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PERCEPTIONS AND PURCHASE INTENTIONS OF MUSLIM AND NON-MUSLIM CONSUMERS FOR ISLAMIC RETAILING

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ABSTRACT

This study aimed to measure the level of consumer buying interest in buying products at Muslim retailers TokoMu and Suryamart. There are a lot of retail establishments in Indonesia, however some of them contain Islamic characteristics that Islamic institutions or organizations have contributed. The emphasis on Islamic retailing is particularly relevant in today's diverse marketplace, highlighting the growth of businesses catering to Islamic principles and consumer needs. This study employs a qualitative methodology that is concerned with investigating a phenomenon, attempting to create reality, and comprehending the significance of a phenomenon. Ten informants consisting of non-Muslims and Muslims purposively were selected. The study reveals that consumer buying interest in Muslim retail outlets, such as TokoMu and Suryamart, is influenced by various attributes that resonate with both Muslim and non-Muslim consumers, include perceptions of halal products, store atmosphere, service quality, halal certification awareness, price competitiveness, product variety, promotion and visibility.

INTRODUCTION

Retail business has mushroomed in Indonesia by offering a wide range of products and easily accessible locations. According to DataIndonesia.id written by Rizaty (2021), it is stated that there will be 3.61 million retailers in Indonesia in 2021, where the number has decreased by 11.85% compared to the previous year of 4.1 million units. Business players such as Transmart, Super Indo Indomaret, Alfamart, Alfa Midi, Hypermart, etc., have been established and have several store outlets in Indonesia.

Amid a large number of retail businesses in Indonesia, there are also retail businesses that have Islamic attributes brought by Islamic organizations or Islamic

foundations. This is an exciting study of how Muslim retail can compete amid the many large retail businesses established. Muhammadiyah, as one of the most prominent Islamic organizations in Indonesia, has the goal of *Da'wah Amar Ma'ruf Nahi Munkar*, adheres to the Islamic faith and is based on the Qur'an and Sunnah, aspires and works for the realization of a primary, just, prosperous society that Allah SWT blesses, to carry out human functions and missions as servants and caliphs of Allah on earth (Muhammadiyah.or.id, 2022). One form of the movement is economic empowerment in society. Economic empowerment is manifested in a charity business in the form of retail. Several retailers, such as Logmart, are widely spread in the Yogyakarta and Central Java areas, and TokoMu and Surya Mart are in the East Java area. The existence of retail is proof that Muhammadiyah is serious about carrying out the movement to empower the people's economy for the welfare of the surrounding community.

Previous studies have described results related to patronage intention in Muslim retailers (Aji et al., 2020), (Fauzi et al., 2016a), (Jatiningrum et al., 2021), and (Monoarfa et al., 2023). Patronage intention is a tendency that indicates whether consumers remain loyal or not by using/consuming products or services. In contrast, portage intention is primarily discussed in the context of modern Islamic retail (Jatiningrum et al., 2021). Some of the results of previous research explained, among others, attribute variables in modern Islamic retail, such as the atmosphere of Muslim retail stores and Islamic values that influence patronage intention (Jatiningrum et al., 2021), motivation and expectations of Muslim consumers in Malaysia for patronage intention to buy products at retail Muslim (Fauzi et al., 2016a) where product halal certainty, retail conditions that reflect Islamic and humanist values are taken into consideration. Whereas other studies explain that self-congruity affects the purchase of Muslim retail patronage, where Muslim consumers from Indonesia and Malaysia have no difference in behaviour; in fact, they tend not to pay too much attention to Islamic attributes in retail as long as retail offers favourable facilities such as comfort, cleanliness, and product quality (Aji et al., 2020). Research from (Monoarfa et al., 2023) explains that purchasing decisions in Muslim retail are influenced by retail mix sharia, where Islamic Sharia values influence purchasing decisions.

From the explanation above regarding the results of previous studies, there has been much discussion from the perspective of Muslim consumers regarding patron intentions and motivation to buy at Muslim retailers. This study provides a descriptive picture of consumer behaviour regarding how Muslim consumers' perceptions and buying intentions, in this case, are divided into two, namely Muhammadiyah and non-Mohammadiyah non-Muslim consumers, towards the existence of Muhammadiyah's Muslim retail. This provides a fascinating study of the behaviour of Muslim and non-Muslim consumers in responding to Muslim retail. Why must consumer perceptions and buying interest towards Muslim retail be explored? Because these two things are invisible things that need to be explored in depth. By knowing what is behind the buying behaviour, it is hoped that it can predict what consumers want from Muslim retailers so that it becomes an evaluation material for Muslim retail Explaining the problem's formulation should cover the following points: (1) Problem recognition and its significance; (2) clear identification of the problem and the appropriate research questions; (3) coverage of problem's complexity; and (4) clear objectives.

LITERATURE REVIEW

Muslim retail

In previous studies, Muslim retail was described as a store that offers Islamic attributes, including Islamic products, Islamic atmosphere, humane service, halal certification of its products, and Islamic values. This was explained in previous studies such as (Aji et al., 2020), (Fauzi et al., 2016a), (Jatiningrum et al., 2021), and (Monoarfa et al., 2023). The explanation below.

- A. Islamic Products emphasizes the importance of Muslim consumers consuming halal and healthy products (tayyib). To obtain products of such quality, Muslim consumers need to ensure that the product is clean, ethically sourced, healthy and does not conflict with Islamic teachings. Admittedly, criteria are difficult to establish by examining the products on the shelves. Therefore, it is possible that with the choices given, Muslim consumers will prefer products made by Muslims, and perhaps Muslim-owned retail outlets or national/local brands, in the hope that the products offered have been checked for halal and are healthy products.
- B. Store Atmosphere The Islamic importance of store atmosphere as a determinant for store patronage (Baker et al., 2002; Mattila & Wirtz, 2001). The atmosphere of an Islamic retail store that adopts Islamic culture, traditions or values can appeal to niche Muslim consumer markets and markets where the population is predominantly Muslim. For example, the use of Islamic-based elegies such as melodic remembrance (a phrase praising God, namely Allah; (Devine, 2011; Frishkopf, 2009; Sarkissian, 2005), recitation of the Qur'an, salespeople in modest clothing, and recognition of Islamic festivals through decorations Muslim windows are encouraged to listen to certain types of elegies and the right elegies played in stores can attract consumers.
- C. Certification of Halal Products Halal issues have recently become a concern for Muslim consumers; they have realized the halal aspects, especially choosing food products. It is common for Muslim consumers to look for Halal logos and verifiable Halal certificates when purchasing. By having a halal logo, it is proven that a product is religiously permissible. Taking these elements into account becomes an essential consideration in patronizing a shop. The increasing interest in awareness of halal products is caused by changing preferences and tastes among Muslim consumers to fulfil their religious obligations as Muslims (Wan et al., 2009). The easiest way to identify whether a product is halal is based on the halal symbol or halal certification by a trusted authority. Muslims have positive attitudes and awareness about halal products, which positively influence their intention to buy (Hanzaee & Ramezani, 2011). In addition, this study emphasizes that halal is a vital dimension in influencing buyers to purchase retail products (Abu & Mohd Roslin, 2008).
- D. Islamic Values Muslim consumers value businesses that reflect values harmoniously with Islamic teachings. Thus, Muslim consumers' values in judging retailers before patronising a store will likely be unique to their group (Gayatri et al., 2011) Ahmad & Kadir, 2013;). Besides the determinants of a general retail store, "Islamic values" is the main criterion Muslim consumers use to evaluate a

store. Since Islamic business conduct is derived from the Quran and the traditions and anecdotes of the Prophet Muhammad, retailers are expected to have ethics and social responsibility in their retail strategies and tactics. For example, instead of pursuing a high-pricing strategy, a more careful pricing strategy will be highly valued by consumer groups, as businesses are expected to be significantly driven by the social welfare of society (Ahmad & Kadir, 2013; (Vargas-Hernández et al., 2010).

- E. Humanist Values in retail salesperson services Religious values refer to someone with a strong interest in human well-being, values, and dignity. Retailers with high religious values will emphasize the importance of in-store interactions between salespeople and customers. Studies show that personal interactions with salespeople, and the friendliness of salespeople, influence the patronage behaviour of religious people (Abu & Mohd Roslin, 2008); (McDaniel & Burnett, 1990).

As mentioned above, many examples are given to Muslim consumers of how non-Muslims respond to Islamic attributes in Muslim retail. According to previous research studies, non-Muslims are also very aware of halal; they see the benefits of products and production processes that are healthy, safe and hygienic. This site illustrates the concept of halal products (Bashir, 2020). In addition, other studies also explain that quality and convenience factors in shopping are also a consideration for non-Muslims. If halal products offer quality and shopping convenience, it will make non-Muslim consumers buy (Cruz & Billanes, 2021).

Consumer Behavior-Perception -Intention to Buy

Mothersbaugh & Hawkins (2016) explains that consumer behaviour is a study that discusses the reasons consumers (individuals, groups and organizations) make purchases, where consumer buying behaviour is a complex and multidimensional process, and some factors influence purchases. In consumer behaviour, it is also discussed how consumers select, use, and dispose of their products.

Perception

In the study of consumer behaviour, a chapter on consumer perceptions discusses internal factors (Mothersbaugh & Hawkins, 2016). Perception is an individual process of receiving and interpreting the stimuli obtained. Perception is something behind the behaviour that appears, so to explore it, it is necessary to deepen it through interview techniques that do not put pressure on consumers so that consumers' understanding of something can be conveyed honestly. In the context of this research is consumer perception of Muslim retail.

Purchase Intention

Purchase intention is a consumer's intention to buy a product or for (Shao et al., 2004) or the willingness to buy a particular product or service. Purchase intention links consumers' reactions to products or services and their acquisition or use of products or services (Dodds et al., 1991); (Gruber, 1970); (Patwary et al., 2018). Intention to buy is the primary determinant of buying behaviour (Sirgy et al., 2000). Most formal consumer behaviour models describe intention as a critical variable between attitude and choice behaviour by demonstrating that intention outperforms beliefs or other cognitive measures as a behavioural factor (Warshaw, 1980). Whether an individual will perform a

particular behaviour or not can be confirmed, perhaps most effectively, by asking the individual whether he or she intends to perform that behaviour (Fishbein & Ajzen, 1975). In the context of this study, buying interest is measured by measuring the level of consumer buying interest in buying products at Muslim retailers.

METHOD

This research uses a qualitative approach that focuses on exploring a phenomenon, trying to construct reality and understanding the meaning of a phenomenon (Somantri, 2005). From this qualitative research, later it will be able to form or give birth to a specific concept. The approach used in this research is grounded theory. Grounded theory is a method for uncovering a reality that occurs and analyzing data from sources objectively without directing the answers of sources Morse et al., (2016: 36). Data collection techniques use in-depth interviews, data analysis is inductive and research results emphasize original answers from the reality that occurs. According to Corbin and Strauss (2008), the grounded theory approach has the principle that there is no single truth, every reality conveyed by people can be a truth.

Determination of informants using a purposive procedure, namely by determining the group of participants who become informants according to the selected criteria relevant to the research problem (Bungin, 2009). The informants in this study were Muslim consumers from Muhammadiyah and non-Muhammadiyah and non-Muslim consumers in the Surabaya area, which is a retail area, namely TokoMu, and Surya Mart. Purposive sample sizes are often determined based on saturation theory. However, when data collection occurs, the next informant will be determined along with the development of the review and analysis of research results.

Table 1. Informant Data

Type	Age	Gender	Domicile	Work	Income	Education	Coding	No. Informants	Number of Visits
Non-MD	61	Female	Surabaya	Housewife	<Rp5.000.000	Senior high	AW	1	>1x
MD	73	Female	Surabaya	Housewife	-	Senior high	SE	2	0
MD	69	Female	Surabaya	Housewife	-	Senior high	NI	3	>1x
MD	20	Male	Surabaya	Student	-	Senior high	AGA	4	4x
Non-MD	19	Female	Surabaya	Student	Rp1.600.000	Senior high	RR	5	>1x
Nonmuslim	22	Male	Surabaya	Student	-	Senior high	EP	6	1x
Nonmuslim	72	Male	Surabaya	Own business	<Rp5.000.000	-	US	7	1x
Nonmuslim	42	Female	Surabaya	Own business	<Rp5.000.000	Senior high	NN	8	3x
MD	42	Female	Surabaya	Own business	>Rp6.000.000	Senior high	MN	9	>3x

Source: author's research

The approach used to obtain primary data was through offline interviews with informants, and then the results of the interviews were recorded, decoded and analyzed. Informants will be allowed to carefully consider each question and provide answers freely without pressure because the respondent's identity is kept confidential. The interview was designed with open questions, and the researcher only made a guideline of questions to explore the phenomenon in detail. Interviews were conducted directly by the researcher or the person assigned to conduct the interview. To get appropriate and fast data, the researchers tried to get into the bureaucracy of the leadership of the branch and rating as well as the owner of the Muhammadiyah Retail business charity.

Process analysis data is done using Miles & interactive analytics models Huberman & Miles (Andrew, 2003) is one of them are: (1) Data Collection (Data Collection), (2) Display Data (Data Display), (3) Data Reduction (Data Reduction), and (4) Delineation of results (Conclusion Drawing).

RESULT AND DISCUSSION

The aim of this study was to measure the level of consumer buying interest in buying products at Muslim retailers TokoMu and Suryamart. The retail attribute were tested and the empirical findings provide support to all the attributes. All the participants' responses were original quotations, and they have been cited as stated by them.

Attribute 1: Muslim Products

All three informant (Muhammadiyah, Non Muhammadiyah, and Non Moslem) were asked about whether Muslim products sold in retail are in harmony with Islamic teachings based on the Koran and Sunnah, emphasizing halal and thoyib (safe) so that ethical values and social responsibility are highly emphasized in selling Muslim products in retail areas, products sold from Muslim sellers or Muslim communities. One non-Muslim consumer stated:

“It is a halal matter. Hmm, this is Surya Mart. If it is halal, it has to be”(AGA).

This shows that the non-Muslim consumers had some understanding of muslim products and offered his perception. It also indicates that the non-Muslim consumer was aware about how muslim retail should sold. Different opinions were conveyed by Muhammadiyah informants, who said as follows:

“No, it does not matter; the important thing is that the brand is trusted” (AW)

Informants think that products from brands that are trusted must be halal.

Fauzi (Fauzi et al., 2016b) stated that products which have explicit marking of any association with Muslim bodies or manufacturers, brand names or symbols associated to Islam and Muslim associations would be better choices to other products. Confirm by

both store managers, they only sell products they believe are halal or allowed for consumption by Muslims, not products prohibited under Islamic law, such as liquor and cigarettes.

Attribute 2: Islamic Store Atmosphere

The following retail attribute is the Islamic store atmosphere; the store atmosphere is adopted from Islamic cultural values, Islamic values that can be attractive to the Muslim market niche. Non-Muslim informants stated

“If the concept is in line with religion, it should be for greetings, Islamic knick-knacks, and murals”.(EP)

Similar to this, other consumers stated that:

“The first time I observed from the entrance, there was an employee who welcomed me, like welcome there was also *assalamualaikum*, then the way he dressed was also Islamic, the girls and boys too, as for the names I didn't observe, and the music, didn't pay attention either”.(RR)

It seems among consumers in the study agree that considers the importance of the atmosphere of an Islamic shop and can be a differentiator from other stores that are not Muslim retail.

Regarding the attributes of an Islamic store atmosphere, the two store managers agreed that the store could not still display an Islamic atmosphere, such as Islamic music or the murotal Quran. Still, employees tried to give salam when consumers entered the store. According to Hussain and Ali (Aji et al., 2020), A positive atmosphere affects retail outlet success and will lead to store visits and revisit.

Attribute 3: Humanistic In Service

The third attribute is humanistic in service, service that emphasizes humanist aspects that prioritize welfare, values, and dignity as fellow human beings; in this case, retail emphasizes the importance of good interaction between salespeople or store employees and customers.

Most informants, both Muslims and non-Muslims are agreed that:

“Even though it's cheap, even though it's complete, but if the service is bad, you definitely don't want to go there again”.(EP)

One customer stated that:

“From what I have felt so far I have shopped at Surya Mart several times. From my point of view, yes, ma'am, Surya Mart doesn't really reflect Islam”. (AGA)

Studies show that personal interactions with salespeople, and the friendliness of salespeople, influence the patronage behaviour of religious people (Abu & Mohd Roslin, 2008); (McDaniel & Burnett, 1990). So, it is important to provide personal interaction between salesperson within customer.

Attribute 4: Halal Product Certification

The fourth attribute is halal product certification; products sold in Retail have a halal logo and are halal certified by a halal product guarantor. One of Muhammadiyah informants have known about the concept of halal as he mentioned:

“In my opinion, halal products are products that have been tested or verified, ehm, which have fulfilled the stages of the requirements, which are later allowed to be traded.” (AGA)

And he think that:

“Halal product certification is very important especially for us Muslims.” (EP)

But, primarily, consumers believe that the retailer sells only products with halal certification, so they never notice the logo on the product they buy. Halal food label on packaging and certifications, seminars, advertisements and promotion play an important role to increase the demand for halal labeled products and buying behaviors (Aslan, 2023). Therefore, both store managers ensure that they only sell products that already have halal certification.

Attribute 5: Price

The fifth attribute is Price. The price attribute emphasizes the affordability of prices and the suitability of prices for product quality. The findings in this study indicate that affordability is a consideration for consumers to shop at Islamic retail, Supported by statements from both the managers of TokoMu and Suryamart, who said that they were trying to at least set the same price as their competitors even though there were several prices for goods that could not be set cheaper than their competitors.

According to some Muslim consumers, some product prices at Muslim retail are considered cheaper than other conventional retailers such as Indomaret and Alfamart, as shown in the following statement:

“Once, I bought many products for one of the social services activities. The prices for sugar and instant noodle products were much lower than other retail stores such as Indomaret Alfamart” (AGA)

Meanwhile, the opinions of non-Muslim consumers have different views, the prices sold are relatively the same, and there are variants; some are more expensive, and some are cheaper; the following is an excerpt:

“Some items are more expensive; some are cheaper (NN)”

“Yes, if it's the same as Alfamart or Indomaret, it's still the same price. (EP)”

Both store managers ensure that the pricing of products in their retail is almost the same, and some similar items have lower prices than their competitors.

This study's findings are consistent with (Calvo-Porrall & Lévy-Mangin, 2017)(Lu et al., 2021), who found that price has an important and positive impact on consumer purchasing intention. (Lu et al., 2021) stated that any hypermarket that can offer a cheaper price than other stores will entice customers to buy the product.

Attribute 6: Product

The sixth attribute relates to the variety and stock of products; both Muslim and non-Muslim consumers assess that the products sold in Muslim retail still need to add variety and type. When looking, the desired item is not available in the store, so look elsewhere. Compared to other retail stores, the goods sold still need to be completed. Muslim consumers stated:

“In this regard, I once had several products that I was looking for, but none (AGA)”

“Yes, it is necessary, but when compared with the Alfa, it is still far away” (AW)

While the opinions of non-Muslim consumers:

“When I was there, if it's complete, it still needs to be completed” (NN)

Most consumers feel a store should have various, safe, quality products. The two store managers justified the statement. Currently, they are still trying to meet whatever the consumer needs. TokoMu's manager still needs to understand good store management.

This finding consistent with (Besra et al., 2015), who found that one of retail image attribute which is product variety has positive impact on consumer purchasing intention.

Attribute 7: Promotion

The seventh attribute is Promotion, where promotional media considers whether goods sold at retail stores have discounts or the latest information about the products sold. Several consumers said on Instagram that Surya Mart had been informed about products and discounts. Other media, such as product catalogues or promotions displayed in retail stores, have yet to be implemented, so people do not know the latest information regarding product promotions.

As for the opinions of Muslim consumers

"Ever seen on social media a Surya Mart is promoting" (AGA)

"There has never been a flyer" (AW)

"There needs to be more promotion" (NI)

While the opinions of non-Muslim consumers

"I have not seen any promotions yet, and I do not think so" (NN)

"For discounts (promos), I think it's not enough, there's not enough delivery to the customer." (RR)

Confirmed by the store manager, information regarding promotions has yet to be carried out, much like their competitors Alfamart or Indomaret, who distribute brochures from door to door because it requires a large amount of money. Promotions were carried out by word of mouth and using shopping vouchers for employees.

This study's finding are backed up by (Syahrini & Arif, 2019), The user agrees that sales promotion like free coupons or Traveloka contest makes them want to book or purchase the tickets on Traveloka.

Attribute 8: Place

The eighth attribute is where the retail location is the consumer's assessment of whether the retail can be accessed quickly, visible from the road and the availability of large parking lots. Some consumer assessments include whether consumers can see the retail store's location, the distance to the residence, and the environment around the store, such as parking and the area of the building.

The most ratings are for shops that are less visible from the main road because they are covered with trees, and there is no Surya Mart banner at the entrance, so it cannot be seen. On the one hand, the retail store is also merged with the building owned by Muhammadiyah University in Surabaya or within the Muhammadiyah school, so outsiders consider the store only to serve Muhammadiyah employees. At the same time, parking and proximity are still close enough and accessible. Muslim consumers say:

"It is a bit closed by a fence, so it is less visible" (AGA)

"It's not visible because of the tree cover" (AW)

"In a school, the shopper thinks it is just for the environment, right?" (SE)

Meanwhile, non-Muslim consumers

"If we walk, we can see it, but if you use a vehicle, you can't see it because it's blocked by the campus fence." (EP)

"It is close, so walk, then turn, you will arrive, then the parking is also good." (NN)"

The location must be a consideration for a store to attract consumers. This study's findings are backed up by (Manan et al., 2015), which stated that store location influences

consumer purchase intention.

CONCLUSION

The study reveals that consumer buying interest in Muslim retail outlets, such as TokoMu and Suryamart, is influenced by various attributes that resonate with both Muslim and non-Muslim consumers, include:

1. **Perceptions of Halal Products:** There is a strong recognition of the importance of halal and *thoyib* products among both groups, with trust in brand reputation playing a crucial role.
2. **Store Atmosphere:** A welcoming Islamic atmosphere enhances the shopping experience, but there is room for improvement in incorporating more cultural elements.
3. **Service Quality:** Humanistic service is vital for customer retention; positive interactions between staff and consumers can significantly influence repeat visits.
4. **Halal Certification Awareness:** High awareness of halal certification underscores its importance, especially among Muslim consumers who expect retailers to provide certified products.
5. **Price Competitiveness:** While many consumers find competitive pricing, perceptions vary, highlighting the need for consistent pricing strategies.
6. **Product Variety:** A lack of diverse product offerings is a common concern, suggesting that retailers should expand their inventories to meet consumer needs.
7. **Promotion and Visibility:** Increased efforts in marketing and promotional activities are necessary to enhance consumer awareness. Additionally, improving store visibility and accessibility can attract more shoppers.

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