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Muslim Consumer's Identification with and Loyalty to Halal Brand

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Abstract

Purpose – This research aimed at exploring the mediation role of Muslim's identification with halal brand in the effects of the congruity between Islamic self and halal brand and Islamism commitment on the loyalty to the brand.

Research design, data, and methodology - A single factor design was employed. A total of 199 undergraduate, graduate students or office workers in Bangladesh participated in main survey to finish the questionnaire. Structural equation model analysis was used to verify hypotheses.

Results - The results of verifying hypotheses were as followings. First, the Muslim's identification with halal brand positively affected on the loyalty to the halal brand. Second, Both Muslim's commitment to Islamism and the congruity between Islamic self and halal brand positively affected on the identification with the halal brand. Third, mediation analysis showed the partial mediation role of Muslim's identification with halal brand in the effects of the Islamism commitment on the loyalty to the halal brand, and there was the full mediation role of the Muslim's identification in the effect of the congruity on the loyalty .

Conclusions - Marketers should build the congruity between Islamic self and their halal brand and promote Islamism commitment to induce the loyalty to the halal brand from Muslim.

Keywords: Brand Loyalty, Commitment, Congruity, Halal Brand, Identification.

JEL Classifications: C83, L81, M31, P46.

1. Introduction

Although the Muslim population is growing all over the world, and there are attractiveness to and potential growth of halal brand, research on the Muslim's loyalty to halal brand has not been largely conducted (Bonne & Verbeke, 2008). Past research has not given much attention to how Muslim consumers become loyal to halal brand.

The study on the loyalty to halal brand at this moment is required to marketers, because halal is associated not only to the confirmation of 'halalness' but also to the Muslim consumers' code of consumption action (Wilson & Liu, 2010).

There is a belief that halal products play an important role in a Muslim's daily life because they signal trust and reliability to Muslim consumers (Abdul, 2009). Muslim must follow the Islamic ethics. One of the ethics is halal, which plays the roles as the laws regarding which foods can and

cannot be eaten, and also indicates a proper way of consuming products. All Muslims have to observe the halal procedure in their daily life. On the contrary a variety of substance area is considered as harmful (haram) for Muslim consumers. The halal-haram term is applicable to food products, food ingredients and food contact materials and cosmetics and products of personal care (Waijitrugum, 2014).

Based on the religious obligation, how do we approach the loyalty to halal brand? Past research concerned with the relations between consumers' identity and attitudes (Forehand & Deshpande, 2001; Mannetti, Pierro & Livi, 2004; Pelham, Mirenberg, & Jones, 2002; Reed, 2004; Winterich, Mittal, & Ross, 2009) has not given much attention to the roles of religious obligation or identity in forming brand attitude or loyalty. Muslim consumers might be motivated to consume halal brand products, since they must follow the Islamic ethics. "Islamic" identity activates a prototype of a "True Muslim", which might motivate them to buy products strengthening the identity (Alserhan, 2010b). Their Islamic identity might lead to the place of their being identified with the halal, which in turn, makes them loyal to the halal. Therefore, it is necessary to explore the roles of Muslim

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consumers' identification with halal in forming the loyalty to the brand.

This research would like to suggest that the loyalty can be approached by the extent to which Muslims conduct the consumption behaviors of constructing and maintaining their Islamic self through the acquisition and use of halal brand. It will be valuable to review Islamism commitment as a factor that could induce the identification with the halal brand, and it is also valuable to explore the effects of congruity between Islamic self and halal brand to the identification. This study is focused on whether commitment to Islamism is linked to the identification with the halal brand, and how Muslim consumers form loyalty to the halal brand products which are linked to category labels which they self-associate with. Therefore, the purposes of this study are established as follows.

First, we will theoretically review the meanings of both congruity between Islamic self and halal brand and Islamism commitment which could lead to the identification with halal brands.

Second, the mediation roles of identification with halal brand in the effects of Islamism commitment and the congruity and Islamism commitment on the loyalty to halal brands will be explored.

2. Literature Review and Hypotheses

2.1. Halal and Haram

Halal as an Arabic word means 'permissible under Islamic law'; whereas haram means 'forbidden or prohibited'. The terms halal and haram are applicable to consuming, trading, gift-giving. All Muslims have to follow the guidelines concerned with halal and haram in their daily life.

Loyalty to halal brand serves as major competency which differentiates the product in different segments of customers (Mahdi, 2013). Halal product and qualified halal certification have been major constructs at intensive halal promotional campaign to induce the consumer loyalty towards halal brands (Yuhanis, 2012). In short, halal and haram theory embodies Islamic law from the teachings of the Quran and Sunnah, and should govern every aspect of one's life. Almighty Allah will be perceived to reward people for practising halal and punish them for not avoiding haram in every aspect of life. The concepts of halal and haram represent a dichotomy between rights and wrongs and dos and don'ts that are fundamental to the collective consciousness of the Islamic community (Jallad, 2008).

2.2. Identification with Halal Brand and Loyalty to the Brand

During the last two decades there has been an increase

in research focused on the relationship between attitudes and identity (Forehand & Deshpande, 2001; Mannetti, Pierro & Livi, 2004; Pelham, Mirenberg, & Jones, 2002; Reed, 2004; Winterich, Mittal, & Ross, 2009). One conclusion is that situational demands can make salient a specific aspect of identity that will, in turn, encourage an individual to respond in an identity-congruent way (Brewer, 1991; Deaux, 1991; Kettle & Häubl, 2011) as shown in <Table 1>.

<Table 1> Past Research about Consumer's Identity

Contents	Sources
social self difference at same time	Brewer (1991)
social identity structure and change	Deaux (1991)
priming ethnic self-awareness and advertising response	Forehand & Deshpande' (2001)
implicit egotism and life decisions	Pelham, Mirenberg, & Jones (2002)
planned self-expression	Mannetti, Pierro, & Livi (2004)
identity salience and judgments	Reed (2004)
donation behavior based on the role of gender and moral identity.	Winterich, Mittal, & Ross (2009)
priming self-Identity and consumption behavior	Kettle & Häubl (2011)

Identification is not a static association between an individual and an organisation that is detached from other organizations; rather it is a process that occurs in a competitive arena (Bhattacharya & Rao, 1995). Brands have the ability to symbolise and communicate consumer identities (Bhattacharya & Sen, 2003; Escalas, 2004; Escalas & Bettman, 2003, 2009; Fournier, 2009; Lam, Ahearne, Hu, & Schillewaert, 2010; Strizhakova, Coulter, & Price, 2008). The membership of the communities of complimentary brands is common. Therefore consumer-brand identification (CBI) is fundamental to our understanding of why, when and how brands help consumers to bind their identities together (Stokburger-Sauer, Ratneshwar, & Sen, 2012). CBI is a lawful and strong expression of the desire for identity-relevant meaning in the brand marketplace. A consumer tends to create powerful relationships with brands because they can express and enhance his or her identity, and identity plays an important role in a consumer's life. Identification in the market place is possible to the degree that individual belongings and ideas are shared symbolically (Stokburger-Sauer, Ratneshwar, & Sen, 2012).

Brand loyalty varies in strength just as religious affiliation does. What a person takes to be a religion is a projection of his or her social relationships, and consumer choices are ways of establishing relationships (Arnould, 2000). Consumers are expected to find a brand's identity if it aligns with their own identity, because it will assist them to preserve and disclose the logic of their identity more completely and authentically (Bhattacharya & Sen, 2003). Brand identification allows the consumer to dissociate or integrate with the

group which constitutes their social circle(Tuškej, Golob, & Podnar, 2013). Muslim consumers can express their identities through their halal brand choices by opting for congruence between brand image and Islamic self-image.

On the other hand, customer loyalty has been defined as repeat patronage, that is, the proportion of times a purchaser chooses the same product or service in a specific category compared to the total number of purchases made by the purchaser in that category. Loyalty is usually regarded as a virtue, albeit a problematic one(Kleinig, 2017). A consumer who identifies with certain brands will be more willing to stay loyal to that brand and will be proud to promote it and, thus perceived brand equity will increase. Its main feature is an enduring commitment to an association that has become a matter of identity. Loyalty is based on commitment, trust and motivation. People who are very religious are motivated and committed to consuming halal brand products and their religious motivation and commitment build loyalty to halal brand. Loyalty to halal brand is a sort of commitment towards the halal brand that induces re-purchasing in spite of potential competitors' attempts to break the coalition between the halal brand and the consumer(Oliver, 1999).

The relationship between Identification with the halal brand and loyalty to the halal brand can also be significant because it reflects a Muslim consumer's Islamic identity and loyalty to Islam. "Islamic" identity not only encourages a positive attitude towards 'Halal' but also creates a prototype of a "True Muslim". In that regard, the consumers who hold an "Islamic" identity might motivate them to facilitate product choices for strengthening the identities of "True Muslims" (Alserhan, 2010b).

<Hypothesis 1> Identification with halal brand has a positive effect on loyalty to halal brand

2.3. Islamism Commitment and Identification with Halal Brand

It has become very important to distinguish Islamism from Islam because Islam is a religion which values peace and the Quran is the main authority on Islam. Islamism is the belief that Islam should guide one's social and political ideology as well as one's personal life. Those who believe in Islamic culture and lifestyle have what is called an Islamism identity. Matters which fall under Islam law also contribute to Islamism identity. Islamism is a complex concept with many definitions and can be measured in many ways. Like other political doctrines, Islamism is simultaneously an ideology, a 'movement-organisation' and a form of government(Mozaffari, 2007).

There can be an important relationship between commitment to Islamism and identification with the halal brand. Religious commitment is one of the main factors

affecting consumer behaviour in the marketplace(Muhamad & Mizerski, 2010) and it has two dimensions, internal and external. Internal religious commitment encompasses religious identities, religious attitudes, religious beliefs and religious values, whereas external religious commitment consists of expressions of religious attachment, devotional practices and membership of a religious community that plays a crucial role in one's life(Mokhlis & Sparts, 2007). Intra-personal religiosity can be regarded as the cognitive aspect of religiosity and inter-personal religiosity as the behavioral expression of religion, including participation in organised religious activities that affect purchase intention(Mukhtar & Butt, 2012). Religious commitment varies from person to person and directly affects choice behaviour in the market and obligation to specific brands(Khram, 2010). Islamism commitment encourages Muslim consumers to purchase halal brand products.

<Hypothesis 2> Islamism commitment has positive effect on identification with halal brand

2.4. Congruity between Islamic Self and Halal Brand and Identification with the Brand

Self-congruity is defined as the extent to which consumers perceive a parallel between their self-concept and the 'personality' of a brand. Congruity theory deals with the relationship between two objects. In identity relevance principle, the congruity exists when identity information is deliberately processed. Identity information will have most influence on stimuli that possess object relevance and symbolic relevance to the individual's identity(Reed, 2012). A brand with a symbolic meaning can play a role in self-expression, the extent to which a brand can be used for self-expression depends on its symbolic power.

Islamic self and halal are related. Halal is integral to Islamic identity. Products are considered relevant to Muslim consumer's self if they are assessed as being a segment of the symbolic constellation of halal products which define Islamic identity (Reed, 2004). By using halal brands they can express his or her Islamic identity. Halal products have symbolic relevance when they are used by consumers to express an opinion, belief or attitude, or to communicate or highlight their Islamic identity to others(Shavitt & Nelson, 2000).

Congruity between Islamic self and halal brand is also vital for marketers as well as consumers. A brand with a symbolic meaning can play a role in self-expression. Islamic identity is acquired when an individual believes in one God, Allah, and follows His commandments as described in the Holy Quran.

The congruence between Islamic identity and the halal properties of a product is clearly important to the maintenance of a strong Islamic identity. Products and

symbols are very important to identity. Purchasing religious dress or products with religious symbolism is an important expression of an individual's religious identity(Kulenovic, 2006). Buying and using halal brand products allows consumers to define, maintain and enhance their Islamic identity. Congruity between one's Islamic self or identity and the halal properties of a brand is a condition of being a Muslim. The relevance of Islamic identity to a brand can be influenced by the congruity between consumers' Islamic identity and the halal properties of the brand. Muslim consumers can use halal products (for instance, the hijab) to express Islamic identity and they can choose products and brands perceived to be consistent with their Islamic self-concept.

Their Islamic self or identity inspires Muslim consumers to lead a halal life in order to get rewards from Allah(God) in the afterlife. Leading a halal life means doing good deeds and abstaining from that which is haram(prohibited or non-permissible) to avoid committing sin and earning punishment(Alserhan, 2010a).

We can say that consumers who believe strongly in Islamic principles will take into account the halal properties of a brand when they choose a brand from the market, because the halal properties of the brand may be relevant to their identity. Congruity between Islamic identity and the halal properties of a brand could have positive effects on identification with the halal brand.

<Hypothesis 3> Congruity between Islamic self and halal brand has positive effects toward the identification with the halal brand

All the hypotheses can be summarized by <Figure 1>.

3. Measures and Data Collection

3.1. Measures

3.1.1. Congruity between Islamic-self and Halal Brand

To measure congruity between Islamic-self and the halal brand, 'Using the halal brand reflects who I am', 'My actual

self-image is consistent with the overall image of people who use the halal brand', 'Using the halal brand is consistent with I would like to be', 'Using the halal brand reflects who I would like to be', 'My ideal self-image is consistent with the overall image of people who use the halal brand' were used as questionnaire items(Choi & Reid, 2016) using a 7-point scale.

3.1.2. Islamism Commitment

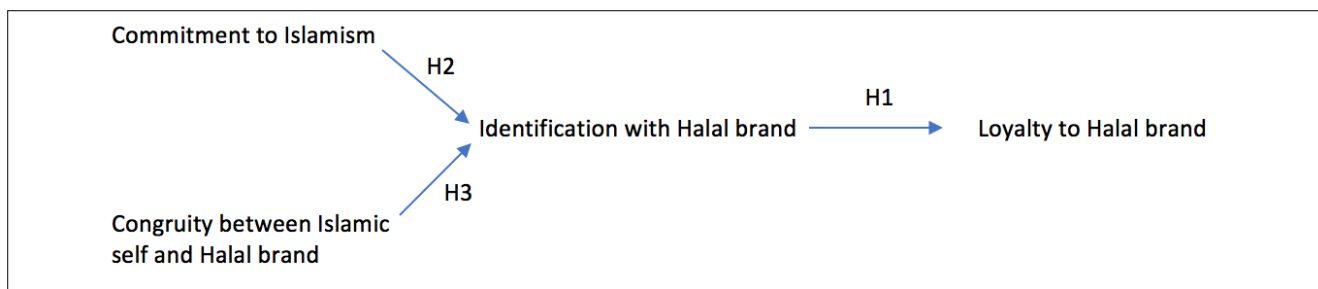
To measure Islamism commitment, 'I am proud to tell others that I am part of Islam', 'The Islam really inspires the best in me in the way of my daily activities', 'I am extremely glad that I chose this religion Islam to work for over others I was considering at the time I joined', 'I really care about the fate of this religion Islam', 'For me, Islam is the best of all possible religions for which to practice' were used as questionnaire items(Mathieu & Jajac, 1990) using a 7-point scale.

3.1.3. Identification with Halal Brand

To measure the identification, 7-point scale are employed based on the research of Stokburger-Sauer, Ratneshwar, and Sen(2012), Tuškej, Golob, and Podnar(2013). The measurement includes seven items, 'I feel a strong sense of belonging to halal brand', 'I identify strongly with Halal brand', 'Halal brand embodies what I believe in', 'Halal brand is like a part of me', 'I feel that my personality and the personality of this brand are very similar', 'I have a lot in common with other people using this brand', 'I feel that my values and the values of this brand are very similar'.

3.1.4. Loyalty to Halal Brand

To measure loyalty to halal brand, the scales of Sen, Gurhan-Canli and Morwitz(2001) were used. The scales include three items, 'How much would you say you like or dislike halal brand product? (dislike very much(1), like very much(7))', 'When you buy product, to what extent do you buy halal brand? (never buy(1), always buy(7))', 'When you buy product, to what extent are you loyal to halal brand? (never buy(1), always buy(7))'.



<Figure 1> Research Model

3.2. Pretest and Data Collection

The questionnaire was written in English, and three Bangladeshi graduate students reviewed the questionnaire in view of checking and revising the errors of the questionnaire. And thirty Bangladeshi people in South Korea participated in pretest, the questionnaire was revised based on their opinions and modifications.

At main survey a total of 199 participants consisting of undergraduate, graduate students and office workers in Bangladesh were chosen and asked to finish the questionnaire at the expense of a small gift for each.

3.3. Demographic Analysis Results

Demographic information is shown in <Table 2>. All respondents had experience of purchasing halal brands, which was asked at the beginning of each questionnaire. The name of halal brands that the respondents recalled were LUX, KFC, Rexona, AXE, Lifebuoy, PizzHut, Radhuni, Milk Vita, Fair, and Lovely, Bonoful, Padma Halal Food, Laziza, Arong, Coca Cola, Pepsi, AL-Haramain Perfume, BFC, Halal Meat, PRAN Foods etc.

<Table 2> Demographic Analysis Results

Variable		Frequency	Percentage(%)
Gender	Male	125	62.8
	Female	74	37.2
Religion	Islam	199	100
Nationality	Bangladesh	185	93.0
	Korea	3	1.5
	Others	11	5.5
Age	Under the Age of 20	8	4.0
	21-30	153	76.9
	31-40	36	18.1
	41-50	1	0.5
	more than 50	1	0.5
Income	Under 30000TK	69	34.7
	30000TK-60000TK	92	46.2
	60000TK-100000TK	28	14.1
	More than 100000TK	10	5.0

4. Basic Analyses and Testing Hypotheses

4.1. Reliability Analysis

SPSS 20.0 program was applied to check the reliability and validity of items of each construct used in this study. The results of principal component analysis using the Varimax rotating method and Cronbach's alpha analysis were shown in <Table 3> as expected.

All items for each were highly loaded to the component concerned. Furthermore, at the results of reliability (Cronbach's alpha) analysis, identification with the halal=.938, Islamism commitment=.909, congruity between islamic self and the halal=.920 and loyalty to the halal=.899 were explored. The alpha concerned with each construct exceeded the standard threshold of 0.7. Therefore, the internal consistency of items for each construct was verified and confirmed.

<Table 3> The Results of Principal Component Factor Analysis

Measurement items		Component			
		1	2	3	4
Identification	id6	.787	.181	.304	.098
	id3	.776	.204	.245	.246
	id4	.756	.259	.224	.231
	id5	.749	.228	.313	.242
	id2	.733	.319	.208	.226
	id7	.696	.190	.342	.280
	id1	.653	.406	.213	.260
Commitment	com3	.255	.798	.226	.153
	com2	.330	.775	.266	.167
	com1	.317	.754	.289	.109
	com4	.269	.726	.273	.280
	com5	.109	.714	.158	.256
Congruity	cong3	.236	.225	.841	.175
	cong4	.203	.239	.823	.213
	cong1	.311	.217	.772	.135
	cong2	.366	.223	.706	.191
	cong5	.328	.372	.671	.109
Loyalty	loyal3	.252	.299	.229	.796
	loyal2	.412	.284	.174	.756
	loyal1	.419	.260	.299	.692
Cronbach's alpha		.938	.909	.920	.899
Eigen Value		5.004	3.919	3.912	2.412
Explained Variance %		25.018	19.593	19.561	12.059
Cumulative Variance %		25.018	44.612	64.172	76.232

4.2. Convergent and Discriminant Validity

AMOS 20.0 program was applied to check the regression weights of items for each construct used in this study. The fit analysis results were as follows: $\chi^2=341.834(df=164, p=.000)$, GFI=.845, AGFI=.801, CFI=.947, TLI=.939, IFI=.948, RFI=.889, NFI=.904, RMSEA=.074. All values of C.R. were above 2, and all values of AVE were above 0.5 as shown in <Table 4>, which verified the convergent validity of the items used for each construct in this research.

To test the significance of correlations among constructs such as islamism commitment, congruity between islamic self and halal brand, identification with the halal, loyalty to the

halal, a correlation analysis was conducted by using AMOS 20.0. The results included correlation coefficients and AVE, as shown in <Table 5>. All values of AVE were above 0.5, and each of the squared correlations was less than the AVE for each construct. Discriminant validity of each construct was verified and confirmed.

<Table 4> Analysis of Regression Weights and AVE

Measurement items	Estimate	S.E	C.R	P	AVE	
Commitment	com1	1.000			.670	
	com2	1.064	.063	16.844		.000
	com3	.999	.065	15.294		.000
	com4	1.055	.075	14.144		.000
	com5	.679	.066	10.316		.000
Congruity	cong5	1.000			.703	
	cong4	1.037	.073	14.180		.000
	cong3	1.095	.075	14.543		.000
	cong2	1.057	.086	12.323		.000
	cong1	1.104	.084	13.115		.000
Identification	id7	1.000			.685	
	id6	.969	.073	13.355		.000
	id5	1.048	.072	14.476		.000
	id4	1.042	.074	14.038		.000
	id3	1.062	.074	14.351		.000
	id2	1.011	.073	13.945		.000
Loyalty	loyal1	1.000			.748	
	loyal2	.929	.055	17.034		.000
	loyal3	.849	.057	14.865		.000

<Table 5> Correlation Between Constructs

	Commitment	Congruity	Identification	Loyalty
Commitment	.670			
Congruity	.682 (.465)	.703		
Identification	.719 (.516)	.722 (.521)	.685	
Loyalty	.705 (.497)	.645 (.416)	.794 (.630)	.748

Note: The values of the brackets () are squared values. The values of diagonal are AVEs of each construct.

4.3. Testing the Hypotheses

4.3.1. Testing H1, H2, and H3

To test hypotheses in the research model, structural equation model of AMOS 20.0 was used. The results of analyzing the hypotheses were shown in <Table 6>. In the results, the research model was shown to be fit to the data in view of $\chi^2=354.483(df=166, p=.000)$, the other fit indexes (GFI=.840, CFI=.944, TLI=.936, IFI=.945, RFI=.886, NFI=.901,

RMSEA=.076).

First, identification with the halal brand positively affected on the loyalty to the halal(<H1>). Second, islamism commitment positively affected on the identification with the halal(<H2>). Third, congruity between islamic self and the halal also positively affected on the identification with the halal(<H3>). As the results, all of the <H1>, <H2>, and <H3> were supported.

<Table 6> Results of Testing the Hypotheses

Hypothesis		Estimate	S.E.	C.R.	P	Results
H1	Identification with Halal → Loyalty to Halal	1.062	.092	11.490	.000	Supported
H2	Islamism Commitment → Identification with Halal	.505	.089	5.684	.000	Supported
H3	Congruity between Islamic Self and Halal → Identification with Halal	.458	.084	5.452	.000	Supported
$R_{Identification}^2=.636$ $R_{Loyal}^2=.651$		$\chi^2=354.483(df=166, p=.000)$, GFI=.840, CFI=.944, TLI=.936, IFI=.945, RFI=.886, NFI=.901, RMSEA=.076				

4.3.2. Testing Mediation Effects

The results of testing mediation effect are shown in <Table 7>. In the results, islamism commitment had direct as well as indirect effect on loyalty to the halal because there was no zero (0) between the lower value and the upper value of the estimates for each effect. Thus, the partial mediation effect of identification with halal was identified.

Congruity between islamic self and the halal had only indirect effect on loyalty to the halal because there was no zero (0) between the lower value and the upper value of coefficient at indirect path, but at direct path there was zero (0) between the lower value and the upper value, Thus, the full mediation role of the identification with the halal in the effect of the congruity on the loyalty to the halal was identified.

This study assumed only the mediation role of the identification with the halal in the effect of religious commitment on the loyalty to the halal. However the direct effect of the commitment was explored. Religious commitment influencing on consumer behaviour can be divided into two dimensions, internal and external(Muhamad & Mizerski, 2010). Internal religious commitment is based on religious beliefs, values, whereas external religious commitment is shown in expressions of religious practices or community membership(Mokhlis & Sparts, 2007; Mukhtar & Butt, 2012). Values as abstract, enduring beliefs can guide what people regard as important or good(Hoyer, MacInnis & Pieters, 2013). Therefore the internal religious commitment as value can guide the external religious commitment as the expressions of religious practices. Internal religious

commitment can directly affects brand choice behavior (Khraim, 2010). The partial mediation effect of the identification can be reconsidered in view of the effect of internal religious commitment on the external religious commitment, since items used to measure the Islamism commitment were more focused on the internal rather than one the external.

and halal brand have only indirect effect on the loyalty. Thus, the full mediation role of the identification with the halal in the effect of the congruity on the loyalty to the halal was explored.

5.2. Theoretical Contribution and Managerial Implication

Halal brand could be associated with the Islamic self in the process of forming loyalty toward the brand. Under the condition that an individual adopts his or her identity, the identity will increase the likelihood that the identity-based consumer behavior takes place. The identity will play central roles in striving for achieving his or her own identity and will help behave consistently with the identity. Islamic self-label becomes central to Muslims' self-concept. It can have a large impact on their behavior. However, past researchers have given little effort to exploring how Muslims form their loyalty toward the halal brands in the respects of Islamism commitment and the congruity between Islamic self and the halal.

The current research explored the mediation roles of the identification in the effect of Islamism commitment and the congruity on loyalty to halal brand. Identification with halal brand might be a process that takes place rather than a static association to Muslim in competitive market. This study explored that the level of the identification leading the loyalty to the halal brand is increased by Islamism commitment and the congruity, thus found out the way which encourages Muslim consumers to buy the halal products by unveiling the function of the identification in forming the loyalty toward the halal brand. Therefore, current research contributes to the development of theory related to the formation of Islamic identity-based halal brand loyalty. Our research model contributes to advancing the knowledge about halal brand market.

Internal Islamism commitment based on Islamic beliefs or values affects on the identification with hala brand, and also directly influences on the loyalty to the halal brand. And the congruity between Islamic self and the halal brand also affects on the identification with halal brand. Therefore, to induce the loyalty to their halal brand from Muslim, marketers should promote Islamism commitment and make efforts to build the congruity between Islamic self and their halal brand.

5.3. Limitations and Future Direction

This research has several limitations, which could be helpful for new studies in the future. First, our study only focused on Bangladeshi University students and some current employee. The future research can be based on Muslim consumers from different countries and cultures for better results. For example, perceptions of the youngers could be different from those of older people. In addition, an

<Table 7> Testing Mediation Effects

	Path	Estimates (Lower,Upper)	p	Type
Direct	Islamism Commitment → Loyalty to Halal	0.276 (0.120, 0.437)	.005	partial mediation
Indirect	Islamism Commitment → Identification with Halal → Loyalty to Halal	0.428 (0.327, 0.537)	.002	
Direct	Congruity between Islamic Self and Halal → Loyalty to Halal	0.151 (-0.005, 0.294)	.058	full mediation
Indirect	Congruity between Islamic Self and Halal → Identification with Halal → Loyalty to Halal	0.493 (0.379, 0.641)	.002	

5. General Discussion

5.1. Research Summary

In the past research, researchers had not made efforts enough to explore how Islamism commitment and congruity between Islamic self and halal brand affect Muslim consumers' Loyalty toward the halal brands. Therefore, this study theoretically reviewed the meanings of the Islamism Commitment, congruity between Islamic-self and the halal, Identification with the halal brand, and loyalty to the halal, and developed hypotheses to explore roles of the identification in the effects of Islamism commitment, the congruity on the Muslim's loyalty to the halal brand.

A total of 199 people in Bangladesh participated in the survey to finish the questionnaires. Structural equation model of AMOS 20.0 program was applied to verify hypotheses. The results of the empirical study are as follows.

First, the identification with halal brand positively affects on the loyalty to the halal brand.

Second, Islamism commitment positively affects on identification with the halal brand.

Third, the congruity between Islamic self and halal brand positively influences on the identification with the halal brand.

The results of testing mediation role of the identification with halal brand showed that Islamism commitment influences directly as well as indirectly on the loyalty to halal brand, which means the partial mediation role of the identification with halal brand. Congruity between Islamic self

ongoing survey of religion in America by the Pew Forum found that while 48% of adults and 65% older go to church on a regular basis. The proportion plummets to just 27% (between the age of 18 to 29 year old) are known as millennials. When asked about the subjective importance of religion, 65% of olders and only 40% of millennials say that religion is very important to them. No matter how you slice it, millennials are less religious than previous generations (Jackson, 2016). Doing a survey of all aged consumers may produce a different outcome, especially when it focuses on the relationship with their family(Jung, 2017).

Second, we ran our survey in Bangladesh, which is an Islamic state, 86.6% of its population are generous Muslim. The findings of our research might be reversed if the survey would run on Muslims of non-Islamic states(e.g., UK, Holand, Spain, etc.).

Third, most participants of our research are from public university students and just few from private universities and current employee in Bangladesh. The perceptions of private university student could be significantly different from the public university students because rich people love to study in privet university due to privet university's providing more facility and cordial behavior. Rich people love to carry modern life style and to maintain modern life style, sometime they feel attractiveness to none religious life style. Personal power can be sensed at his or her group being together with others by individuals under individualism culture, whereas belongingness to the group can be sensed by those under collectivism culture(Choi & Dhakal, 2017; Choi, Park, & Lim, 2018). None religious lifestyle based on his or her own value(Choi, Lee, & Yang, 2014) could generate less affection on Islam, and from this less affection they are also less affected by halal. The findings of this study may vary at other Islamic countries, which can be the another research topic.

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