

Jurnal Minds: Manajemen Ide dan Inspirasi

Vol. 12, No.1 (June) 2025: 201-212

# WHEN FAITH MEETS VALUE: HOW RELIGIOSITY MODERATES PRICE SENSITIVITY IN MUSLIM RESTAURANT CHOICE

Andi Hendra Syam\*, Hafipah, Andi Nuryadin, Nurmega, Pragemini STIM LPI Makassar, Indonesia

Citation (APA 7<sup>th</sup>): Syam, A. H., Hafipah, H., Nuryadin, A., Nurmega, N., & Pragemini, P. (2025). When Faith Meets Value: How Religiosity Moderates Price Sensitivity in Muslim Restaurant Choice. *Jurnal Minds: Manajemen Ide Dan Inspirasi*, 12(1), 201–212. https://doi.org/10.24252/minds.v1 2i1.53380

Submitted: 16 December 2024 Revised: 30 June 2025 Accepted: 30 June 2025 Published: 30 June 2025



Copyright: © 2025 by the authors.

**ABSTRACT:** This study investigates how Muslim consumers form purchase intentions toward Muslimidentified restaurants in an environment where halal compliance is a given rather than a differentiator. It introduces a conceptual model that integrates product quality and price sensitivity, moderated by religiosity, to explain value-based trade-offs in faith-aligned consumption. Using a cross-sectional survey of Indonesian Muslim diners and Partial Least Squares Structural Equation Modeling, the findings reveal that quality strongly drives intention, price sensitivity acts as a deliberative filter, and religiosity weakens the deterrent effect of price concerns. Interestingly, religiosity exerts no direct influence on pricing perception, suggesting its role is interpretive rather than economizing. The study contributes to both and identity salience theory marketing reconfiguring how religiosity functions in value judgment. For managers, the findings underscore that religious branding alone is insufficient—quality consistency. transparent pricing, and ethical storytelling are essential for sustaining consumer trust.

Keywords: Halal consumer behavior; Muslim-identified

restaurants; Religiosity; Price premium sensitivity; Product quality; Purchase intention

\*Corresponding Author: <a href="mailto:andihendrasyam@gmail.com">andihendrasyam@gmail.com</a>
DOI: <a href="mailto:https://doi.org/10.24252/minds.v12i1.53380">https://doi.org/10.24252/minds.v12i1.53380</a>

ISSN-E: 2597-6990 ISSN-P: 2442-4951

http://journal.uin-alauddin.ac.id/index.php/minds

#### INTRODUCTION

The global halal food market has undergone a remarkable transformation, with consumption driven not solely by religious obligation but increasingly by perceptions of quality, ethics, and trust. In Southeast Asia, particularly Indonesia—the world's largest Muslim-majority country—halal consumption is not merely a dietary practice but a socio-economic identity. According to Statista (2024), Indonesia's halal food market surpassed USD 130 billion in value, reflecting an annual growth rate exceeding 14%. Muslim-identified restaurants, those whose brand identity, labeling, or ownership signal alignment with Islamic values, play a pivotal role in meeting this demand (Saputri, 2020). Yet despite widespread availability of halal-certified food, consumer decision-making within this space is growing more complex (Said et al., 2014). Diners no longer act based purely on religious permissibility; they weigh factors such as perceived product quality, fairness of pricing, and the congruence between religious branding and actual service delivery (Han et al., 2015; Mashika et al., 2021; Masud et al., 2011). This tension presents a critical research gap: in an environment saturated with halal labels, what drives a Muslim consumer's *intention* to patronize a particular establishment?

While numerous studies have examined halal certification and compliance, fewer have investigated how consumers make evaluative trade-offs when multiple halal options are available (Khalilzadeh et al., 2017; Zhong & Moon, 2020). In practice, Muslim consumers often choose among several Muslim-identified restaurants, each offering similar assurances of religious compliance (Al-Kwifi et al., 2019). In such a competitive context, how do non-religious cues—such as price premium sensitivity and product quality—interact with religiosity to shape consumer behavior? Classical consumer theory posits that price sensitivity inhibits purchasing (Lichtenstein et al., 1993), while quality serves as a direct enhancer of intention (Zeithaml, 1988). However, when religion enters the frame, these dynamics may shift (Conroy & Emerson, 2004; Howell, 2005). For instance, Islamic teachings on moderation (*wasatiyyah*) might encourage thoughtful spending without necessarily amplifying price aversion (M. Khan, 2013). Likewise, religiosity may not only serve as a predictor of behavior but function as a moderating force—reframing how price and quality are interpreted through a moral lens (Zakiah & Al-Aidaros, 2017). The question, then, is not only whether religiosity matters, but *how* it restructures the relationships between traditional marketing constructs and intention.

Theoretically, this research engages with three intersecting traditions: (1) the behavioral economics of price perception, (2) the expectancy-value framework that underpins consumer quality evaluations, and (3) identity salience theory, which explains how religious identity modulates consumer cognition in value-aligned contexts (Wilson, 2002). Price sensitivity, long considered a static economizing trait, is here interpreted as a dynamic evaluative filter—subject to suppression or amplification depending on context (Chekima et al., 2016). Product quality, while often framed as a rational driver of utility, may also carry symbolic weight in moralized consumption domains (Wantara & Tambrin, 2019). Religiosity, finally, is theorized not merely as a direct antecedent of behavior but as a latent moderator—activating interpretive schemas that redefine what is deemed worthy of intention (Hage & Posner, 2015). Prior studies have yet to fully explore this three-way interaction within real-world market settings, especially in the culinary domain where religious and sensorial expectations converge.

This study contributes to the literature by offering a refined conceptual model in which religiosity moderates the influence of price premium sensitivity on consumer intention within Muslim-identified restaurants. It departs from conventional assumptions by demonstrating that religious commitment may not uniformly shape economic restraint, but rather reframes evaluative judgment under conditions of moral alignment. Empirically, it integrates constructs traditionally isolated in the literature—price, quality, and religiosity—into a cohesive structural model. Practically, it informs halal marketers, restaurateurs, and certification bodies that compliance alone does not ensure loyalty; excellence, fairness, and narrative coherence matter equally. The remainder of the paper is organized as follows: Section 2 presents the theoretical framework and hypotheses; Section 3 outlines the methodology; Section 4 details the findings; Section 5 offers an interpretive discussion; and Section 6 concludes with implications, limitations, and directions for future research.

#### THEORETICAL REVIEW AND HYPOTHESIS DEVELOPMENT

Religious Identity and Consumption Behavior

Religious identity has long been recognized as a salient driver of consumer behavior, yet its influence often defies direct, linear patterns (Evolvi, 2022). Unlike demographic factors, religiosity functions as both a moral compass and a perceptual lens through which products, brands, and experiences are evaluated (Mazereeuw-van der Duijn Schouten et al., 2014). In the context of Muslim consumers, religious values do not merely inform what is permissible—they shape deeper expectations of fairness, ethicality, and alignment with Islamic principles (Conroy & Emerson, 2004). These expectations manifest subtly, filtering not only the selection of a food establishment but also the meaning assigned to price, quality, and intent. Identity Salience Theory (Reed, 2004) offers a useful lens here: when a consumer's religious identity is salient, it reshapes the evaluative process—not by dictating overt outcomes, but by altering the relative weight of economic and symbolic attributes (Cohen & Hill, 2007). This article proposes the academic investigation from this hypothesis conversation, and graphically in Figure 1.

Price premium sensitivity—the degree to which price affects purchase intention—has traditionally been viewed as a rational, economizing impulse (Lichtenstein et al., 1993). Yet in religiously aligned markets, it takes on layered significance. For Muslim consumers, the notion of *israf* (extravagance) and *wasatiyyah* (moderation) may encourage thoughtful spending, but not necessarily stinginess (Aman, 2020). Recent literature (Wilson, 2002; Zakiah & Al-Aidaros, 2017) (Shah Alam et al., 2011; Wilson & Liu, 2011) suggests that religious consumers are not inherently price-averse, but rather seek justification for expenditure through moral and functional lenses. Thus, price sensitivity in such settings may serve as a filter for value congruence rather than a deterrent to action.

H1: Consumer premium switch positively influences the intention to purchase from Muslimidentified food establishments.

Perceived product quality—defined as the consumer's judgment about a product's excellence or superiority (Zeithaml, 1988)—remains one of the most potent predictors of behavioral intention. However, in the case of Muslim-identified restaurants, quality acquires symbolic importance (Battour et al., 2010). It signals not only culinary skill but ethical rigor, cleanliness (tahārah), and respect for religious sensibilities (Ismaeel & Blaim, 2012). Studies in service marketing (Parasuraman, Valarie A. Zeithaml, 1985) and halal consumer behavior (Said et al., 2014) suggest that perceived quality serves as both a heuristic for trust and a justification for moral engagement. In environments where halal certification may be expected, quality often becomes the differentiator between nominal compliance and meaningful alignment.

H2: Perceived product quality positively influences the intention to purchase from Muslimidentified food establishments.

The inverse relationship between perceived quality and price sensitivity has been well-documented in traditional marketing contexts (Dodds et al., 1991). When quality is perceived as high, the consumer's concern over pricing tends to abate—a phenomenon known as value shielding (Chekima et al., 2016; Persson, 2010). In the context of Muslim-identified restaurants, this dynamic may be magnified. Quality is not only a marker of hedonic satisfaction but an indicator of moral credibility (Hepola et al., 2020). Consumers who perceive high quality may be less inclined to scrutinize price, interpreting the offering as just, fair, or blessed (Ayyagari, 2006). This aligns with literature on perceived value (Tavitiyaman et al., 2020) which asserts that emotional and symbolic benefits can offset functional costs.

H3: Perceived product quality negatively influences consumer premium switch.

The intuitive assumption that religious consumers are more conservative in financial matters has received mixed empirical support (Callen & Fang, 2015; Hilary & Hui, 2009; Renneboog & Spaenjers, 2012). Some studies suggest a link between religiosity and frugality (Elnahas et al., 2017), while others argue that religiosity does not significantly alter the calculus of economic value (Callen & Fang, 2015). In Islamic consumer behavior, teachings about moderation may encourage fiscal prudence, but this does not uniformly translate to elevated price

sensitivity—particularly when the purchase context itself is religiously consonant (El-Bassiouny, 2014). Hence, in cases where the halal status of a restaurant is assured, price scrutiny may be governed more by perceived fairness and quality than by personal piety. *H4: Religiosity negatively influences consumer premium switch.* 

While religiosity may not exert a direct effect on price sensitivity, its moderating role in the relationship between price concerns and behavioral intention warrants closer scrutiny. Religious identity may reframe the importance of cost within a higher-order logic of ethical support, community upliftment, or spiritual alignment (Naughton & Naughton, 2000). When religious consumers evaluate a food establishment, their decision may be less about absolute price and more about what the purchase symbolizes (Ashraf, 2019). This echoes findings in symbolic consumption and identity theory (Saeed et al., 2001), where strong personal values can override transactional frictions. In essence, religiosity may not eliminate price concerns but may attenuate their power to disrupt intention (M. M. Khan et al., 2017).

H5: Religiosity moderates the relationship between Consumer premium switch and purchase intention, such that the negative influence of price sensitivity is weaker among more religious consumers.

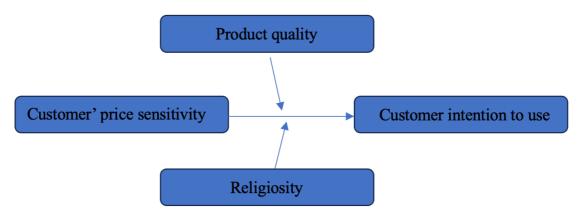


Figure 1. Conceptual Framework

# **RESEARCH METHOD**

Research Design and Philosophical Underpinning

This study adopts a quantitative, cross-sectional survey design, selected for its ability to measure perceptual variables across a diverse sample and test causal relationships through structural modeling. The research rests on a post-positivist paradigm, wherein observable constructs—such as price sensitivity, religiosity, and perceived product quality—are treated as measurable proxies for deeper psychological dispositions. Although religiosity is often explored through interpretive or ethnographic means, the present study intentionally operationalizes it quantitatively to investigate its interaction effects with price sensitivity in shaping behavioral intention—thus combining conceptual subtlety with statistical tractability. The focus on Muslimidentified restaurants provides a culturally rich context to examine how symbolic, moral, and economic logics coexist and conflict in everyday consumer decisions. This design was chosen to allow the empirical testing of moderation, mediation, and relational strength among latent variables in a manner that supports both theoretical generalization and contextual specificity.

# Sampling and Data Collection

The target population for this study comprises Muslim consumers residing in urban Indonesian areas who have experience dining in Muslim-identified or halal-certified food establishments. A purposive sampling strategy was employed, emphasizing information-rich cases rather than random generalization. Given that religiosity and halal-oriented consumption

are both context-dependent and identity-sensitive, inclusion criteria were established to ensure that respondents had prior awareness of halal labelling, and could identify establishments as Muslim-identified either via signage, naming, certification, or community reputation. Data were collected through a structured online questionnaire, disseminated via social media groups, university networks, and Muslim community platforms. To enhance representativeness, regional quotas were applied for cities including Makassar, Jakarta, Yogyakarta, and Medan. A total of 350 responses were obtained, of which 312 were deemed valid after screening for completion, response time, and inconsistent answers. Ethical approval was obtained from the appropriate institutional review board, and all respondents provided informed consent in accordance with APA ethical standards.

# Measurement Instruments and Scale Development

All constructs were measured using multi-item Likert scales, anchored from 1 (strongly disagree) to 7 (strongly agree), adapted from well-established scales but contextually refined to reflect the specificity of religious dining behavior. Consumer Price Sensitivity was measured using five items adapted from Lichtenstein et al. (1993), reworded to reflect value-conscious behavior in food selection rather than general pricing tendencies. Product Quality was measured through six items reflecting perceived hygiene, taste, consistency, presentation, and authenticity, adapted from Parasuraman et al.'s (1988) SERVQUAL dimensions and modified for culinary contexts. Religiosity was measured via three items capturing the centrality of Islamic values in daily life and consumption, guided by Worthington et al. (2003) and adapted for relevance to food-related ethical decisions. Purchase Intention was assessed using a six-item scale capturing likelihood of patronage, repeat visits, and recommendations to others, drawn from Dodds et al. (1991) and contemporary studies in halal consumer behavior.

All items were initially reviewed by a panel of three experts in marketing and Islamic consumer psychology, followed by a pilot test with 30 respondents to ensure clarity, reliability, and contextual fit. Revisions were made to eliminate ambiguity and ensure that items reflected the nuances of religiously guided food consumption.

# Statistical Analysis Strategy and Quality Criteria

Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) via SmartPLS 4. This method was selected for its suitability in handling complex models with both direct and interaction effects, particularly in exploratory research settings with latent variables that may exhibit non-normal distributions. The analytical strategy adhered to the multistage protocol recommended by Hair Jr. et al. (2017), consisting of outer model evaluation for reliability and validity, including indicator loadings (target > 0.70), Composite Reliability (CR > 0.70), Cronbach's alpha ( $\alpha > 0.70$ ), rho\_A, and Average Variance Extracted (AVE > 0.50). Discriminant validity assessed using both the Fornell-Larcker criterion and Heterotrait-Monotrait Ratio (HTMT < 0.90). Inner model evaluation, involving path coefficient significance (*t*-values and *p*-values from 5,000 bootstrap resamples), effect sizes ( $f^2$ ), and the coefficient of determination ( $f^2$ ) to assess explanatory power. Moderation analysis was conducted by constructing an interaction term (Religiosity × Price Sensitivity) using the orthogonalized approach to minimize multicollinearity. To ensure robustness, multicollinearity diagnostics (VIF < 3.3) were evaluated, and common method bias was minimized through question randomization, reverse-coded items, and ex-post Harman's single-factor test.

## **RESULTS**

The preliminary examination of the outer model was conducted to assess the psychometric integrity of each latent construct. This inspection adhered stringently to the PLS-SEM conventions promulgated by Hair et al. (2014), focusing on convergent validity, internal consistency reliability, and multicollinearity diagnostics. As displayed in Table 1, the constructs under scrutiny— Consumer Purchase Intention, Consumer Premium Switch, Product Quality, and Religiosity— were evaluated using their individual item loadings, Variance Inflation Factors (VIF), Cronbach's

Alpha ( $\alpha$ ), Dijkstra-Henseler's rho\_A, Composite Reliability (CR), and Average Variance Extracted (AVE).

Table 1. Outer Model Results: Reliability and Convergent Validity

Constructs	Scale	VIF	Loading	alpha	rho_a	CR	AVE
	CI1	1.219	0.516	-			
	CI2	1.288	0.55				
Consumer purchase intention	CI3	1.402	0.700	0.768	0.792	0.839	0.471
	CI4	1.581	0.726				
	CI5	1.930	0.804				
	CI6	1.850	0.769				
	CPS1	1.374	0.648				
	CPS2	1.377	0.763				
Consumer premium switch	CPS3	1.341	0.69	0.731	0.752	0.82	0.478
	CPS4	1.260	0.63				
	CPS5	1.362	0.717				
	PQ1	2.184	0.755				
	PQ2	2.315	0.816				
Product quality	PQ3	1.797	0.775	0.823	0.836	0.877	0.591
	PQ4	1.608	0.631				
	PQ5	1.390	0.445				
	PQ6	1.930	0.818				
	RL1	1.367	0.828				
Religiosity	RL2	1.527	0.788	0.713	0.73	0.837	0.632
	RL3	1.358	0.768				

Following the sacred criteria set forth in psychometric scriptures, item loadings below the threshold of 0.7 were flagged for interpretive scrutiny. Several indicators (CI1, CI2, PQ5) demonstrated suboptimal loadings (<0.6), suggesting potential measurement impurity or conceptual ambiguity. Despite this, the composite reliabilities for all constructs remained comfortably above the canonical threshold of 0.7, indicating acceptable internal consistency. Notably, *Product Quality* achieved the most robust convergent validity, with an AVE of 0.591, eclipsing the minimal 0.5 requirement, while *Religiosity* followed closely with an AVE of 0.632—suggesting a construct most spiritually harmonious in its item coherence. Table 2 delineates the comparative metrics across constructs: *Consumer Premium Switch*, *Consumer Purchase Intention*, *Product Quality*, and *Religiosity*, including its interaction term.

Table 2. Discriminant Validity Assessment: Fornell-Larcker and HTMT Criteria

HTMT Test									
	Consumer	Consumer purchase	Product	Religio					
Constructs	premium	intention	quality	sity					
Consumer premium									
Consumer purchs. intention	0.575								
Product quality	0.73	0.795							
Religiosity	0.755	0.587	0.787						
Religiosity x Consumer premium	0.211	0.117	0.046	0.052					
Product quality x Consumer premium	0.328	0.097	0.137	0.046					
Fornell-Larcker Test									
Consumer premium	0.691								
Consumer purchs. intention	0.456	0.686							
Product quality	0.544	0.64	0.719						
Religiosity	0.553	0.439	0.587	0.795					
Religiosity	0.553	0.439	0.587	0.795					

Multicollinearity was not a lurking threat, as all VIF values remained beneath the infernal mark of 3.3, thus assuaging concerns of redundant indicators. Collectively, the results confirm that the measurement model possesses a sufficiently solid empirical foundation, albeit with minor blemishes, and may now be deemed worthy of further discriminant validity.

To assess discriminant validity—a requisite to ensure constructs are empirically and conceptually distinct—we employed the Fornell-Larcker criterion alongside the Heterotrait-Monotrait Ratio (HTMT). Table 2 delineates the comparative metrics constructs: Consumer Premium Switch, Consumer Purchase Intention, Product Quality, and Religiosity, including its interaction term. Under the Fornell-Larcker doctrine, each construct's AVE square root (bolded diagonals) must exceed its correlations with other constructs. Indeed, all constructs satisfy this ancient rite: Religiosity with 0.795, Product Quality with 0.719, and the rest following suit-each standing as an epistemological island, separate yet surrounded by neighbors. The HTMT ratio, a sterner examiner, places a ceiling of 0.85 (some would say 0.90, though purists may scoff) to flag any inter-construct promiscuity. All HTMT values remain chaste beneath the cutoff, with the most intimate pairing-Product Quality and Consumer Purchase Intention—peaking at 0.795, still within acceptable bounds.

Following confirmation of measurement model adequacy, the structural model was evaluated to test the hypothesized relationships among constructs. Bootstrapping procedures with 5,000 subsamples were conducted to obtain the standard errors, *t*-statistics, and *p*-values associated with each path coefficient. Table 3 summarizes the results, which offer insight into the magnitude of each relationship.

Table 3. Path Coefficients and Effect Sizes

Paths	Effect	<i>t</i> -value	<i>p</i> -value
Consumer switching cost -> Consumer purchase intention		2.597	0.009
Product quality -> Consumer purchase intention		7.517	0.000
Product quality x Consumer switc. cost -> Cons. purchase intent.		2.269	0.023
Religiosity -> Consumer purchase intention		0.583	0.560
Religiosity x Cons. switching cost -> Consumer purchase intent.		2.280	0.023

The findings indicate that religiosity does not have an acceptance of path result. Others are accepted with mixed power. This finding implies that religious consumers may be less deterred by price considerations when forming usage intentions. The graphical presentation of the finding is presented in Figure 1.

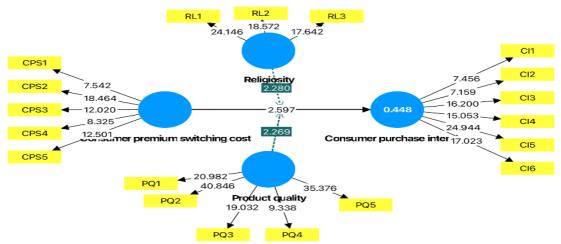


Figure 1. Graphical Bootstrap Presentation Source: Smartpls 4 Record

## **DISCUSSION**

The findings of this study offer a textured understanding of how consumers navigate purchasing decisions within Muslim-identified food establishments—a setting where economic

judgment, religious identity, and experiential expectation converge. Notably, the relationship between consumer price sensitivity and intention to purchase is affirmed, thereby supporting the first hypothesis. But the nature of this relationship resists simplistic interpretation. While price sensitivity is often treated as an inhibitory force in consumer decision-making, our findings reveal that it may instead operate as a signal of thoughtful engagement (Chekima et al., 2016). Among patrons of Muslim-identified restaurants, heightened attention to price does not appear to denote hesitation or lack of trust. Rather, it may reflect an evaluative posture—one grounded in the Islamic ethic of financial moderation, or wasatiyyah (Altaf et al., 2017). In such cases, consumers are not seeking the lowest price indiscriminately, but ensuring that their expenditures are aligned with perceived value, fairness, and moral responsibility. This finding invites a conceptual reframing: price-sensitive consumers in religious markets may be better characterized not as bargain-seekers, but as value-seeking stewards-balancing spiritual ideals with economic prudence (El-Bassiouny, 2014; Erragraguy & Revelli, 2015). From a managerial lens, this suggests that rather than courting these consumers with crude discounting, restaurateurs should instead communicate fairness, transparency, and justifiability in their pricing logic. Demonstrating how prices reflect quality, ethical sourcing, or local community support can offer reassurance, thereby converting price scrutiny into trust (Khraim, 2010).

The centrality of product quality in shaping consumer intention is further substantiated, affirming the second hypothesis with considerable empirical confidence. Within Muslim-identified culinary environments, where religious compliance is presumed or externally certified, product quality becomes the decisive criterion upon which loyalty, satisfaction, and advocacy rest (Wantara & Tambrin, 2019; Yee et al., 2010). Consumers do not merely seek permissibility—they seek pleasure, consistency, and competence (Gaur et al., 2015). When quality is perceived as high—reflected in taste, hygiene, presentation, and reliability—it affirms the establishment's integrity not only as a business but as a custodian of religious hospitality (Zhong & Moon, 2020). This is a critical insight: in religiously aligned consumption contexts, product quality does not just fulfill a functional role; it resonates as a moral and reputational signal. Indeed, one might argue that the quality of food becomes an extension of the restaurateur's character and piety. The stakes of quality, then, are elevated-it is not merely about customer satisfaction, but about spiritual congruence (Suhartanto et al., 2020). Strategically, this means Muslim-identified restaurants must continuously invest in refining operational excellence, culinary expertise, and service rituals. These dimensions should be made visible to the consumer—not through boastful marketing, but through consistency, word-of-mouth, and subtle cues that signal respect, cleanliness, and attentiveness. For the religious consumer, such quality does not delight in isolation-it affirms trustworthiness (Haron et al., 2020).

Furthermore, the data support the third hypothesis: perceived product quality dampens price sensitivity. This relationship is critical, as it reveals quality's secondary function—not only as a generator of intention but also as a reducer of economic resistance. In the presence of high perceived quality, consumers are less likely to question the price; they are more likely to interpret the cost as justified, even necessary (Afifah & Kurniawati, 2021). The transaction transforms—from a numeric exchange to a value-rich interaction. Within the context of Muslim-identified restaurants, this makes intuitive sense. When the food not only satisfies the palate but reflects ethical preparation, attentiveness to religious laws, and emotional resonance, the issue of price becomes muted. Quality, in this case, functions as both assurance and atonement—it absorbs the tension of spending by offering a fuller, more meaningful experience in return (Ahmed et al., 2022). The practical implication is elegant: restaurateurs should foreground product quality in all communicative touchpoints. Pricing, when decoupled from quality, invites scrutiny; but when tethered to visible excellence, it becomes palatable—even affirming.

Contrary to expectation, the fourth hypothesis is rejected: religiosity does not exert a direct effect on price sensitivity. While prior literature has often assumed a link between devoutness and economic conservatism (Karoui & Khemakhem, 2019)—suggesting that more religious individuals may be more frugal or cautious—the findings here suggest otherwise. In the context of dining at Muslim-identified establishments, religiosity appears to exert its influence elsewhere—perhaps in shaping venue selection or moral alignment, but not in pricing judgment per se. This could be interpreted through the lens of cognitive compartmentalization. That is, once a restaurant is deemed religiously appropriate, the consumer shifts into a more conventional evaluative mode—assessing food, service, and environment much as any consumer might. Religious

identity may establish the frame, but not govern every subsequent judgment (Fianto et al., 2020). The absence of a direct relationship does not imply that religiosity is irrelevant; rather, it indicates that its influence may be more conditional or mediated. For practitioners, this finding urges caution: overtly religious marketing appeals should not assume they can override standard consumer concerns such as value and satisfaction (Ismaeel & Blaim, 2012). Piety may open the door, but excellence keeps the diner seated.

However, the influence of religiosity is not entirely silent. The fifth hypothesis is confirmed: religiosity moderates the relationship between price sensitivity and intention, weakening the negative effect of price concerns on behavioral commitment. This suggests that for highly religious consumers, the friction posed by price is softened (Tegambwage & Kasoga, 2022). They may notice the price - perhaps even question it - but their decision to proceed is not unduly hindered. This moderating effect reflects a deeper motivational architecture. Religious consumers may place greater emphasis on community support, ethical consumption, or spiritual coherence-factors that can supersede economic logic (Sahlaoui & Bouslama, 2016). Price, in such contexts, becomes relativized: it is one input among many, and not always the most influential. This is especially plausible in faith-driven consumption, where the act of purchasing may be interpreted as a form of solidarity, as a vote for moral enterprise, or as a means of sustaining halal ecosystems (Khraim, 2010). For restaurateurs, this creates space for a different kind of value narrative. Instead of commodifying food, they can elevate it-linking dining experiences to broader social goods, such as supporting local Muslim farmers, funding religious education, or practicing prophetic ethics in business. These narratives do not eliminate price concerns, but they provide them with a transcendent context—one in which price becomes, at best, a secondary consideration in the consumer's ethical imagination (Altaf et al., 2017).

#### **CONCLUSION AND FURTHER STUDY**

This study illuminates the complex calculus by which consumers—particularly those oriented by religious values—form intentions to purchase from Muslim-identified food establishments. The findings affirm that while price sensitivity and product quality remain core components of consumer reasoning, their influence is neither uniform nor simplistic. Religious identity does not manifest in overt economic behaviors but subtly reshapes how trade-offs are perceived and resolved. Quality acts as both a driver of choice and a soothing agent against cost concerns, while religiosity, rather than dictating purchase behavior directly, reframes the evaluative environment in which decisions are made. These insights carry significant implications for managerial strategy. Firms operating within or targeting faith-based markets must resist the impulse to rely solely on religious symbols or assumptions. A halal label may open the door, but only product excellence, pricing integrity, and meaningful alignment with consumer values will sustain engagement. Managers should avoid tokenistic appeals and instead invest in consistent service delivery, narrative authenticity, and quality transparency. Do not market faith—serve it.

Nevertheless, this study is not without its limitations. The cross-sectional design, while effective in capturing present attitudes, limits our ability to observe how religious commitment and economic behavior evolve over time or under shifting contextual cues. Moreover, the study is situated within the specific domain of Muslim-identified food consumption; caution must be exercised in extending its conclusions to other faith-aligned categories or non-culinary settings. Future research might explore how religiosity influences decision-making across varying degrees of product involvement or price sensitivity thresholds. Scholars should also investigate how generational, regional, or sectarian variations shape the religiosity—intention relationship.

## **ETHICAL DISCLOSURE**

This study ensures the protection of participants' rights, privacy, and confidentiality. All participants involved in the research voluntarily provided written informed consent after being clearly informed about the objectives of the study.

#### **CONFLICT OF INTEREST**

The authors declare that there is no conflict of interest regarding the publication of this article. All authors have contributed significantly to the research and preparation of the manuscript, and there is no financial, institutional, or personal relationship that might influence the content or outcome of this study.

#### **REFERENCES**

- A. Parasuraman, Valarie A. Zeithaml, L. L. B. (1985). A Conceptual Model of Service Quality and Its Implications for Future Research. *Journal of Marketing*, 49(4), 41–50. https://doi.org/10.1128/jb.124.3.1269-1272.1975
- Afifah, A., & Kurniawati, N. A. (2021). Influence of Service Quality Dimensions of Islamic Banks on Customer Satisfaction and Their Impact on Customer Loyalty. *Journal of Islamic Economic Laws*, 4(2), 105–136. https://doi.org/10.23917/jisel.v4i2.15089
- Ahmed, S., Mohiuddin, M., Rahman, M., Tarique, K. M., & Azim, M. (2022). The Impact of Islamic Shariah Compliance on Customer Satisfaction in Islamic Banking Services: Mediating Role of Service Quality. *Journal of Islamic Marketing*, *13*(9), 1829–1842. https://doi.org/10.1108/JIMA-11-2020-0346
- Al-Kwifi, O. S., Abu Farha, A., & Ahmed, Z. U. (2019). Dynamics of Muslim Consumers' Behavior Toward Halal Products: Exploration Study Using fMRI Technology. *International Journal of Emerging Markets*, 14(4), 689–708. https://doi.org/10.1108/IJOEM-11-2017-0486
- Altaf, M., Iqbal, N., Mokhtar, S. S. Mohd., & Sial, M. H. (2017). Managing Consumer-Based Brand Equity Through Brand Experience in Islamic Banking. *Journal of Islamic Marketing*, 8(2), 218–242. https://doi.org/10.1108/JIMA-07-2015-0048
- Aman, A. (2020). Islamic Marketing Ethics for Islamic Financial Institutions. *International Journal of Ethics and Systems*, *36*(1), 12–43. https://doi.org/10.1108/IJOES-12-2018-0182
- Ashraf, M. A. (2019). Islamic marketing and consumer behavior toward halal food purchase in Bangladesh: An analysis using SEM. *Journal of Islamic Marketing*, *10*(3), 893–910. https://doi.org/10.1108/JIMA-03-2018-0051
- Ayyagari, R. (2006). Examination of Hedonism in TAM Research. *SAIS 2006 Proceedings.*, Paper 35. 197-204.
- Battour, M. M., Ismail, M. N., & Battor, M. (2010). Toward a halal tourism market. *Tourism Analysis*. https://doi.org/10.3727/108354210X12864727453304
- Callen, J. L., & Fang, X. (2015). Religion and Stock Price Crash Risk. *Journal of Financial and Quantitative Analysis*, *50*(1–2), 169–195. https://doi.org/10.1017/S0022109015000046
- Chekima, B. C., Syed Khalid Wafa, S. A. W., Igau, O. A., Chekima, S., & Sondoh, S. L. (2016). Examining green consumerism motivational drivers: Does premium price and demographics matter to green purchasing? *Journal of Cleaner Production*, 112. https://doi.org/10.1016/j.jclepro.2015.09.102
- Cohen, A. B., & Hill, P. C. (2007). Religion as culture: Religious individualism and collectivism among American catholics, jews, and protestants. In *Journal of Personality*. https://doi.org/10.1111/j.1467-6494.2007.00454.x
- Conroy, S. J., & Emerson, T. L. N. (2004). Business ethics and religion: Religiosity as a predictor of ethical awareness among students. In *Journal of Business Ethics*. https://doi.org/10.1023/B:BUSI.0000025040.41263.09
- Dodds, W. B., Monroe, K. B., & Grewal, D. (1991). Effects of Price, Brand, and Store Information on Buyers' Product Evaluations. *Journal of Marketing Research*, *28*(3). https://doi.org/10.2307/3172866
- El-Bassiouny, N. (2014). The one-billion-plus marginalization: Toward a scholarly understanding of Islamic consumers. *Journal of Business Research*, *67*(2), 42–49.
- Elnahas, A. M., Kabir Hassan, M., & Ismail, G. M. (2017). Religion and mergers and acquisitions contracting: The case of earnout agreements. *Journal of Corporate Finance*. https://doi.org/10.1016/j.jcorpfin.2016.11.012
- Erragraguy, E., & Revelli, C. (2015). Should Islamic investors consider SRI criteria in their investment strategies? *Finance Research Letters*. https://doi.org/10.1016/j.frl.2015.07.003

- Evolvi, G. (2022). Religion and the internet: digital religion, (hyper)mediated spaces, and materiality. *Zeitschrift Für Religion, Gesellschaft Und Politik*, *6*(1). https://doi.org/10.1007/s41682-021-00087-9
- Fianto, B. A., Gan, C., Widiastuti, T., & Sukmana, R. (2020). Customer Loyalty to Islamic Banks: Evidence from Indonesia. *Cogent Business and Management*, 7(1), 1–27. https://doi.org/10.1080/23311975.2020.1859849
- Gaur, J., Amini, M., Banerjee, P., & Gupta, R. (2015). Drivers of consumer purchase intentions for remanufactured products a study of Indian consumers relocated to the USA. *Qualitative Market Research*, *18*(1). https://doi.org/10.1108/QMR-01-2014-0001
- Hage, J., & Posner, B. Z. (2015). Religion, religiosity, and leadership practices: An examination in the Lebanese workplace. *Leadership & Organization Development Journal*, *36*(4), 396–412.
- Hair, J. F., Sarstedt, M., Hopkins, L., & Kuppelwieser, V. G. (2014). Partial Least Squares Structural Equation Modeling (PLS-SEM): An Emerging Tool in Business Research. *European Business Review*, *26*(2), 106–121. https://doi.org/10.1108/EBR-10-2013-0128
- Hair Jr., J. F., Matthews, L. M., Matthews, R. L., & Sarstedt, M. (2017). PLS-SEM or CB-SEM: updated guidelines on which method to use. *International Journal of Multivariate Data Analysis*, 1(2). https://doi.org/10.1504/ijmda.2017.10008574
- Han, S. H., Nguyen, B., & Lee, T. J. (2015). Consumer-Based Chain Restaurant Brand Equity, Brand Reputation, And Brand Trust. *International Journal of Hospitality Management*, *50*(1), 84–93. https://doi.org/10.1016/j.ijhm.2015.06.010
- Haron, R., Abdul Subar, N., & Ibrahim, K. (2020). Service Quality of Islamic Banks: Satisfaction, Loyalty and The Mediating Role of Trust. *Islamic Economic Studies*, *28*(1), 3–23. https://doi.org/10.1108/ies-12-2019-0041
- Hepola, J., Leppäniemi, M., & Karjaluoto, H. (2020). Is it all about consumer engagement? Explaining continuance intention for utilitarian and hedonic service consumption. *Journal of Retailing and Consumer Services*, *57*(December 2019). https://doi.org/10.1016/j.jretconser.2020.102232
- Hilary, G., & Hui, K. W. (2009). Does religion matter in corporate decision making in America? Journal of Financial Economics. https://doi.org/10.1016/j.jfineco.2008.10.001
- Howell, J. D. (2005). Muslims, the new age and marginal religions in Indonesia: Changing meanings of religious pluralism. In *Social Compass* (Vol. 52, Issue 4). https://doi.org/10.1177/0037768605058151
- Ismaeel, M., & Blaim, K. (2012). Toward applied Islamic business ethics: Responsible halal business. *Journal of Management Development*. https://doi.org/10.1108/02621711211281889
- Karoui, S., & Khemakhem, R. (2019). Factors Affecting the Islamic Purchasing Behavior A Qualitative Study. *Journal of Islamic Marketing*, 10(4), 1104–1127. https://doi.org/10.1108/JIMA-12-2017-0145
- Khalilzadeh, J., Ozturk, A. B., & Bilgihan, A. (2017). Security-related factors in extended UTAUT model for NFC based mobile payment in the restaurant industry. *Computers in Human Behavior*, 70, 460–474. https://doi.org/10.1016/j.chb.2017.01.001
- Khan, M. (2013). What is Islamic economics? In *What is Wrong with Islamic Economics?* https://doi.org/10.4337/9781782544159.00011
- Khan, M. M., Asad, H., & Mehboob, I. (2017). Investigating the consumer behavior for halal endorsed products: Case of an emerging Muslim market. *Journal of Islamic Marketing*, *8*(4), 625–641. https://doi.org/10.1108/JIMA-09-2015-0068
- Khraim, H. (2010). Measuring Religiosity in Consumer Research From an Islamic Perspective. *Journal of Economic and Administrative Sciences*. https://doi.org/10.1108/10264116201000003
- Lichtenstein, D. R., Ridgway, N. M., & Netemeyer, R. G. (1993). Price Perceptions and Consumer Shopping Behavior: A Field Study. *Journal of Marketing Research*, *30*(2). https://doi.org/10.2307/3172830
- MASHIKA, H., KUDRINA, O., NURGALIYEVA, A., BERKOVA, O., METIL, T., & NOVICHKOV, V. (2021). Competitiveness of hotel, restaurant and tourism business: Factors and tools.

- Geojournal of Tourism and Geosites, 36, 681–687. https://doi.org/10.30892/GTG.362SPL16-698
- Masud, A., Haque, A., & Azam, F. (2011). Factors influencing customer loyalty towards fast food restaurants. *International Tourism and Hospitality Journal*, *10*(3), 12–16.
- Mazereeuw-van der Duijn Schouten, C., Graafland, J., & Kaptein, M. (2014). Religiosity, CSR Attitudes, and CSR Behavior: An Empirical Study of Executives' Religiosity and CSR. *Journal of Business Ethics*, 123(3), 437–459. https://doi.org/10.1007/s10551-013-1847-3
- Naughton, S., & Naughton, T. (2000). Religion, ethics and stock trading: The case of an Islamic equities market. *Journal of Business Ethics*, *23*(2), 145–159. https://doi.org/10.1023/A:1006161616855
- Persson, N. (2010). An exploratory investigation of the elements of B2B brand image and its relationship to price premium. *Industrial Marketing Management*, *39*(8). https://doi.org/10.1016/j.indmarman.2010.02.024
- Renneboog, L., & Spaenjers, C. (2012). Religion and Finance. In *Socially Responsible Finance* and *Investing: Financial Institutions, Corporations, Investors, and Activists*. https://doi.org/10.1002/9781118524015.ch8
- Saeed, M., Ahmed, Z. U., & Mukhtar, S. M. (2001). International marketing ethics from an Islamic perspective: A value-maximization approach. *Journal of Business Ethics*. https://doi.org/10.1023/A:1010718817155
- Sahlaoui, M., & Bouslama, N. (2016). Marketing Religion: The Marketing and Islamic Points of View. *American Journal of Industrial and Business Management*, 06(04). https://doi.org/10.4236/ajibm.2016.64041
- Said, M., Hassan, F., Musa, R., & Rahman, N. A. (2014). Assessing Consumers' Perception, Knowledge and Religiosity on Malaysia's Halal Food Products. *Procedia Social and Behavioral Sciences*, *130*, 120–128. https://doi.org/10.1016/j.sbspro.2014.04.015
- Saputri, O. B. (2020). Pemetaan Potensi Indonesia sebagai Pusat industri Halal Dunia. *Jurnal Masharif al -Syariah: Jurnal Ekonomi Dan Perbankan Syariah*, *5*(2), 23–38.
- Statista. (2024). *Market value of halal food in Indonesia from 2019 to 2024*. Statista Research Department. https://www.statista.com/statistics/halal-food-market-indonesia
- Suhartanto, D., Gan, C., Sarah, I. S., & Setiawan, S. (2020). Loyalty towards Islamic Banking: Service Quality, Emotional or Religious Driven? *Journal of Islamic Marketing*, *11*(1), 66–80. https://doi.org/10.1108/JIMA-01-2018-0007
- Tavitiyaman, P., Zhang, X., & Tsang, W. Y. (2020). How Tourists Perceive the Usefulness of Technology Adoption in Hotels: Interaction Effect of Past Experience and Education Level. *Journal of China Tourism Research*. https://doi.org/10.1080/19388160.2020.1801546
- Tegambwage, A. G., & Kasoga, P. S. (2022). Antecedents of Customer Loyalty in Islamic Banking: Evidence From Tanzania. *Journal of Islamic Accounting and Business Research*, 13(4), 701–713. https://doi.org/10.1108/JIABR-10-2021-0288
- Wantara, P., & Tambrin, M. (2019). The Effect of Price and Product Quality Towards Customer Satisfaction and Customer Loyalty on Madura Batik. *International Tourism and Hospitality Journal*, *2*(1), 1–9.
- Wilson, R. (2002). Parallels between Islamic and ethical banking. *Review of Islamic Economics*, *September 2001*, 1–13. http://www.kantakji.com/fiqh/Files/Banks/b082.pdf
- Yee, R. W. Y., Yeung, A. C. L., & Edwin Cheng, T. C. (2010). An empirical study of employee loyalty, service quality and firm performance in the service industry. *International Journal of Production Economics*, 124(1). https://doi.org/10.1016/j.ijpe.2009.10.015
- Zakiah, F., & Al-Aidaros, A. H. (2017). Customers' Islamic ethical behavior: the case of Malaysian Islamic banks. *Humanomics*, *33*(3), 371–383. https://doi.org/10.1108/H-03-2017-0046
- Zeithaml, V. A. (1988). Consumer Perceptions of Price, Quality, and Value: A Means-End Model and Synthesis of Evidence. *Journal of Marketing*, *52*(3). https://doi.org/10.1177/002224298805200302
- Zhong, Y., & Moon, H. C. (2020). What Drives Customer Satisfaction, Loyalty, And Happiness In Fast-Food Restaurants In China? Perceived Price, Service Quality, Food Quality, Physical Environment Quality, And The Moderating Role Of Gender. *Foods*, *9*(4). https://doi.org/10.3390/foods9040460