, 2013).

Attitudes have been massively studied in consumer behavior research (Sproles & Kendall, 1986), and the results of previous studies are less diverse (Ali et al., 2016; Ghadikolaie, 2016). Most previous studies find a significant direct relationship of attitudes towards behavioral intention, and these relationships occur in various cultures (Mostafa, 2007). In the context of Islamic business, some previous research also shows the impact of attitude on the intention to behave in various sectors, including sharia hotels (Shakona, 2013); Islamic banks (Souiden & Rani, 2015); Islamic home financing (Amin et al., 2011); and halal food (Garg & Joshi, 2018). The authors find no references that prove the effect of attitude on intentional behavior to use HCPC, especially in Indonesia.

Based on the theory and various studies above, the hypothesis proposed in this study is:

H1: Consumer attitude switching to HCPC products influences the switching intention to use HCPC products.

2.3. Life Satisfaction

The concept of Life Satisfaction (LS) is sometimes difficult to distinguish from the idea of Quality of Life (QoL). Rice (1984) defines QoL as the level at which an individual's life experience satisfies individual wants and needs, both physical and psychological. Meanwhile, Ruževičius (2016) states that QoL is an individual's satisfaction with their lives. In contrast, life satisfaction is defined as someone's judgment based on a person's comparisons between self-imposed criteria and their

perceived life standing (Shen, 2015). This concept's similarity made us consider using QoL as a reference, mainly due to LS references' limitations in the context of this study.

LS's concept is extensive because it covers physical health, psychological, level of independence, social relationships, and their relationship to their environment (Levin, 2012). Life satisfaction is widely considered a central aspect of human welfare (Euteneuer, 2011), and (Erdogan et al., 2012) state that life satisfaction is a crucial indicator of subjective wellbeing. From a broad perspective, life satisfaction indicates life conditions, either increased demographic and physical conditions (Winter et al. 1999). Life satisfaction can represent a variety of individual characteristics.

Research on the relationship between life satisfaction and consumer behavior is still limited. Meadow (1983) finds the effect of life satisfaction on purchasing clothing and accessories, personal care, and recreation. Joung and Miller (2007) reveal a positive relationship between life satisfaction with behavior toward fashion activities among older women. Bhardwaj et al. (2011) find a positive impact of life satisfaction on brand consciousness.

Considering that several studies use the concept of QoL, which is similar to life satisfaction, then to multiply references, the following will also show the relationship between QoL and Attitude. Previous research shows the effect of QoL on eating attitudes (Kumcağiz, 2017), attitudes toward sexuality in old age of individuals with HIV/AIDS (Okuna et al., 2015), attitude toward life (Nobre, 2012), the religious attitude among patients with cancer (Ansari, 2012) and the effect of QoL among Iranian general health students (Ahmadi, 2011). The authors are unable to find the literature that shows the relationship between life satisfaction or QoL and Attitude, especially in the context of HCPC in Indonesia.

Based on theory and limited previous research, we propose the following hypothesis:

H2: Life satisfaction influences the attitudes of switching to HCPC products.

Literature that shows the relationship between life satisfaction or QoL and intention to switch to HCPC products, especially in Indonesia, has not yet appeared in the literature. Shen (2015) uses QoL as an antecedent that has an indirect relationship with the intention to use social networking sites. Meanwhile, Xiao et al. (2019) reveal that the higher awareness of life quality caused customers to prefer the restaurant's better service quality. According to TRA, the behavior is determined by the intention to behave, and the 'prefer' will be preceded by 'intention to prefer.' Meanwhile, Andereck and Nyaupane (2011) reveal the

quality of life effects on productivity. Productivity is undoubtedly due to one's intention to be productive. Based on the limitations of the literature and the arguments above, we propose the following hypotheses:

H3: Life satisfaction influences switching intention to use HCPC products.

2.4. Product Quality Consciousness

Product quality plays a vital role in constructing a competitive benefit (Aaker, 1991; Jacobson & Aaker, 1987). Usman et al. (2017) find the importance of service quality for bank customers in choosing banks, which is supported by various previous studies, such as Lee dan Marlowe (2003), Mokhlis et al. (2008), Fernandez (2008), Blankson et al. (2009), Rao and Sharma (2010). Usman et al. (2019) discover the importance of providing quality transportation, accommodation, and activities. These results correspond to the research of Usman et al. (2017) and Sobari et al. (2017) that the quality of products and services determines the satisfaction of sharia hotel guests. Various previous studies suggest that Muslim consumers are concerned about quality, so they likely evaluate products' quality to be selected, purchased, or consumed.

Sproles (1985) and Sproles and Kendall (1986) reveal that quality consciousness is one of the consumer decision-making modes based on purchasing decisions. Quality consciousness consistently shapes their products and service choices, but consumers have a different sensitivity to product and service quality in their purchase decisions (Sproles & Kendall, 1986). By definition, Quality consciousness (QC) is the degree of a consumer that focuses on purchasing high-quality goods or can be expressed as the degree of consciousness that product quality is paramount in buying decisions (Völckner, 2008). Therefore, the quality of a product has a more substantial impact on purchase decisions among high-quality conscious customers (Rao & Bergen, 1992; Van Doorn & Verhoef, 2015).

References that provide research on the relationship between QC and Attitude are minimal, and research in the context of HCPC is not found. Gardner (1985) suggests that brand name affects attitude to the product, and the brand name reflects the quality of the product (Rao & Monoe, 1989). Meanwhile, Khan et al. (2019) find that perceived quality influences consumer attitude in the food industry. The reference shows that product quality influences attitudes towards the product. The consumers have an awareness of product quality, which will affect their attitude to action. Tanksale et al. (2014) reveal that the shopping decision style, one of which is quality conscious, influences a consumer's attitude towards a product. Based

on the limited study and arguments above, we propose the following hypothesis:

H4: Product quality consciousness has an impact on attitudes toward switching to HCPC products.

Previous research that studies the relationship between QC and intention to behave cannot be found, especially in HCPC in Indonesia. Based on previous research as explained above, such as Rao and Bergen (1992) and Van Doorn and Verhoef (2015), the QC influences consumer behavior. Meanwhile, according to TRA, consumer behavior is determined by an intention to behave. Thus, it is reasonable to state that QC affects intentional to behave.

Some studies show the relationship between perceived quality and intention to behave. Kim et al. (2017) suggest that food quality influences customer satisfaction and post-dining behavioral intentions. Meanwhile, Han and Hyun (2017) find that service quality and food quality positively impacted tourists' behavioral intentions. If perceived quality means consumer perception on the quality of a product (Tsiotsou, 2006), the consumers have an awareness of the product, which impacts their intention to behave.

Based on these arguments, the research hypothesis built is as follows:

H5: Product quality consciousness has an impact on switching intention to use HCPC products.

2.5. Religious Commitment

Religion is a structured system of beliefs and behaviors related to spiritual domains (Behboodi et al., 2018). People who have religion adopt the teachings of their religion into the value system they hold and are practiced as a form of commitment to their religion (Salman & Siddiqui, 2011). Religious teachings are generally understood based on ethical beliefs reflected in daily behavior, including shopping behavior (Abou-Youssef et al., 2015). The level of one's commitment to his / her religion is known as religiosity, which is an important variable that can influence individuals' behavior (Usman et al., 2017). Religiosity reflects the intensity of belief (Ilter et al., 2017) and one's commitment to the teachings of his religion (Al Abdulrazak & Gbadamosi, 2017), which is indicated by attitudes and behavior of individuals (Johnson et al., 2001).

Religiosity consists of two aspects, the intra-personal and the inter-personal (Mokhlis & Spartks, 2007). The first dimension is known as Religious Commitment (RC), which refers to King and Williamson (2005). RC composes the religious identity of individuals, attitudes, values, and beliefs. Individuals dedicated to their religion will appraise their world from religious aspects. These individuals will

obey religious values, beliefs, and practices by accommodating them into day-to-day practices (Worthington et al., 2011).

Researchers who study halal products generally agree that RC significantly affects Muslim consumers' behavior (Bonne et al., 2007; Said et al., 2014; Wu et al., 2014; Awan et al., 2015;). The scholars also share the influence of RC on Attitude towards a behavior. Previous studies show the influence of consumers' RC attitudes and behavior (Mukhtar & Butt, 2012; Asnawi et al., 2018; Garg & Joshi, 2018; Charsetad, 2016). Serajzadeh and Pooiafar (2007) reveal that religiosity is a commitment to religious doctrines and commands, affecting individual attitudes. Meanwhile, Souiden and Rani (2015) state that religiosity is a crucial determinant of Muslim consumer attitudes and behavior. Based on the literature that we explained earlier, the research hypothesis proposed is:

H6: Religious commitment influences attitudes to switch to HCPC products.

Mukhtar and Butt (2012) show that religiosity significantly affects intention in choosing halal products. Some other studies, such as Nature et al. (2012); Al Jawhari (2015); Barkan (2014), conclude that one's religion could lead to the intention to match behavior with the value. Several studies find significant effects of religiosity on purchase intentions (Sadra & Tabassi, 2012), intentions to use new products among Muslim consumers (Rehman & Shabbir, 2010), intentions of American Muslim tourists to choose the appropriate sharia (Shakona, 2013), and intentions of purchase kosher products (Mukhtar & Butt, 2012).

Saeed and Azmi (2014) discover that Pakistani Muslim consumers are switching the decision to buy halal food products because of the encouragement of religious teachings. Asnawi et al. (2018) show that the level of RC of Muslim consumers significantly impacted the intention to select halal products. The above reference adds to the growing evidence that religiosity influences the intention to buy halal products, as stated by Ali et al. (2018), Elseidi (2018), and Alam et al. (2012). Based on the findings from the literature above, we propose the following hypothesis:

H7: Religious commitment influences switching intention to use HCPC products.

Yeniaras and Akursa (2017) find that religiosity influences life satisfaction, which supports previous research, such as Mochon et al. (2011), Cohen et al. (2005), and Diener and Clifton (2002). Kim-Prieto and Diener (2009) and Powell et al. (2003) find positive associations between religiosity and subjective wellbeing, and Kirk

(2011) also gets positive correlations between spiritual wellbeing and quality of life

Some previous research also shows the relationship between religiosity and QoL. Bahmani et al. (2004) state that individuals with strong religious beliefs have a better quality of life. Green and Elliott (2010) find a significant relationship between spiritual wellbeing and the quality of life domains in African American women. The author did not find references that show the relationship between religiosity and life satisfaction in the HCPC product context. Based on the literature and arguments above, the hypothesis proposed is:

H8: Religious commitment influences Life Satisfaction.

Halal-conscious customers tend to be more selective and have high involvement behavior in selecting and purchasing food because Muslims are assumed to have a fear of consuming products freely due to the risk of sin that must be avoided (Wilson & Liu, 2011). This condition at least shows that Muslim consumers tend to evaluate the products to be purchased or used, both in terms of raw materials, manufacturing processes, and distribution of products, as an implementation of religious values that are believed. This behavior indicates Muslim awareness of product quality. Thus, the higher degree of religiousness of a Muslim indicates more considerable attention to the quality of the products offered.

Andersson et al. (2016) reveal that culture influences the style of shopping decisions in Swedish Y generation male consumers. If religion is a sub-culture, and product quality conscious is part of the decision-making style, religiosity affects QC. Based on the limited literature and the arguments above, we propose the following hypothesis:

H9: Religious commitment influences product quality consciousness.

3. Research Methods and Materials

This study's target population is Muslims who live in Greater Jakarta, which consists of Jakarta (the capital of Indonesia), Depok, Bogor, Tangerang, and Bekasi (districts/cities directly bordered with Jakarta). Deloitte (2015) reveals that Greater Jakarta is home to 42% of Indonesia's upper-middle-class people. Residents in Greater Jakarta have characteristics as active and religious communities. They have good purchasing power (Nugroho et al., 2017), and in general, realize the importance of appearance and self-care (Cheong et al., 2016).

Variables and variable names in this study are Switching Intention (SBI), Attitude, Life Satisfaction (LS), Quality

Consciousness (QC), and Religiosity. Statement items to measure these variables refer to various previous studies, that is: SBI is adapted from Hino (2017), Awwad and Neimat (2010), and Sun et al. (2017); Attitude is adapted from Pike and Ryan (2004); QC is adapted from Tarnanidis et al. (2015); LS is adopted from Fugl-Meyer et al. (1991), and Diener et al., (1985); and religiosity is adjusted from Usman et al. (2017). Statement items for entire variables are measured using a five-point Likert Scale. It is ranging from 1 – strongly disagree to 5 – strongly agree.

The Partial Least Squares - Structural Equation Model (PLS-SEM) is applied to test the research hypothesis statistically. The method is widely used in the sciences of behavior (Hox & Bechger, 1998). PLS-SEM is chosen as a data analysis method for various reasons: research aimed at broadening existing theories, predicting certain constructs, relatively small sample sizes, data not normally distributed, using latent variable scores, and not requiring goodness of fit indices overall (Hair et al., 2014). Data processing for modeling uses SmartPLS 3 software (Ringle et al., 2015), which is downloaded from <http://www.smartpls.com>.

4. Results and Discussion

4.1. Descriptive statistics

The respondent's intention for switching to use HCPC cannot be stated as high, even though it is more than enough (See Table 1). Descriptive statistics even show that some respondents have very low intention to use HCPC. This condition is a challenge for HCPC producers to increase consumer intentions because if consumer intentions are not high; indeed, consumers' realization of HCPC usage will be lower. However, these results indicate that some Muslim consumers are willing to make more payments for halal products (Verbeke et al., 2013; Yunos et al., 2014). This result also reflects that Muslim consumers consist of market segments, which have different views on HCPC.

Respondents have a positive attitude towards switching to HCPC, with an average value and a minimum Attitude value higher than SBI. Thus, the high positive attitude towards switching to use HCPC does not always generate a high intention to use HCPC. Factors such as price, production quality, or difficulty in getting products, hinder the positive Attitude of Muslim consumers to have the intention of switching to use HCPC.

The minimum, maximum, and standard deviation values for the variables LS, QC, and religiosity indicate that this study's respondents are quite varied. Not all respondents have high or low levels of LS, QC, and religiosity, even though the average of these three variables is still higher of

3 as the middle value of the measurement scale used in this study. Variations of the three antecedent variables indicate that respondents are not from the same group. It reflects that Muslim consumers are divided into several market segments: market segments with high and low LS, QC, and religiosity characteristics.

Table 1: Descriptive Statistics

Variable	N	Minimum	Maximum	Mean	Std. Deviation
SBI	265	1.20	5.00	3.6196	.7557
Attitude	265	2.25	5.00	4.0981	.6103
LS	265	2.00	5.00	3.8124	.7032
QC	265	2.00	5.00	4.0613	.6709
Religiosity	265	2.17	5.00	3.8459	.7426

4.2. Model Examination

Table 2: Fornell-Larcker Criteria

	Attitude	LS	QC	Religiosity	SBI
Attitude	0.8211				
LS	0.6269	0.8526			
QC	0.6516	0.5893	0.8460		
Religiosity	0.4521	0.4557	0.4556	0.8835	
SBI	0.7126	0.5446	0.4767	0.2717	0.8387

Before analyzing the resulting model, an examination of the construct will be carried out first. First of all, it is the construct validity using the Average Variance Extracted (AVE). The data processing produces AVE of 0.6742 for Attitude; 0.7269 for LS; 0.7156 for QC; 0.7805 for religiosity; and 0.7035 for SBI. This result indicates that the variables have high validity because they have AVE greater than 0.5, as suggested by Bagozzi and Yi (1988).

Also, the discriminant validity test results using the Fornell-Larcker criteria show that all constructs are valid because the root value of AVE of a construct is higher than the correlation of one with another construct, as the criteria of Hair et al. (2014). Table.2 provides the results of data processing.

Data processing produces Composite Reliability (CR) of 0.8918 for Attitude; 0.9488 for LS; 0.9094 for QC; 0.9552 for Religiosity, and 0.9221 for SBI. These results indicate that the construct is reliable because it has a value above 0.7 (Hair et al., 2014). The construct reliability is also indicated by the Cronbach's Alpha value of each construct, which is: 0.8380 for attitude; 0.9362 for LS; 0.8668 for QC; 0.9437 for religiosity; and 0.8944 for SBI. Hair et al. (1998) suggest that academics generally agree that a variable can be declared reliable if the Cronbach's Alpha value is above 0.6

The communality values for each construct are as follows: 0.6742 for Attitude; 0.7269 for LS; 0.7156 for QC; 0.7805 for Religiosity; and 0.7035 for SBI. All constructs have a communality value above 0.5, so the model is fit, as Fornell and Larcker (1981) approved. Meanwhile, the coefficient of determination (R^2) for SBI = 0.5244 and Attitude = 0.5329. Chin (1998) describes that R^2 values of 0.67 are substantial; 0.33 is moderate, and 0.19 is weak. Thus, R^2 for SBI and Attitude can be categorized as moderate, so that the model is fit even though other variables are available to explain variations of SBI and Attitude.

4.3. Statistical Hypothesis Test

The statistical hypothesis test shows that attitude significantly impacts SBI at $\alpha = 5\%$ (t-stat = 6.7655), which means the data support H_1 . These results support much previous research that uses TRA in halal product context such as Amin et al., (2011), Shakona (2013), Souiden and Rani (2015), Garg and Joshi (2018) attitude significantly affects the intention to behave. We provide a summary of the hypothesis testing result in Table 3. The statistical hypothesis test showed that LS and QC have no significant effect on SBI at $\alpha = 5\%$ (t-stat: LS = 0.2995; QC = 1.2844), which means the data did not support H_3 and H_5 . Thus, these results do not support the research of Shen (2015), Xiao et al. (2019), and Andereck and Nyaupane (2011).

Even though LS and QC do not significantly affect SBI, both of these variables have a significant influence on attitude at $\alpha = 5\%$ (t-stat: LS = 3.3562; QC = 3.9680), which means the data supports H_2 and H_4 . These results support previous studies, such as Kumcağız (2017), Okuna et al. (2015), Nobre (2012), Ansari (2012), and Ahmadi (2011) about LS, and Rao and Bergen (1992), Van Doorn and Verhoef (2015), and Tanksale et al. (2014) concerning QC. The LS and QC influence SBI indirectly through attitude.

Like LS and QC, the statistical hypothesis test also reveals that religiosity does not affect intention switching to HCPC (t-stat: 0.9778). However, religiosity has a significant effect on attitude at $\alpha = 5\%$ (t-stat: 1.8922). These results can be interpreted that the data do not support H_7 and previous studies such as Saeed and Azmi (2014), Asnawi et al. (2018), Ali et al. (2018), Elseidi (2018), and Alam et al. (2012). However, the data support H_6 , which also supports previous research, such as Mukhtar and Butt (2012), Charsetad (2016), Asnawi et al. (2018), and Garg and Joshi (2018).

Religiosity appears to have a direct effect on attitude and an indirect effect through LS and QC. It is because religiosity has a significant influence on LS and QC at $\alpha = 5\%$ (t-stat: LS = 5.6087; QC = 4.1879), which means data

supports H_8 and H_9 . These results also support previous research, such as Yenziaras and Akursa (2017), Mochon et al. (2011), Cohen et al. (2005), and Diener and Clifton (2002) about life satisfaction, and Andersson et al. (2016) about quality consciousness.

Table 3: A summary result of hypotheses testing

Hypothesis		Accept or reject research's hypothesis
H_1	Consumer attitude switching to HCPC products influences the switching intention to use HCPC products.	Accept
H_2	Life satisfaction influences the attitudes of switching to HCPC products	Accept
H_3	Life satisfaction influences switching intention to use HCPC products.	Reject
H_4	Product quality consciousness has an impact on attitudes toward switching to HCPC products.	Accept
H_5	Product quality consciousness has an impact on switching intention to use HCPC products	Reject
H_6	Religious commitment influences attitudes to switching to HCPC products	Accept
H_7	Religious commitment influences switching intention to use HCPC products	Reject
H_8	Religious commitment influences Life Satisfaction.	Accept
H_9	Religious commitment influences product quality consciousness.	Accept

4.4. Discussion

This study supports TRA (Ajzen and Fishbein, 1985), which shows that individual factors can only be represented by an attitude towards action to explain intention to behave. Three independent variables in this study: life satisfaction, quality consciousness, and religiosity, none of them directly influence the intention to switch to use HCPC. These three variables affect attitude, and attitude that influences intention switching to use HCPC. The addition of external variables is needed to increase predictive power, as suggested by Mondéjar-Jiménez et al. (2016) and Russell et al. (2017). However, the addition of variables that are individual characteristics will remain an explanation of attitude (representation of individual factors in TRA), not as

an additive construct that has the same role as the attitude or subjective norm, which directly influences intention switching.

Although Islam teaches Muslims to stay away from haram products and leave dubious products, the intention to use HCPC is still not high. This condition shows that producers cannot rely solely on religious sentiments in marketing their products because of their commitment to his / her religion varies. From the perspective of adherence to religion, the Muslim market can be divided into three groups: First, Muslim groups who immediately switch to using HCPC when they know that HCPC is available in the market, without considering other criteria, due to strong religious encouragement. Second, Muslim groups still need to consider various factors to switch to using HCPC because religious impetus is not too strong. Third, Muslim groups who are not interested in switching to HCPC because of their religious incentives are weak.

The first segment is the primary market for HCPC because non-halal products will not be accepted, so competition will only occur between HCPC producers. The second segment is a challenge for HCPC producers because, in this market, religious criteria are no longer the most important product attributes. Non-religious criteria, such as; quality, value, benefits, price, and ease of obtaining products, will also be evaluated by Muslim consumers in this market segment. Even though competition with non-halal products is unavoidable, halalness can still be relied upon as a competitive advantage. Muslim consumers in this market segment will always choose halal products when evaluating non-religious criteria for halal and non-halal products give relatively the same results. Whereas in the third segment, Muslim consumers see dissimilarity between halal products and non-halal products. The evaluation of products is only based on non-religious criteria. Competition for halal products cannot use halalness as competitive advantages, with non-halal products already on the market first, more accessible, and experienced will occur in this market segment. HCPC producers must calculate their competitive ability in this market carefully.

Price issues are driving the switching behavior as stated by Keaveney (1995), Colgate and Hedge (2001), and Sathish (2011) because, in general, consumers will choose products that have lower prices for the same quality products. Problems for halal products arise when fulfilling halal requirements increase consumer price (Angulo & Gil, 2007; Zailani et al., 2017). HCPC, which has a higher price, will not be a problem in the first market segment. However, HCPC will certainly not be able to compete with non-halal products in the second market segment and the third market segment. HCPC needs the halal certification authority's support to work more effectively and efficiently so that

costs can be reduced, which ultimately, HCPC prices can compete with non-halal products.

Switching products means leaving old products to use new products (Zikiene and Bakanauskas, 2006; Bansal et al., 2005). Based on the nature and characteristics of the product, it is not natural for consumers to replace old cosmetic and personal care products with new products, especially products that are less popular and experience in the market, such as halal products. Consumers are increasingly difficult to switch when they feel satisfied with the old product because product switching tends to occur in customers who are dissatisfied with the product (Bansal et al., 2005; D'Alessandro et al., 2015; Hendriks et al., 2010). Nevertheless, the opportunity to enter the consumer market that is satisfied with conventional products is still open if halal products can be a choice by providing various product attributes similar to non-halal products. Halalness is a differentiator of a product that can always be relied upon, even though it may not be meaningful in the Muslim market, which has a weak religious impulse.

Life satisfaction has an indirect effect on switching intention through attitudes to switching to HCPC. The positive relationship between these variables can be interpreted that the higher the welfare of a Muslim, the more definite his Attitude towards HCPC, which in turn will increase intention in using HCPC. On the one hand, these results provide information that HCPC's primary target market is Muslim groups with high life satisfaction. On the other hand, this condition raises the question, why do Muslims who are less satisfied with their lives tend to have negative attitudes?

Suppose life satisfaction is related to wellbeing or human welfare, as stated by Euteneuer (2011), Erdogan et al. (2012), and Winter et al. (1999). In that case, this group can have a negative attitude toward switching to HCPC because they cannot afford products due to higher prices. However, due to those who have low life satisfaction, these conditions have low religiosity as well, considering this research also reveals a positive relationship between the two variables, so they do not care about religious law, which requires them to consume halal products.

Like life satisfaction, quality consciousness also indirectly affects switching intention through attitudes to switching to HCPC. The positive model coefficient shows that the higher the quality-conscious Muslim, the more definite his attitude to switching to HCPC, heightening interest in using HCPC. This result can also be interpreted that HCPC's primary target market is Muslim consumers with high-quality consciousness. Does this condition indicate that HCPC has an image in the market as a high-quality product? If this is the case, this condition will benefit HCPC producers, especially to overcome price issues considered more expensive. Isn't it natural that high-

quality production more expensive? However, this image also carries risks, where Muslim consumers with middle or low welfare will tend to stay away from this product because they feel unable to buy the product. This condition is caused by quality consciousness, which is a reflection of religiosity. Note that this research reveals that religiosity has a positive effect on quality consciousness. So, the positive attitude is also driven by their commitment to fulfill the teachings of their religion.

Religiosity also has an indirect effect on intention switching to HCPC through Attitude to switching to HCPC. Individuals who have high religiosity will be more obedient in carrying out their religious teachings (Usman et al., 2017; Al Abdulrazak & Gbadamosi, 2017), so it is natural to a positive attitude to switch to HCPC. This research reveals that religiosity is significant because it affects the attitude of switching to HCPC, directly and indirectly, influences life satisfaction and quality consciousness. As explained above, religiosity between Muslims is different. The Muslim market with high religiosity can be stated to have become the 'belong' to HCPC. However, are producers satisfied with the market share of this market segment? Islamic banks in Indonesia have the experience that to achieve a 5% market share takes decades. It means, if HCPC wants to have a large market in Indonesia, excellence that comes from religious sentiments is not enough. HCPC producers must develop comprehensive products and excellent marketing strategies.

4.5. Managerial Implication

All halal products, including HCPC, can indeed be built based on religious sentiment. However, religious sentiment is not enough to expand the market. Our study highlights the remarkable result that the ideal target market for HCPC is Muslim consumers who have high religiosity, life satisfaction, and quality consciousness. When HCPC producers intend to expand into other Muslim market segments, the product's non-religious attributes must be taken seriously. Suppose HCPC can provide products with attributes that are similar to non-halal products. In that case, halalness can be relied upon as a product differentiator, which is, at the same time, a competitive advantage.

Halal certification assures Muslim consumers that the product complies with Islamic sharia laws (Lokman, 2008; Hamdan et al., 2013; Latif et al., 2014). However, fulfilling halal requirements raise an extra cost (Zailani et al., 2017), increasing consumer price (Angulo & Gil, 2007; Zailani et al., 2017). This condition certainly harms consumer desires for switching cosmetics and personal care that are being used to HCPC. One of the causes of this condition is the inefficiency of the halal certification authority (Tieman, 2011; and Zailani et al., 2017). Therefore, for HCPC to

compete with non-halal products, the performance of the effective and efficient halal certification authority is crucial, especially to reduce production costs, so that HCPC prices are not higher than non-halal products.

If the price still cannot be reduced, the producer must build a product image as a high-quality HCPC product to commensurate with the price set. The primary target market, as explained above, will undoubtedly support the development of these image products.

Suppose the product image (even the brand image) has been well developed in the primary target market. In that case, it is easy to expand to moderate life satisfaction, quality consciousness, religiosity Muslim by slightly reducing the product's quality so that prices become cheaper than before. Consumers will more readily accept this market penetration than if targeting this market segment from the beginning because products and brands are already known to the market. Despite knowing that products have low quality, consumers of this segment will have the same feeling when using products with consumers who use premium products because the HCPC image has been recorded in their minds. However, this strategy might be difficult to expand the market to segments with Muslim consumers who have lower life satisfaction levels and quality consciousness.

Even so, the third market segment must still be of concern to HCPC producers. The obligation to practice religious values is not only aimed at consumers but also producers. In Islam, those who have more ability are obliged to help those who are weak. Although HCPC is not a basic need, it would be nice if the HCPC producers did not allow Muslims to use non-halal products due to the high price of halal products. In other words, HCPC producers are not looking for profits in this market segment by providing HCPC at low prices.

Switching to HCPC is not merely an act of replacing products for physical needs, but rather an act to adhere to Islamic teachings' values, which should be obeyed by all Muslims in this world. Has the communication of Islamic values contained in the HCPC been conveyed correctly? Maybe for Muslims with high religiosity, communication of religious values in halal products is not very important anymore. For the Muslim segment with a religiosity that is not too strong, intense and precise communication is urgently needed.

Communication about non-religious values contained in the product certainly cannot be ignored, especially in the Muslim segment with a religiosity that is not too strong and weak, because the encouragement of the non-religious attributes of the product is critical in this segment. The lack of popularity of halal products is an obstacle for HCPC to compete with non-halal products in the second and third market segments. It is possible that Muslim consumers are

not aware of HCPC products available in the market, or Muslim consumers have difficulty getting these products. Excellent promotion and distribution of products are two things that are very important to overcome this problem.

Information technology is undoubtedly beneficial for communicating product values, but a personal touch cannot be ignored. Following its characteristics, to understand the HCPC product, consumers need to be given experience in direct contact with the product. This stage can be a deciding point in building consumer loyalty to use HCPC. Since HCPC is a product that consumers will use continuously, customer satisfaction when trying products is a way for consumers to be loyal using HCPC.

5. Conclusions

Life satisfaction, quality consciousness, and religiosity that represent individual factors indirectly affect the intention to switch to use HCPC. These factors significantly influence the attitude of switching to use HCPC. Thus, religious commitment influences attitude to switching both directly and indirectly. This paper examines halal cosmetics and personal care from the social-psychological aspect. Similar research is still very limited in marketing literature, especially in Indonesia.

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