International Journal of Ethics & Society (IJES)
Journal homepage: www.ijethics.com
Vol. **3**, *No.* **1 (2021)**

(Original article)

The Effect of Intentions on Ethical Purchasing Behavior in Islam: Moderating Role of Subjective Knowledge & Perceived Reliability

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Abstract

Background: The present study aims to reveal the important role of subjective knowledge and perceived reliability for information in transforming purchasing intentions into a practical purchase in the consumer marketing literature and suggests that improving consumer knowledge and trust in corporate claims (based on ethics), with the disclosure and public dissemination of quality information such as the participation of retailers and manufacturers in fair trade and related activities, especially in strengthening the sale of fair trade products.
Method: The present study is applied and descriptive-correlational. The statistical population included buyers of convenience store stores in Urmia metropolis, from which 385 people were randomly selected. The research tool was a researcher-made questionnaire. Finally, the data were analyzed using structural equation modeling (Minimum Squares (PLS)) in SPSS software version 24 and SMARTPLS.
Results: The results show that without strengthening the basic knowledge of consumers or improving their literacy, lack of knowledge probably prevents the growth of ethical consumption, so one of the most important factors to strengthen fair consumption is not the amount of information but especially the content and quality of information. Companies must enable consumers to obtain sufficiently reliable information to compare products based on ethical considerations (fair trade).
Conclusion: Subjective knowledge modulates the positive relationship between purchasing intentions and ethical purchasing behavior, but the moderating role of perceived reliability for information was not significant.

***Keywords*:** Purchasing intent, Purchasing behavior, Subjective knowledge, Perceived reliability, Ethics

Introduction

In recent years, consumer behavior has been a promising field of research for Islamic economics researchers. The conceptual and moral foundations of consumer behavior in Islam are derived from Islamic law, which acts as a moral and legal framework to control and shape the personal interests of

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Received: 1 Mar 2021
Accepted: 28 Mar 2021

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[DOI: 10.52547/ijethics.3.1.33]

individuals in Islamic society. The pursuit of benefit and satisfaction is guided by the laws introduced by Islamic law. For example, Muslims are not allowed to achieve their desires through extravagance or miserliness, but must control their consumption patterns in accordance with Islamic law. The Islamic concept of consumption according to the principles and laws of Islam includes moral values, halal, haram, and the rule of moderation. For hundreds of years, Islam has promoted values and ethics, especially in relation to the consumer decision-making process. Islamic economic thinking has a great role in the development of theoretical concepts and moral dimensions of all economic transactions and exchanges, including production and consumption, income and expenses, savings and investment. These are the dimensions of educational values that influence Muslim consumer behavior (1).

Ethical consumption has attracted increasing attention in recent years, and there is general agreement on its desirability and importance (2, 3). According to the consumer behavior, the ethical consumer must turn ethical considerations into the purchase of ethical products (2). However, despite their general awareness of their responsibility, consumers do not necessarily transfer their concerns, considerations, and motivations to practical buying behavior, leading to a gap between perception, attitude, or intention and behavior, also known as the ethical buying gap (4, 5). Similar to ordinary products, brand familiarity, price, quality and convenience are still the main factors influencing ethical consumption decisions (5), but these factors alone cannot explain the full variance of ethical consumption and different levels of ethical product success in terms of market share and growth rate in countries and product categories.

One of the gold standard models for evaluating consumer behavior is the Theory of Planned Behavior (TPB) (6). At the heart of TPB is the assumption that practical behavior is the result of an individual's intention to demonstrate that particular behavior. This intention, in turn, is determined by the individual's attitude toward that behavior, his or her mental norms, and his or her perceived behavioral control (6). TPBs or extended versions of it are prominent models that have been tested in various studies on equitable consumption (2, 7). The positive relationship between attitude, intention, and behavior that is assumed in the TPB is constantly discussed in the marketing literature. In the field of consumer research, it has been shown that the attitudes and intentions expressed by participants do not always lead to predictable behavior (purchasing) (8).

Consumer knowledge is an important factor in the study of consumers' buying and ethical consumption behavior, and subjective knowledge refers to self-assessed or perceived knowledge by the consumer that reflects what one perceives and knows about products (9). People with high levels of mental knowledge generally trust their purchasing decisions and may therefore potentially reinforce the link between intent and purchase behavior (10). Individuals categorize themselves based on their mental knowledge and construct their (moral) identity (5). Consumer mental knowledge or perceived knowledge is considered a more important motivating factor for purchasing behavior than objective knowledge, ie practical knowledge of consumers. Higher mental knowledge enables consumers to transfer their intentions to practical behavior by building consumer confidence in their decisions (10), while lower mental knowledge can cause information to become too complex or too vague to perceive (11). In addition, research shows that consumer mental knowledge is one of the most important factors in ethical purchasing decisions (12). Therefore, this study focuses on subjective knowledge as a potential moderating factor for the relationship between buying intentions and buying behavior.

Consumers, on the other hand, should rely on information such as advertisements, product information, and labeling provided by retailers, manufacturers, or other organizations to obtain information (12). When consumers search for shopping information, they turn to information and resources that they trust. Trust is an important component of belief that influences consumers' purchasing decisions, especially for unfamiliar products that are associated with risk. Fair trade, along

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with its other ethical claims such as ethics and sustainability, also claims credibility (13). Credibility refers to the seller's credibility and, unlike other product features, cannot be proven before or after purchase. Instead, consumers must rely on environmental clues to decide whether or not to trust ethical claims (14). Perceived reliability of information reflects a person's level of trust in information and the accuracy and truthfulness of its source. Without trust in fair trade claims and fair trade information, consumers are unlikely to turn their intentions into buying behavior. Thus, perceived reliability of product information can increase customer confidence (15), leading to a stronger link between intentions and buying behavior.

The aim of this study was to investigate the effect of intentions on moral purchasing behavior in Islam: the moderating role of subjective knowledge and perceived reliability. Based on the background, the following hypotheses were examined:

Hypothesis 1. Intention to buy food is related to the ethical buying behavior of consumers.

Hypothesis 2. Consumer subjective knowledge moderates the relationship between food purchase intentions and consumers' ethical purchasing behavior.

Hypothesis 3. Consumer perception of information reliability modulates the relationship between food purchase intentions and consumers' ethical purchasing behavior.

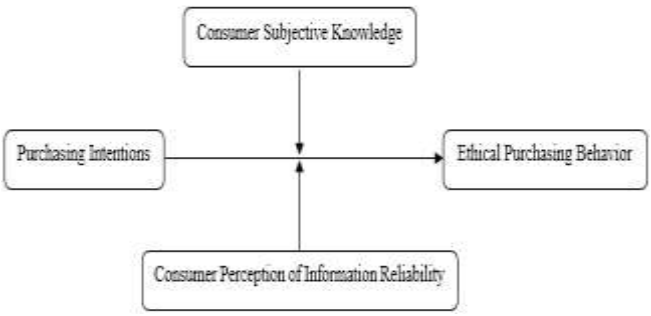

Fig. 1: Conceptual model of research

Material & Methods

This research is a correlational study in terms of applied purpose and method, and also a descriptive survey in terms of data collection method (research design). The statistical population was the buyers of convenience store stores (5 branches) in Urmia metropolis as a class or stratum of consumers. Some research (5, 16) has shown that food culture, values, and habits influence consumer behavior, and consumers are often motivated to consider ethical content and information because of concerns about society and the environment. Give. Therefore, in the present study, the focus was on food products; First of all, fair trade foodstuffs are widely available in regular stores and the range of these products is increasing with the response of retailers to the growing demand, which makes it relatively easy to buy fair trade products; Second, food items are generally fast-moving consumer goods, so consumers buy them more often.

To determine the required sample size for the partial least squares method, the power analysis method presented by Jacob Cohen was used. For this purpose, G * Power software was used to perform the power analysis specific to the model settings at 95% confidence level. However, considering the possibility that a number of questionnaires were filled in incorrectly or not returned, the number of randomly distributed questionnaires was 450, of which 385 questionnaires were used.

The research tool was a researcher-made questionnaire (a combination of other scales); the subjects were first asked to determine the probability that when the next purchase situation in the relevant product category occurs and they buy it, using 5-point semantic analysis items (most likely / not at all likely, very probable / not at all probable, very high). Possible / not at all possible, very confident / not at all sure). The mean of the item items was used to create a combined measure of purchase intention. This measure of purchasing intent is similar to that used in previous marketing studies (17, 18). Then to measure the ethical purchasing behavior of the Wolf et al. Scale (19) ("If you look at your average monthly / weekly spending on food, what share of it did you spend on fair trade food products?") "); And to examine consumers' mental knowledge about fair trade food products ("How do you assess your level of knowledge about fair trade (food)?") On a five-point Likert scale (1 = "without knowledge" to 5 = "knowledge level Very high ");

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and their perception of the reliability of fair trade food product information ("How valid do you rate fair trade food information provided by companies?") On a five-point Likert scale (1 = "not at all" Not reliable "up to 5 =" very reliable "); the scale of Eberhart et al. (5) has been used. Finally, to measure the reliability of the measuring instrument, the internal consistency reliability method (Cronbach's alpha) was used, which showed that the instrument is reliable because the measured alpha for all variables has a number higher than 0.7.

Finally, in order to analyze the data and test the research hypotheses, inferential statistics, version 24 of SPSS software and version 3 of SMARTPLS software were used to develop a confirmatory factor analysis model and structural equation modeling; Due to the multilevel nature of the model, the partial least squares (PLS) method was used

Results

Before entering the test phase of the hypotheses and the conceptual model of the research, it is necessary to ensure the accuracy of the measurement models of exogenous and endogenous variables; Confirmatory factor analysis method is used to find the underlying variables of a phenomenon or to summarize the data set. To evaluate the validity of the measurement models, we calculate the following values, and if the conditions listed in Table 1 are met, we can claim that the measurement model is in good condition.

Table1: Conditions for establishing convergent reliability and validity

Index	Permitted rate
Reliability	Cronbach's alpha and combined reliability are higher than 0.7.
Convergent validity	Factor load is greater than 0.5 and significant CR>AVE AVE>0/5
Divergent validity	AVE>MSV
Model fit indicators	X2/df<=3
	GFI,AGFI>=0/90
	RMSEA<0/1
	CFI,RFI,NFI,NNFI>=0/9

According to the results obtained from Table 2, all indicators had a factor load greater than 0.5 and at the 95% confidence level were significant (t> 96.1). One of the indicators of convergent validity is the extracted mean variance index (AVE). The average extracted variance (AVE) is a measure of convergence among a set of observed items in a structure; It is actually a percentage of the variance described between the items. As can be seen in Table 2, the value of this index for model constructs is higher than 0.5 and indicates the confirmation of convergent validity in the model. Another convergent validity index is Rho_A index, which has been higher than 60% for all research variables and indicates the convergent validity. To evaluate the reliability of the research variables, two indicators of combined reliability and Cronbach's alpha were used; So that for all research variables, the Cronbach's alpha value and the combined reliability are greater than 0.7, which indicates the reliability of the measurement tool. Also, the VIF (variance inflation) index has been used to check the alignment between the indices. If the value of this index is less than 4, it can be said that the alignment between the indices is at a desirable and acceptable level; all indicators have a VIF value less than 4. Table 3 deals with divergent validity in addition to examining correlation coefficients. Divergent validity means that each indicator measures only its own structure and combines them in such a way that all structures are well separated from each other. According to this index, the variance of each latent variable must be greater for its own indices than other indices. To determine this, the AVE root of the latent variables is first calculated and then the result is compared with the correlation values that this latent variable has with other latent variables. The square root of AVE must be greater than the values of the correlations. This should be done for all latent variables. The results of the Fornell and Larker index are shown in Table 3; the last column of this table shows the second root of the explained mean variance (AVE). Confirmation of divergent validity requires that the value of the second root mean of the explained variance is greater than all the correlation coefficients of the relevant variable with the other variables. For

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example, the second root of the mean variance explained for the purchase intention variable (80.6) is greater than the correlation value of this variable with other variables. As shown in the table, the value of the second root of the explained mean variance index, for all variables, is greater than the correlation of that variable with other variables. Table 4 shows the model fit indicators. In this study, to evaluate the confirmatory factor analysis model of chi-square indices, fitness index (GFI), adjusted fitness index (AGFI), comparative fitness index (comparative) (CFI) and the very important second root index of estimating the variance of approximation error (RMSEA) has been used. If the model is confirmed by fitness indicators, it can be used to test the hypotheses of causal relationships between existing variables. There is no certainty about the ratio of chi-square squares χ 2 to the degree of freedom, and in the sources the value below 3 is acceptable, which in the model was 2.86 and indicates a suitable fit of the model. The reported GFI value for the model was 0.86, the RMSEA value for this model (0.086) was calculated and indicates a suitable explanation of covariance. As a result, as the fit characteristics written in table 4 show, the data of the research model fit well with the factor structure and theoretical basis of the research, and this indicates that the questions are in line with theoretical constructs, and thus it can be said that the research model is approved.

Table2: Convergent, reliability and descriptive validity index

Hidden variables	Item	Factorial load	T values	P values	VIF	Rho-A	AVE	α	CR
Purchasing intention	Q01	0.77	16.56	0.001	2.195	0.89	0.69	0.887	0.917
	Q02	0.81	18.87	0.001	2.433				
	Q03	0.81	18.49	0.001	2.441				
	Q04	0.78	18.81	0.001	2.291				
Consumer subjective knowledge	Q05	0.84	15.39	0.001	2.122	0.868	0.649	0.865	0.902
	Q06	0.86	18.46	0.001	2.497				
	Q07	0.72	15.74	0.001	1.861				
	Q08	0.65	15.67	0.001	1.776				
Perceived trustworthy	Q09	0.81	10.56	0.001	2.374	0.848	0.761	0.843	0.905
	Q10	0.94	2.55	0.001	2.586				
	Q11	0.69	16.27	0.001	1.662				
	Q12	0.64	12.23	0.001	1.444				
Ethical buying behavior	Q13	0.74	-	0.001	2.701	0.898	0.65	0.892	0.917
	Q14	0.82	20.63	0.001	2.932				
	Q15	0.80	18.58	0.001	2.236				
	Q16	0.59	14.92	0.001	1.806				

Table3: Correlation coefficients and divergent validity index

Hidden variables	1	2	3	4	Mean	SD
Purchasing intention	0.806				3.455	0.987
Consumer subjective knowledge	0.616	0.806			3.443	0.766
Perceived trustworthy	0.52	0.63	0.813		3.409	0.872
Ethical buying behavior	0.524	0.622	0.575	0.815	3.677	0.885

Table4: Indicators of model fit of research variables

Indicator	Estimated	Result
χ2	2.863	<3
GFI	0.86	>0.8
AGFI	0.82	
RMSEA	0.09	<0.1
CFI	0.96	>0.9
NFI	0.94	
NNFI	0.96	
IFI	0.96	

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Figure 2 shows the structural equation model in the standard coefficient estimation mode. The research model consists of purchase intentions (independent), consumer perception of perceived reliability, and consumer mental knowledge (moderator variables) and ethical (dependent) purchasing behavior. This model actually tests all structural equations (path coefficients) using the t-statistic. According to this model, the path coefficient at the 95% confidence level is significant if the value of t is outside the range of -1.96 to +1.96.

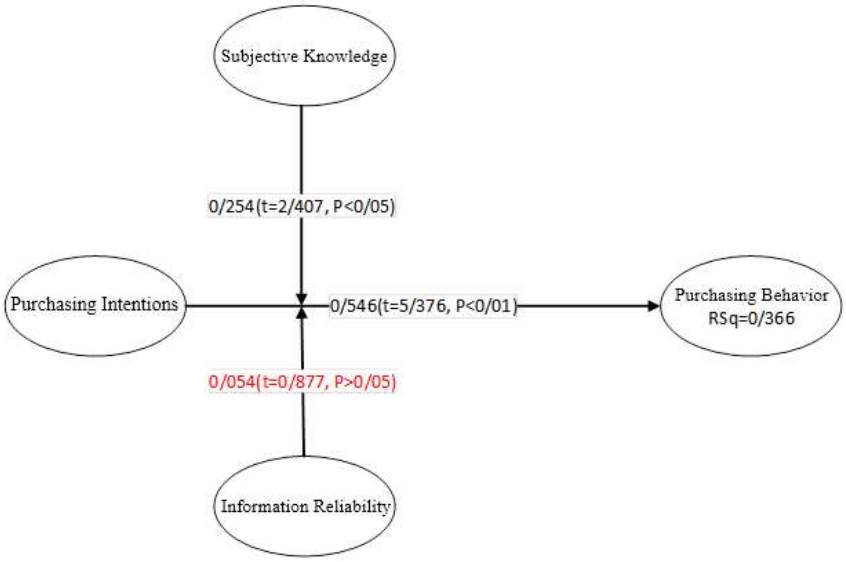

Fig.2: Research model in the case of estimating standard and significance coefficients

According to the results obtained from the structural equations in Table 5, the first hypothesis based on the effect of purchase intentions on ethical purchasing behavior has a path coefficient of 0.546, which is significant at 99% confidence level (P <0.01) and The positive value of the path coefficient indicates a positive and direct relationship between buying intentions and ethical buying behavior. Two variables of consumer mental knowledge and perceived reliability have been entered into the model as moderating variables; The hypothesis based on the moderating effect of consumer mental knowledge on the relationship between purchasing intentions and ethical purchasing behavior at 95% confidence level has been confirmed (P <0.05) and a positive beta value indicates that consumer mental knowledge of purchasing intent relationship. And it moderates moral purchasing behavior in a positive direction, that is, when the consumer's mental knowledge grows, the relationship between purchasing intentions and moral purchasing behavior is stronger than when the consumer's mental knowledge is low. The hypothesis based on the moderating effect of perceived reliability on the relationship between purchasing intentions and ethical purchasing behavior at 95% confidence level has not been confirmed (P> 0.05), thus high or low perceived reliability has an effect on the intensity of intentional relationship. Purchasing and buying behavior do not create ethics; finally, the value of the coefficient of determination before the arrival of the moderator variables was 0.298 and with the entry of the moderator variables, this value increased to 0.366 and the value of f2 indicates that the intensity of the moderator variables was 10.7%.

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Table 5: Path coefficients (β), t-value, coefficient of determination and result of research hypotheses

Hypothesis	β	t value	R^2	F^2	Result	Direction
1	0.546	5.376	0.298	-	accepted	+
2	0.254	2.407	0.366	10.7%	accepted	+
3	0.054	0.877			rejected	-

Discussion

The purpose of this study was to investigate the effect of intentions on ethical purchasing behavior in Islam with respect to the moderating role of mental knowledge and perceived reliability in the category of food. A positive and significant relationship was identified between purchasing intentions and ethical purchasing behavior for food products, which can be attributed to unlimited availability, stronger information about the dimensions of fair trade, uniform perception of fair trade information, etc. (5). This study also helps to better understand the link between intentions and behavior by examining the impact of consumers' mental knowledge about fair trade products and perceived reliability for information. The results showed that subjective knowledge for food products acts as a moderating factor between purchasing intentions and ethical purchasing behavior. Thus, consumers who perceive themselves to have information are more aware of the benefits and necessity of consuming fair trade (20) and are more likely to put their intentions into practice, thus highlighting the importance of providing consumers with a broad basic knowledge of the concept of fair trade. Strengthens. Therefore, this study helps to explain how the link between intention and behavior depends on consumers' mental knowledge. Although several studies have examined the important role of subjective knowledge in consumer behavior (10, 21), limited research has examined its moderating role. Also, in contrast to other studies (5, 12), the results of this study do not confirm the moderating effect of perceived reliability for information on the relationship between purchase intentions and ethical purchasing behavior for food. This can be due to relying on a native sample of an area.

Based on the results obtained, it is suggested that policy makers and marketing managers encourage and promote ethical consumption behavior by studying consumer knowledge and the reliability of fair trade information.

Conclusion

The results confirm that without strengthening the basic knowledge of consumers or improving their literacy, lack of knowledge is likely to hinder the growth of ethical consumption. Therefore, one of the most important factors to strengthen the fair consumption is not the amount of information, but especially the content and quality of information. This is especially true for food products, for which fair trade information is limited and not well understood. Companies should enable consumers to obtain sufficiently reliable information to compare products based on ethical considerations (fair trade) (11). This is especially important in complex markets such as the food market and for consumers with limited knowledge who have almost abstract information about fair trade sources and concepts and who have less confidence in their purchasing decisions.

Ethical Consideration

Ethical issues (such as plagiarism, conscious satisfaction, misleading, making and or forging data, publishing or sending to two places, redundancy and etc.) have been fully considered by the writers.

Acknowledgement

Researchers consider it necessary to thank and appreciate all the participants who helped us in this research.

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