Magasid-based consumption intelligence: an empirical model of its application to the intention of halal purchase

Maqasid-based consumption intelligence

Received 8 November 2021 Revised 31 January 2022 17 May 2022 24 June 2022 Accepted 29 June 2022

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Abstract

Purpose – This study aims to gain new insight into how a set of maqasid-based consumption intelligence variables mediates exogenous variables (i.e. religiosity, Islamic university role and normative belief) and halal purchase intention as an endogenous variable.

Design/methodology/approach — The research model is empirically tested with a data set of 370 responses retrieved from the students of the millennial generation from the cross Islamic state university in Indonesia. Data were analysed with Partial Least Square Structural Equation Modelling (PLS-SEM). The sample size of this study is computed with preliminary power analysis.

Findings – The SEM finding revealed that two maqasid-based consumption intelligence variables had mediated the exogenous and endogenous variables, i.e. halal purchase intention. These variables mediating the exogenous and endogenous variables have explained 63.5 R^2 variances in halal purchase intention. Concerning individual impact size of cognition and motivation as a component of maqasid-based consumption intelligence has shown medium-level effect size (f^2) in mediating the halal purchase intention. Interestingly, the exogenous variable does not directly affect halal purchase intention but must be mediated with maqasid-based consumption intelligence variables. However, before including variables of maqasid-based consumption intelligence, the R^2 was relatively small. It is just 30.4% in R^2 that explains the variance of halal purchase intention.

Research limitations/implications – This study explores maqasid-based consumption intelligence as a relatively new model to explain the variable halal purchase intention. Therefore, it takes many types of exogenous variables to test how relevant maqasid-based consumption intelligence variables can define endogenous variables. Notwithstanding, this study does not do that because it only limits three exogenous variables (i.e. religiosity, Islamic university role and normative belief). Therefore, in further research, these limitations seem to be perfected by other scholars concerned about halal purchase intention.

Practical implications – The findings of this study allow Islamic universities to mainstream halal issues as a subject of learning, especially concerning consumption ethics. In addition, the empirical results of this



study encourage the industry to pay attention to the essential components in determining the halal quality of the products offered because the millennial generation is now very aware of the importance of halal products.

Originality/value – This study contributes to the existing literature on halal purchase intention by testing maqasid-based consumption intelligence variables as mediators. Moreover, this is a pioneer study to consider and construct maqasid-based consumption intelligence as a model that explains halal purchase intention.

Keywords Consumption intelligence, Halal purchase, Intention, Islamic consumption, Magasid shariah, Magasid-based consumption intelligence

Paper type Research paper

1. Introduction

Purchase behaviours towards halal products are complex in nature. These are generally based on economic-based both rationality and religiosity. Economic rationality is usually based on instrumental considerations – whether consuming the halal product is applicable and can bring satisfaction (Fusfeld, 1996). Religious rationality encourages individuals to know the normative rules about what is lawful and unlawful (Bukhari *et al.*, 2020; Mutmainah,2018; Riaz Fathima, 2017; Yunus *et al.*, 2014). In this regard, the two concepts (i.e. religion-based and instrumental-economic rationality) are generally used by Muslim economists to understand "halal purchase intention" at the individual level.

There are a set of studies on halal intention purchase and can be categorized into several issues; firstly, studies that examine halal purchase intention related to consumption, where religious accessories such as halal labels (halalification of food) are highly considered by consumers (Jia and Chaozhi, 2021; Pradana et al., 2019; Vizano et al., 2021; Yunus et al., 2014). Generally, Muslims pay excellent attention to the presence of a halal label on a product (Jia and Chaozhi, 2021). In addition, the level of religiosity is identified as a determinant factor of halal purchase intention among Muslims (Nurhayati and Hendar, 2020). Secondly, a study related to the issue of halal purchase intention within the framework of planned behaviour theory (Pradana et al., 2019; Shah Alam and Mohamed Sayuti, 2011; Vizano et al., 2021; Wibowo et al., 2020). It was identified that halal intentions are influenced by a set of variables, i.e. attitude, subjective norms and perceived behavioural control variables (Vizano et al., 2021). Thirdly, a study based on the assumption that halal purchase intention is not only formed by psychological awareness but is also supported by individual intelligence in understanding religious, moral and ethical values related to consumption. In this regard, Jaini et al. (2019) assume that purchasing behaviour is determined by the relationship between feelings of personal obligation and individual anticipation.

The study of Jaini *et al.* (2019) implicitly shows that the level of individual intelligence determines buying behaviour (including halal purchases). Whether formed through feelings of obligation, i.e. awareness of responsibility towards other entities, and personal anticipation, individuals always have a mechanism for calculating the consequences of choices (Jaini *et al.*, 2019). This aligns with social and transcendental intelligence (normative intelligence), inherent in faith and religious individuals. However, Jaini *et al.* (2019) assume that individual consumption intelligence is shaped by economic rationality alone, but religious intelligence also determines purchase behaviour among religious people. More specifically, the Islamic tradition's maqasid *shariah* (Islamic objective) doctrine requires Muslims to prioritize benefits in various aspects of life (Amin,2017; Kamali, 1999; Soediro and Meutia, 2018). Muslims are ideally consistent in considering good things (*thoyyiban*) and halal consumption, maximized in bringing benefit (Harahap and Azmi, 2019). Such considerations reflect magasid shariah-based consumption intelligence among Muslims.

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They have a solid commitment to halal products. It grows because of the brilliance of Magasid-based Muslims in understanding and, at the same time, living the rules and values of *shariah*.

Baharuddin and Ismail (2015) believe that shariah intelligence is a term in Islam. This shariah intelligence refers to the adherence of Muslims to shariah rules, morality and values (Baharuddin and Ismail, 2015). Intelligence includes aspects of cognition and motivation. It shapes the behaviour of Muslims towards something, including halal products. In addition, shariah intelligence also determines awareness of Islamic rules, i.e. halal and haram provisions (Johan et al., 2020; Susilowati et al., 2018). In consumption, this intelligence seems to be termed magasid-based consumption intelligence: a solid commitment to halal products, supported by intelligence in living out shariah values (Lamido, 2017). However, it is difficult to find studies that elaborate on how magasid-based consumption intelligence determines the intention to buy halal products (halal purchase intentions). As a response, this study aims to fill this gap by elaborating the magasid-based consumption intelligence model and identifying its position in explaining the variable halal purchase intention.

The importance of this study lies in identifying the effect of magasid-based consumption intelligence as a variable on halal purchase intention – as a mediator variable. However, as exploratory research is used in situations where few theories are clearly defined (Hair et al., 2019), limitations are a constraint. Especially regarding the literature that informs the form of a causal relationship between the *magasid*-based consumption intelligence variable and the halal purchase intention variable. Nevertheless, the influence of the awareness and knowledge of shariah on halal purchase intention has been studied by scholars such as Shamsudheen and Mahomed(2021) and Muslichah et al. (2019). In addition to these studies, several studies related to spiritual intelligence are also the foundation for developing magasid-based consumption intelligence (Ab. Wahab, 2020; Altabaa and Samsuddin, 2021; Husaini et al., 2020; Lamido, 2017). These categories of literature (i.e. awareness, knowledge of shariah and spiritual intelligence in Islam) inspired the development of the variable magasid-based consumption intelligence. Furthermore, this study is crucial because it selects the millennial generation, i.e. students at Islamic universities in Indonesia, as respondents.

There are several reasons why it is essential to examine magasid-based consumption intelligence among the millennials regarding halal purchase intentions: Firstly, the millennial generation is a kind of Muslim consumers who have awareness and concern for the integrity of halal status. The millennial generation is more curious about the product's production process, which they will choose and consume (Osman and Solehah Bt Aziz, 2019). Secondly, millennials have different tastes and behaviours in buying and how to choose the available products and services (Arifin and Salam, 2019; Nisa et al., 2018). These reasons are the foundation for concluding that millennials are a unique group with a sense of halal issues.

In the context of halal purchase intention, the millennial generation is an age group that is very active in seeking information regarding the halalification of a product (Arifin and Salam, 2019). This is because the millennial generation masters various social media platforms and can access digital information quickly. Information related to the product to be purchased they get accurately and instantaneously. In addition, this study becomes important when choosing the millennial generation in Indonesia as the location where the study is carried out. The reason for this choice is that Indonesia is a country with great potential to develop the halal industry because Indonesia accounts for 12.7% of the Muslim population in the world. This causes the Indonesian people's total spending on halal products of US\$218.8bn in 2017 (Fathoni, 2020) and 2020, as much as US\$170bn or equivalent to 2,465th rupiahs at the exchange rate of 14,500 rupiahs spent in the food sector

or halal food. This makes Indonesia occupy the first position out of 10 countries with the highest number of halal food purchases globally (Sukoso *et al.*, 2020). In the context of the millennial generation in Indonesia, at least 61.45% of the Muslim population in Indonesia is a millennial generation born between 1980 and 2000 (Widyanto and Sitohang, 2021). These are an argument for the urgency of the research (Ab. Wahab, 2020; Altabaa and Samsuddin, 2021; Muslichah *et al.*, 2019; Osman and Solehah Bt Aziz, 2019; Shamsudheen and Mahomed, 2021; Sukoso *et al.*, 2020; Widyanto and Sitohang, 2021). In addition, it is the foundation for the research questions that will be verified through this study:

Whether magasid-based consumption intelligence in the millennial generation can mediate the influence of religiosity variables; the role of Islamic universities and normative beliefs on halal purchase intention?

In this regard, the purpose of this study is to examine the influence of the variables religiosity, the role of Islamic universities and normative belief on halal-intentional purchase among students at state Islamic universities in Indonesia, with maqasid-based consumption intelligence as a mediator variable.

Thus, this paper is written with a structure: Firstly, the introduction contains motivation, gaps, novelty and study problem statements. Secondly, the literature review section elaborates on related theories:

- · Religiosity;
- · Islamic university's roles;
- Belief norms;
- Halal purchase intention; and
- Magasid-based consumption intelligence.

These five theories are the foundation for the research framework described in the next section. The third part describes the research methodology, i.e. from research frameworks to data analysis approaches. Another section describes the research results processed through the SmartPLS 3.5 software. The final section is the discussion section comparing the empirical result and previous theories. The last is the conclusion that contains the essential findings, the limitations and implications of the study and suggestions for future research.

2. Literature review

2.1 Behavioural intention among Muslims: a general viewpoint

There are two issues related to behavioural intention among Muslims: Firstly, behavioural intention to implement Islamic values, both in the economic and behavioural fields. Bin-Nashwan *et al.* (2022), for example, identify that behavioural intention among Muslims to pay zakat is driven by the desire to fulfil the rules of Allah or Islamic law (Bin-nashwan *et al.*, 2022). In this regard, intrinsic religiosity does not directly affect the infaq intention variable among Muslims during the pandemic but only places Muslim's intrinsic religiosity as a mediator variable (Aji *et al.*, 2021). In addition, intentions among Muslims regarding halal purchases are also interpreted as part of the appreciation of religious values and economic rationality simultaneously (Kasri and Chaerunnisa, 2021; Suki, 2017; Yunus *et al.*, 2014). This means that behavioural intention among Muslims towards halal purchases is dynamic. Sometimes it is driven by Islamic variables as a value system, but another time it is more dominantly influenced by rational reasons.

Secondly, behavioural intention among Muslims is related to non-religious dimensions. For example, the purpose of the Muslim community is to become entrepreneurs. Ezeh (2019)

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identify that Muslims' entrepreneurial intentions are determined by non-religious variables, such as educational support, compatibility and perceived behavioural control (Ezeh, 2019). Koe et al. (2012) also identified that the millennial generation's intention to entrepreneurship is determined by more complex variables such as attitude, social norms, perceived behavioural control and personality traits (Koe et al., 2012). These studies on behavioural intention among Muslims confirm an assumption that many factors determine Muslims' interests at the individual level. Not only comes from Islam but also socio-economic factors. Therefore, combining the two typologies of factors, namely, religiosity and beyond religiosity. Both need to be used, especially in assessing halal purchase intention, which is a new and constructive idea.

2.2 Religiosity and halal purchase intention

Zwingmann *et al.* (2011) measure religiosity through two critical concepts: "intrinsic and extrinsic religiosity". Intrinsic religiosity refers to the foundations of religion's faith, doctrine and value systems. In comparison, extrinsic religiosity indicates how beliefs are expressed in a broad life (Zwingmann *et al.*, 2011). In addition, Hill and Hood (1999) more complexity offers how religiosity is measured through belief and religious practice. In measuring religiosity, a scale of individual beliefs and religious practices must be drawn up (Hill and Hood, 1999). Bergan and McConatha (2001) also offer helpful indicators for measuring religiosity through religious beliefs, involvement and participation (Bergan and McConatha, 2001). In more detail, Cornwall (1989) categorizes three levels of religiosity, namely:

- (1) Cognitive, referring to individual belief commitments;
- The affective dimension of religiosity refers to the spiritual commitment of an individual to God; and
- (3) Behavioural religiosity is measured through the frequency of prayer, and prayer and engagement at religious celebrations (Bergan and McConatha, 2001).

The various variations in the use of indicators in the measurement of religiosity are inseparable from the perspectives used by social scholars in their study of religiosity. Bin-Nashwan *et al.* (2022), for instance, offer an essential concept in understanding religiosity through "strong religious faith" (Bin-Nashwan *et al.*, 2022). Strong religious beliefs, i.e. faith in God, will undoubtedly shape religious behaviour in various aspects of life. In this regard, multiple measurements of religiosity must be elaborated under the research objectives and developed towards a concept that can articulate research issues (Hill and Maltby, 2009). In this context, the religiosity elaborated in this study refers to the *shariah* maqasid framework in the aspect of consumption (Table A4), which includes the responsibility of maintaining the *maslahah*; oriented towards Islamic values; making Islam a guide and the belief that Islam is an excellent guide for consumption. The choice of this indicator is considered most relevant to the research issue, i.e. the maqasid shariah-based scale of consumption intelligence. In this regard, it is also necessary to elaborate on the relationship between religiosity and halal intention purchase.

Based on existing literature on religiosity and halal purchases, there are categories: Firstly, studies make religiosity an independent variable. In this case, religiosity is a variable that directly affects halal purchase intention (Azam *et al.*, 2019; Faheem *et al.*, 2019; Khan *et al.*, 2020; Mukhtar and Butt,2012; Nurhayati and Hendar, 2020; Rizkitysha and Hananto,2020; Schmidt, 2012; Suhartanto *et al.*, 2020; Ustaahmetoglu, 2020). Secondly, religiosity is positioned as a mediator or mediated variable that influences the variable halal purchase intention (Farah, 2020; Muslichah *et al.*, 2019; Suparno, 2019). Many conditions

IJOES	Factor name/item description	Source (Quran text)
	1. Cognitions – I know that:	
	Prophets were an example of how halal products must be consumed	QS. Al-Mursalah: 43
	excessive consumption is part of shirk-khafi	QS. Al-An'am: 120
	haram food can neglect the heart	QS. Al-Hijr: 3
	overconsumption of fruits, so as not to weaken the body	QS. Al-An'am:
	looking for information related to things to be consumed	QS. Al-Maidah: 3
	2. Motivations – I am sure that:	
	How to get food determines the quality of halal.	QS. Al-A'raf: 157
	Allah ta'ala is the giver of sustenance and is required to use his gifts for lawful things	QS. Al-Syu'ara: 79
	providing halal food and living for the family is God's law	QS. Al-Isra': 26
m 11 1	the habit of consuming the harm-products caused unbelief towards God	QS. Al-Isra': 27
Table 1.	God blesses many halal foods	QS. Al-Mulk: 15

Table 1. Item scale based on Quran verses

Source: Author's own

cause the flexibility of the religiosity variable to affect halal purchase intentions. For example, it is carried out on different populations. This seems to be caused by a combination of religiosity with other variables. In this regard, the relationship between religiosity to halal purchases is dynamic. Therefore, it seems necessary to re-examine whether religiosity affects the intention of halal purchase when mediated by two variables of maqasid-based consumption intelligence (i.e. cognition and motivation). Then, the hypothesis can be proposed as follows:

H1. Religiosity positively affects Halal purchase intention.

2.3 Islamic university's role and halal purchase intention

The Islamic university's role is an explored variable on halal purchase intention. For that, no specific and relevant literature can be identified. Nevertheless, the influence of the university's role on other dimensions seems to be inspired to empirically test the role of Islamic universities in accelerating the awareness of halal products. In this regard, Noori et al. (2020) identified that the role of universities on behaviour, cognition and even motivation among students to behave is a determinant of the role of lecturers in transforming knowledge in the higher education environment (Noori et al., 2020). Reinforcing these findings, Moya (2011) has previously identified that lecturers at universities, especially in Europe, are trying to change interaction strategies as technology advances. In this case, professors and lecturers are believed to be able and successful in changing students' habits to discover new knowledge and interact with technology. This encourages practices and changes in student perceptions of many things, including information and knowledge (Moya, 2011). Universities have the power to build a new culture; attitudes even shape student behaviour, including consumption. It is assumed that students' consumption behaviour is determined by their school environment. This view seems to justify the consumption behaviour in university identification.

Mitra et al. (2019) proposed another belief that universities can influence, even shape, student spending behaviour through the counselling role (Mitra et al., 2019). This succeeded in identifying college students' consumption behaviour based on need and driven by the desire to spend. In this context, universities function as positive input providers to students through guidance and counselling. It makes them not trapped in consumerist behaviour. In

addition, several studies show dynamic results, related explicitly to halal purchase intention Magasid-based in universities, especially in Indonesia. This is because of the variation of the selected variables and is believed to affect halal purchase intention in college students. The structure and style of information universities provide regarding halal products. This view can be identified through studies such as Purwanto et al. (2021), Habibie and Donna (2020) and Rahman et al. (2020). These studies are the foundation for assuming that the role of Islamic universities, especially in transforming knowledge related to halal products, at least influences students' attitudes and intentions to buy halal products consistently. Departing from these assumptions, the hypotheses that can be proposed are as follows:

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H2. The Islamic university's roles positively affect Halal purchase intention.

2.4 Normative beliefs and halal purchase intention

Normative belief refers to the individual's perception of normative pressure or other relevant ideas that determine the behaviour that should or should not be done (Ajzen, 1991). Concerning halal purchase intention, the normative belief is based on the assumption of Islamic doctrines and rules as norms that regulate Muslim consumption behaviour. In this regard, studies identify the relationship between normative belief and halal purchase intention. Existing literature shows that various studies use normative beliefs and subjective norms interchangeably (Afshar Jalili and Ghaleh, 2021; Barak-Corren and Bazerman, 2017; Fang et al., 2017; Hashim et al., 2019), primarily studies related to halal purchase intention. There are differences in the philosophical foundations of the normative belief and subjective norm variables, where the normative belief refers to the norms that regulate individual behaviour and preferences in behaviour (Fang et al., 2017; Helmyati et al., 2019; Al Jaffri Saad and Haniffa, 2014). In comparison, the variable subjective norm identifies the influence and implications of the existence of other people on individual behaviour.

Rachmawati and Survani (2019) identified that for people with a high level of religiosity, i.e. Muslims, generally, normative belief variables have more influence on preferences and intentions to buy halal products consistently (Rachmawati and Suryani, 2019). It can be accepted as an empirical fact because Muslims have normative guidelines in their consumption behaviour. This finding is based on the theoretical foundation introduced by Aizen and Fishbein (1973). Both assert that the intentions behind certain behaviours can be predicted through attitude variables and normative components (Ajzen and Fishbein, 1973). In the same notion, Mukhtar and Butt (2012) confirmed that the strengthening of religiosity was linear with the strengthening of normative considerations in choosing products, including intentions towards halal products (Mukhtar and Butt, 2012). Thus, the following hypothesis can be formulated:

H3. The normative belief positively affects halal purchase intention.

2.5 Magasid-based consumption intelligence: its components

Auda's (2021) framework is a way to produce magasid shariah (Islamic objectives) from its primary source, the Quran (Auda, 2021). The magasid-based consumption intelligence can be confirmed as a new concept, especially concerning the scale used to measure the level of consumption intelligence among Muslims based on Islamic objective reasoning. This theory was based on the seven elements of Auda's magasid shariah. In formulating magasid

shariah, Auda (2021) classifies Quranic verses related to one issue into seven groups, namely:

- knowledge as the objective is connected in revelation to a large number of other objectives;
- (2) knowledge as a concept is connected in the revelation to a large number of other concepts;
- (3) knowledge as related to groups in revelation connected to several groups;
- (4) knowledge as related to Universal laws;
- (5) knowledge as related to values;
- (6) knowledge as related to Commands; and
- (7) knowledge as related to proofs (Auda, 2021).

These seven elements are a foundation for building the maqasid-based consumption intelligence scales. The grouping of Quranic verses forms a factor attached to the theory of maqasid-based consumption intelligence and then functioned in research as a variable (Table 1).

The element embodied (Table 1) in the theory of maqasid-based consumption intelligence is built from positive statements produced philosophically from the Islamic text (Quran). A positive message from the Quran uses the logical reasoning of the maqasid (Auda, 2021). This positive statement becomes a scale used to measure maqasid-based consumption intelligence among Muslims. It then becomes an input to a model that explains the intention of halal purchases among the millennial generation in Indonesia. As a result, there are two elements attached to the theory of maqasid-based consumption intelligence, which is used in this study, namely:

- Cognition: this dimension is related to consumption as the ability of a Muslim based on normative, practical and convincing knowledge to determine consumption decisions and behaviours (Azevedo, 2018; Ott and Michailova, 2018); and
- (2) Motivation: refers to the ability of a Muslim to learn the purpose of *shariah* related to consumption, and then appreciate it in consumption behaviour (Ang *et al.*, 2007; Rafiki, 2014).

Departing from the theoretical exploration that has been described, the hypothesis can be formulated as follows:

- H4. As the first element of Maqasid-based consumption intelligence, cognition mediates the effect of religiosity towards Halal purchase intention.
- H5. The cognition as the first element of Maqasid-based consumption intelligence mediates the effect of Islamic university's role towards Halal purchase intention.
- H6. The first element of Maqasid-based consumption intelligence is that cognition mediates normative belief towards Halal purchase intention.
- H7. Motivation is the second element of Maqasid-based consumption intelligence that mediates the effect of religiosity towards Halal purchase intention.
- H8. Motivation as the second element of Maqasid-based consumption intelligence mediates the effect of Islamic university's role towards Halal purchase intention.
- H9. Motivation is the second element of Maqasid-based consumption intelligence that mediates the effect of normative belief towards Halal purchase intention.

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This study uses a quantitative approach with the design of Partial Least Square Structural Equation Modelling (PLS-SEM). It is based on Wong's (2013) view that PLS-SEM is a second-generation multivariate data analysis method that is often used in marketing research because of its ability to perform theoretical tests supported by additive and linear causal modalities (Wong, 2013). In addition, Hair *et al.* (2019) believe that PLS-SEM as a method is capable of completing estimates of complex models with many constructs, variable indicators and structural paths without imposing distributional assumptions on the data (Hair *et al.*, 2019). Therefore, this study is designed to elaborate on the relationship between several groups of variables, namely, exogenous variables (i.e. religiosity, Islamic university's role and normative belief); mediator variables (a set of maqasid-based consumption intelligence variables, i.e. cognitions and motivations) and endogen variable (i.e. the intention of *halal* purchase). In addition, to test the robustness of this study also uses moderator variables, including control variables (Figure 1), such as age and monthly spending – whether these two variables can strengthen (moderate) the relationship between exogenous and endogenous variables.

3.1 Measures

For developing the maqasid-based consumption intelligence scale, this study uses Auda's maqasid-shariah paradigm by adopting its seven elements. These two approaches (i.e. comprehensive literature review and maqasid-shariah approach) produce multiple items and are then evaluated through exploratory factor analysis (Rahi, 2021). Then, items attached to variables, as in Figure 1, exogenous, endogenous and mediator variables, were tested through a confirmatory analysis approach (Kyriazos, 2018; Rahi, 2021). For items of religiosity, this study looked at Hill and Hood (1999), Faheem *et al.* (2019); Khan *et al.* (2020), Mukhtar and Butt (2012); Nurhayati and Hendar (2020), Rizkitysha and Hananto (2020); Schmidt (2012), Suhartanto *et al.* (2020): Usman (2021); and Ustaahmetoglu (2020).

Item religiosity refers to the Likert scale of belief in four items (Table A4):

- (1) Social responsibility as a form of reflection on faith;
- (2) Faith as the basis of cultural intelligence;

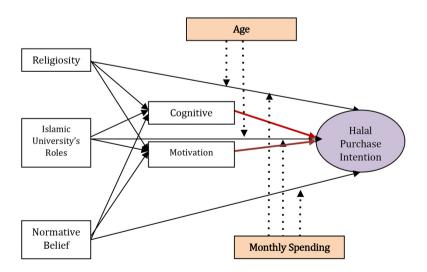


Figure 1. Research framework

- Islam as a guide for life; and
- (4) Islam guides on how Muslims behave in consumption (Barro and McCleary, 2003; Praswati and Prijanto, 2017).

In addition, the Likert scale of the role of Islamic Universities is based on the assumption that Islamic university cultivates awareness of Islamic values and commitment to halal products (Table A4). The function is realized through ethical transformation by lectures in Islamic universities to students. The items related to Islamic university's role were inspired by the study of Purwanto *et al.* (2021), Habibie and Donna (2020) and Rahman *et al.* (2020). The items on normative belief refer to the study of Ajzen (1991), Fang *et al.* (2017); Helmyati *et al.* (2019), Al Jaffri Saad and Haniffa, (2014), Helmyati *et al.* (2019), Al Jaffri Saad and Haniffa, (2014), Mukhtar and Butt (2012). These items refer to the normative framework, i.e. considerations of Islamic norms and rules, on the foundations of choice and consumption behaviour.

The items in the mediator variable, namely, maqasid-based consumption intelligence, are grouped into cognition and motivation. These two items are entirely developed from the verses of consumption in the Quran (Table A4) through the approach of *maqasid shariah* (Auda, 2011, 2021). The last variable item, halal purchase intention, refers to several studies that have been published by scholars, such as Arinilhaq (2017); Jannah and Al-Banna, (2021); Muslichah *et al.* (2019), Shah Alam and Mohamed Sayuti (2011); Suparno (2019), Vizano *et al.* (2021). These items include statements related to consistency in consuming halal products (i.e. food and beverages) in the future and consistently paying attention to the halal label when purchasing a product.

3.2 Data collection and pre-test survey

This research data is empirically collected through an online survey from early April to late May 2021. The design of this study refers to quantitative research and cross-sectional data, as Rowley (2014) introduced. This design is in line with the purpose of the survey (Rowley, 2014) to examine the factors that influence halal purchase intentions among millennials at Islamic universities in Indonesia. Therefore, this study emphasizes how maqasid-based consumption intelligence variables mediate the relationship between exogenous and endogenous variables.

Before conducting the online survey, researchers determined the sample size using G-Power software, as Cohen et al. (2007) suggested. The results show that it is sufficient for six constructs of sample size consisting of 370 responders (Rahi, 2021). In addition, the results of the sample size analysis are minimal through G-Power with around 103 responders (Cohen, 1992). Meanwhile, the responders in this study were students at State Islamic Universities in Indonesia. They are selected voluntarily. They filled out the questionnaire voluntarily after the researcher asked (Vehovar et al., 2016). The reason why students at State Islamic Universities in Indonesia respond is that students are a group of millennials concerned about halal issues in Indonesia. Therefore, several pieces of literature confirm that millennials in Indonesia are the potential market segment for halal products in Indonesia. This is the basis for using convenience sampling to collect data related to studies (Jaini et al., 2019; Widyanto and Sitohang, 2021). The data from 370 respondents were then evaluated through the PLS-SEM to identify the relationship between the variables. But at the pre-estimation level, testing the bias data uses Harman single-factor analysis (Podsakoff et al., 2003). According to Rahi et al. (2020), standard method bias can emerge when data are collected against predictor variables and criteria with a single source (Rahi et al., 2020). Therefore, Harman's single factor analysis is considered suitable and worthy of consideration for later use in this study. Harman's single factors value test criteria are that Magasid-based the percentage variance ideal is less than 40% (Podsakoff et al., 2003; Rahi et al., 2020). When that value is met, then the data in the inferential analysis are valid. For this purpose, SPSS performs common method bias (CMB) with Harman's single factor analysis approach.

In the pre-testing questionnaire stage, the study aimed to confirm the presence or absence of ambiguity in the questionnaires compiled to collect data (Memon et al., 2017). In this regard, Cooper and Schindler (2014) require that the sample used for pre-testing surveys range from 25 to 100 responders (Cooper and Schindler, 2014). Considering that this study used data from 80 responders and then conducted instrument tests, both validity and reliability. Referring to the criteria of Hair et al. (2019), for the value of Cronbach's alpha (>0.70) and the average variance extracted (AVE) value of > 0.50 (Hair et al., 2019), then after testing the instrument for validity and reliability values (Table A5), it can be concluded that this instrument is valid and reliable, so it is worth distributing. Table A5 informs the statistical importance of the validity and reliability test against the variables and items

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3.3 Data analysis

attached.

Rahi and Mazuri (2019) believe that SEM can evaluate multiple factors, and therefore, many studies in the social and economic sciences use it (Rahi and Mazuri, 2019). This study (Figure 1) is estimated with a statistical approach known as the SEM. In data analysis, two stages are performed on the PLS-SEM approach: the measurement and structural models. The Smart PLS 3.5 software is used to complete this process.

4. Results

4.1 Data cleaning and respondent profiles

The study sample is homogenous, with 370 respondents with Muslim students at Islamic universities spread across several provinces in Indonesia. From the aspect of age, the responders are heterogeneous. Their ages varied from 17 years to 28 years (Table 2).

On the socio-demographic side (Table 2), there is information related to the monthly spending of the millennial generation (Islamic university students) in Indonesia. There are four categories related to this variable, namely, category "1" monthly spending ranging from Indonesia Rupiah (IDR) 200,000 to 500,000; category "2" monthly spending ranges from IDR 500,000 to 1,000,000; category "3" ranging from IDR 1,000,000 to 1,500,000 and category "4" monthly spending category ranging from IDR 1,500,000 to 2,000,000. This means that the monthly expenditure of the millennial generation also varies. In this regard, the heterogeneity of variables contributes to the dynamics of the measurement model (Griffith et al., 2016). In addition, the data were analysed to detect outliers, missing values and normality data. It uses a Mahalanobis distance approach to detect these issues. However, before performing the normality analysis of the data, using SPSS 22, the previous data was

Demographies	Obs.	Mean	SD	Min	Max
Age	370	20.313	1.578	17.000	28.000
Gender	370	0.715	-1.091	0.000	1.000
Semester	370	4.710	2.005	2.000	10.000
Schools before university	370	1.332	0.471	1.000	2.000
Monthly spending	370	1.497	0.756	1.000	4.000

Table 2. Respondents' demographics

cleaned of values suspected of causing outliers, resulting in 370 respondents who were then analysed for normality using the Mahalanobis distance approach.

The Mahalanobis approach detects data normality and multivariate outliers through a simple scatter plot and regression of the Mahalanobis value with a chi-square value (Ghorbani, 2019). Of the 370 responses, no outliers were detected and the data were normalized using the Mahalanobis distance approach. This can be confirmed by the data distribution, which tends to be linear and forms a straight line on the scatter plot (Figure A4). In supporting the estimation, the results were compared by correlating the Mahalanobis value with the chi-square value and yielded a closeness value through the Pearson's correlation, up to 0.987 (Table A3). The data is usually distributed, and there are no outliers. Completing the PLS-SEM pre-estimation, the information bias was tested using CMB through SPSS. The testing process requires the percentage value of the variance from the CMB test of not more than 40% (Kock, 2015), and testing for all items, the percentage value of the variance is only 30.074% (Table A1). This means there is no outlier on the data.

4.2 The measurement model: an assessment

The measurement model is the first stage in SEM analysis. This stage includes several tests such as construct reliability, the construct's convergent validity and the construct's discriminant validity. The construct reliability was tested by looking at composite reliability (CR) and Cronbach's alpha with a threshold value of 0.70, as recommended by (Hair *et al.*, 2019; Nunnally, 1960; Rahi and Mazuri, 2019). The value of the loading factor suggested by Rahi and Mazuri (2019) is minimum 0.60. In addition, convergent validity was confirmed through AVE, provided that the AVE value is not less than 0.50 (Hair *et al.*, 2017; Henseler *et al.*, 2015). Table A1 shows that all the measurement model results meet the requirements. The construct reliability, factor loading and convergent validity meet the criteria. Table A1 also confirms that the collinearity statistics [variance inflation factor (VIF)] have met the requirements required by Hair *et al.* (2018), which is < 5 (Hair *et al.*, 2018).

This study uses the Fornell and Larcker method to measure the discriminant validity of the construct. Fornell and Larcker (1981) assert that for discriminant validity and to be considered adequate, the mean square of the AVE must be higher than the other correlation values (Fornell and Larcker, 1981). This study has met the criteria, and the results of the discriminant validity test can be seen in Table 3. In addition to the Fornell and Larcker method, discriminant validity testing can also be confirmed through cross-loading. This method requires the loading of the indicator value to be high when compared with other loading constructs (Fornell and Larcker, 1981; Henseler *et al.*, 2015). Table 4 shows that the discriminant validity, taking into account the cross-loading value in this study, is acceptable.

Strengthening the two previous approaches (i.e. Fornell and Larcker's analysis; cross-loading analysis), some literature suggests using the heterotrait-monotrait ratio (HTMT)

Variables	1	2	3	4	5	6
Cognition Halal purchase intention Islamic university's role Motivation Normative belief Religiosity	0.731 0.725 0.479 0.708 0.442 0.526	0.893 0.371 0.737 0.35 0.493	0.748 0.399 0.43 0.408	0.817 0.335 0.523	0.895 0.314	0.776

Table 3. Fornell and Larckers' analysis

Items	HPI.	Cogn	IUR	Mot	NB	Rel	Magasid-based consumption
BI1	0.915	0.67	0.331	0.696	0.279	0.477	intelligence
BI2	0.887	0.63	0.359	0.65	0.333	0.449	menigenee
BI3	0.894	0.65	0.295	0.624	0.337	0.416	
BI4	0.876	0.641	0.341	0.661	0.302	0.419	
Cog1	0.602	0.751	0.398	0.615	0.306	0.4	
Cog2	0.47	0.726	0.305	0.557	0.229	0.384	
Cog3	0.574	0.751	0.324	0.529	0.342	0.426	
Cog4	0.507	0.751	0.336	0.471	0.303	0.375	
Cog5	0.481	0.673	0.38	0.405	0.429	0.332	
IUR1	0.189	0.266	0.66	0.173	0.23	0.328	
IUR2	0.264	0.32	0.718	0.304	0.336	0.304	
IUR3	0.19	0.246	0.725	0.221	0.275	0.226	
IUR4	0.306	0.378	0.802	0.311	0.332	0.282	
IUR5	0.251	0.367	0.814	0.27	0.342	0.296	
IUR6	0.345	0.438	0.797	0.401	0.364	0.356	
IUR7	0.311	0.398	0.737	0.315	0.335	0.294	
IUR9	0.307	0.384	0.718	0.318	0.322	0.341	
Mot1	0.502	0.566	0.319	0.736	0.245	0.48	
Mot2	0.591	0.496	0.314	0.825	0.196	0.421	
Mot3	0.645	0.591	0.354	0.889	0.322	0.413	
Mot4	0.553	0.591	0.266	0.764	0.31	0.4	
Mot5	0.702	0.645	0.369	0.863	0.294	0.432	
NB1	0.372	0.445	0.401	0.352	0.918	0.307	
NB3	0.241	0.336	0.366	0.236	0.87	0.251	
R12	0.343	0.305	0.268	0.379	0.147	0.715	m 11 4
R14	0.339	0.382	0.292	0.45	0.215	0.786	Table 4.
R15	0.441	0.509	0.35	0.398	0.308	0.774	Cross loading
R16	0.395	0.411	0.345	0.401	0.283	0.826	analysis

method for testing the discriminant validity of the construct (Gold *et al.*, 2001). In theory, the HTMT method requires that the HTMT value be lower than 0.85 or 0.90 (Gold *et al.*, 2001; Rahi *et al.*, 2020). The analysis results using the HTMT method are shown in Table 6 and show that the HTMT value is higher than the cut-off values. Therefore, the discriminant construct validity was successfully achieved.

4.3 Structural model: hypothesis testing

According to Hair *et al.* (2017), for testing the significance and direction of the estimated path, the bootstrapping procedure was set with 5,000 resamples to calculate path coefficients and *t*-values. In addition, this study also follows the suggestion of Henseler *et al.* (2015) for testing the direction relationship using a two-tailed test. Preacher and Hayes (2008) are referred to as identifying the mediating effect (Preacher and Hayes, 2008). Departing from the various test procedures, bootstrapping produces path coefficient (β), *t*-statistics and significance so that the results of hypothesis testing can be concluded and displayed in Table 7.

By including the mediation variable, it is concluded that the relationship between exogenous variables (i.e. religiosity; Islamic university's role; and normative beliefs) is not directly associated with endogenous variables (i.e. halal purchase intention). This can be confirmed from the p-values of each exogenous and endogenous variable relationship p > 0.5. However, the relationship between exogenous and endogenous variables indicated significance when mediated by two variables attached to Maqasid-based consumption

intelligence (MBCI). This is confirmed through the results of the structural model test in Table 7. The cognition and motivation variables are two variables from MBCI that significantly mediate the relationship between exogenous and endogenous variables. The magnitude of the mediation value generated by the MBCI variable, i.e. cognition and motivation, can be estimated using the Variance Account For (VAF) method introduced by Hair *et al.* (2017). From the estimation results of the VAF value, the two MBCI mediator variables, namely, cognition and motivation (Table 7), are partial mediation. Referring to the criteria proposed by Hair *et al.* (2017) that the VAF value > 0.2 is partial mediating (Hair *et al.*, 2017; Wang *et al.*, 2013). The estimation of variance for an account for the amount of mediation resulting from two combinations of mediator variables, i.e. cognition and motivation, on exogenous variables (i.e. religiosity, Islamic university's role, normative belief and endogenous Halal Purchase Intention [HPI]), confirms that the position of the variables attached to magasid-based consumption intelligence, to halal purchase intention among the millennials at state Islamic universities in Indonesia, is more appropriate as a mediator variable.

The effect size (P^2) of the mediator variable, i.e. cognition and motivation on the halal variable Purchase intention, is shown in Table 8. The value of (P^2) (the effect size) is categorized into three classifications (Cohen, 1988), namely: small (0.02), medium (0.15) and large effect (0.35). Table 8 shows that the effect size of the mediator variable on the halal purchase intention variable is medium. In addition, R^2 is also reported because this estimate explains the model's power. R^2 coefficient describes the combined effect of various variables, i.e. exogenous, endogenous and mediator variables, in contrast to Q^2 , which estimates the model's predictive relevance. In addition, a Q^2 greater than zero signifies that the model has predictive relevance (Mahipalan and Sheena, 2019). Table 8 informs the value of R^2 and Q^2 for this study's dependent variable and mediator. It can be concluded that this study has a model with fairly good predictive relevance.

4.4 The robustness and important performance matrix analysis

The model offered in this study can be statistically confirmed as a model with good Goodness of Fit (Table 5). However, the consistency of the model (robustness) in this study needs to be re-examined. For this reason, two approaches are required: (i) inserting a moderator variable as control and (ii) conducting an importance-performance map analysis (IPMA). By including moderator variables as control variables, i.e. age and monthly spending, it can be confirmed that there is no significant change in the model. The model is consistent (robustness) even though two additional variables are included (Figure A1). In addition, referring to Hair *et al.* (2017), the IPMA analysis builds on PLS-SEM estimation and contains an additional dimension for analysing latent constructs of a model. The score's importance is generated from the total effect of the outcome variable in SEM. At the same time, the performance value is

Discrepancy	Value	Conclusion
SRMR	0.058	Supported
d _{ULS}	1.546	Supported
d _G	0.535	Supported
NFI	0.811	Supported

Table 5. Result of model fit

Notes: SRMR = Standardized root mean squared residual; NFI = normed-fit index

consumption intelligence

obtained by re-scaling the value of the latent variable, with 0 for the lowest score and Magasid-based 100 for the highest (Hair et al., 2017). The results of the IPMA analysis can be seen in Table A2, where the performance index of religiosity and motivation is at the highest level compared to other variables. However, religiosity is under motivation and cognition from the importance level aspect. The mediator variable has an essential effect on exogenous and endogenous variables – halal purchase intention. Through the IPMA map (Figure A2), cognition and motivation provide the highest mediating effect on religiosity and halal purchase intention, followed by Islamic university's role (IUR), normative belief (NB) and two mediator variables, namely cognition and motivation on the variable halal purchase intention.

5. Discussion

Empirically, this study successfully offers an empirical model of how halal-intentional purchase variables are influenced by exogenous variables (i.e. religiosity, Islamic university's rule and normative beliefs), as well as the relationship between exogenous and endogenous variables mediated by magasid-based consumption intelligence variables, i.e. cognition and motivations. Table 7 informs the proposed model's hypothesis testing results (Figure A1). Several empirical concepts can be formulated from such estimates: Firstly, the direct relationship between exogeneous and endogenous variables is positive and significant. The p-value of each hypothesis on the direct effects total is less than 0.05. Secondly, the mediator variables, i.e. cognitions and motivations, as to dimensions of magasid-based consumption intelligence, also show strength as variables capable of mediating the relationship of exogenous variables (i.e. religiosity, Islamic university's rule and normative beliefs) to endogenous variables, i.e. halal intention purchases. This can be indicated by the method variance value, which is more > than 0.2. This value, as introduced by Hair et al. (2017), suggests the presence of "partial mediating" (Hair et al., 2017). This offered an empirical model compared to other studies, especially those that seek to identify factors that influence halal-intentional purchases; there are differences and similarities through the theory of planned behaviours.

Firstly, the same empirical findings between this study and other studies related to the issue of halal intention purchase lie in the existence of two exogenous variables, i.e. religiosity and normative beliefs. These two variables influence the endogenous variable, i.e. halal intention purchase. This can be identified from several existing studies. Mukhtar and Butt's (2012) studies identified that the variable intra-personal religiosity (the dimension of religious beliefs and the dimension of individual participation in religious activities) positively influences personal attitudes towards halal products (Mukhtar and Butt, 2012). Similarly, Suhartanto et al. (2020) also identified that religiosity positively affects consumer loyalty to halal products (Suhartanto et al., 2020). Ustaahmetoglu (2020) also determined that the level of religiosity has a different behavioural response when a halal product is accompanied by advertisements with religious attributes (Ustaahmetoglu, 2020). That is, the level of religiosity of a consumer determines his attitude towards advertising halal products and will show a positive response when the advertisement is accompanied by relevant religious messages and attributes. Several studies on the issue of halal intention purchase published in the journal of Islamic marketing also confirm that the religiosity variable influences the halal intentional purchase variable (Faheem et al., 2019; Rizkitysha and Hananto, 2020; Suhartanto et al., 2021; Usman, 2021). The findings of this study confirm that religiosity, whatever dimensions are used and performed in any consumer segment, indicates a consistent influence on halal-intentional purchases.

Table 7 shows that the endogenous variable "halal intention purchase" is consistently influenced by the normative belief variable. It is transformed through a p-value with a significant value of < 0.05. This finding is fundamentally in line with the leading theory introduced by DeVries and Aizen (1971) that normative beliefs variables can influence "behavioural intentions" on a broader scale (DeVries and Ajzen, 1971). Ajzen (1991) affirms that theoretically, normative beliefs are the foundation for the subjective norm and attitudes of individuals in attitudes and decisions (Ajzen, 1991), including in consumption behaviour. In this regard, the normative beliefs variable in this study influenced the endogenous variable "halal intention purchase." Ham et al. (2015) developed variable normative beliefs by introducing "descriptive norms" and then identified empirically influencing consumer interest in buying green food (Ham et al., 2015). In this context, normative beliefs also grew as normative awareness among Muslim students at Islamic universities in Indonesia to consistently influence the halal-intention purchase variable. In addition to these two exogenous variables, i.e. religiosity and normative beliefs, the variable role of Islamic universities was also identified to affect halal intention purchases among millennials at Islamic universities in Indonesia (Table 7). These findings are in line with the study of Noori et al. (2020), Mova (2011): and Mitra et al. (2019), which successfully identified earlier that universities, including Islamic universities, largely determine student's behaviour patterns in various aspects of life including in consumption behaviour. Another argument that can be put forward because Islamic universities are educational institutions that seek to internalize Islamic values and morality towards students, it is assumed to shape their behaviour in large aspects of life.

Secondly, by adding the dimensions of "maqasid-based consumption intelligence", i.e. cognitions and motivations, this study proposes findings different from other studies, although with the same issue (i.e. halal intention purchase). The difference locates in the renewal of the variables used as mediators, i.e. MBCI. Interestingly, involving the two dimensions of MBCI was identified as mediating the relationship of exogenous variables to endogenous (Table 7 and Figure A1). This finding is built on the assumption that awareness of Islamic rules (*fiqh*) and ethical values are related to consumption, and the derivation of Quranic verses are indicators of individual intelligence in consumption (al-Attar, 2017). In this condition, the variable maqasid-based consumption intelligence (i.e. cognition and motivation) succeeded in being a mediator variable and mediated the relationship of exogenous variables to endogenous variables. The question is:

Q1. Why does this theory convincingly become a new model in explaining the behaviour of the millennial generation in building interest in halal products?

The answer to this epistemological question must begin with a brief explanation of the assumptions inherent in the maqasid-based consumption intelligence theory. This theory departs from the assumptions inherent in the divine command theory: a view reveals that moral values (i.e. good and evil) are no more meaningful than the commands and prohibitions

Variables	1	2	3	4	5	6
Cognition Halal purchase intention Islamic university's role Motivation Normative belief Religiosity	0.852 0.56 0.854 0.566 0.66	0.401 0.82 0.413 0.578	0.438 0.517 0.483	0.405 0.638	0.396	

Table 6. Heterotrait monotrait (HTMT)

Нур.	Relationship	t-value	<i>p</i> -value	VAF	Decision	Magasid-based consumption
	Total direct effect					intelligence
H1	Rel->HPI	7.651	0.000		Supported	michigenee
H2	IUR->HPI	3.733	0.000		Supported	
H3	NB->HPI	3.907	0.000		Supported	
	Specific indirect effect					
H4	Rel->Cog->HPI	4.625	0.001	2.94	Supported	
H5	IUR->Cog->HPI	3.336	0.000	3.48	Supported	
H6	NB->Cog->HPI	4.242	0.000	2.56	Supported	
H7	Rel->Mot->HPI	5.624	0.000	2.81	Supported	
Н8	IUR->Mot->HPI	2.646	0.008	6.55	Supported	
Н9	NB->Mot->HPI	2.421	0.016	4.77	Supported	

Notes: Rel: religiosity; IUR: Islamic university's role; NB: normative belief; Cog: cognition; Mot: motivation; HPI: halal purchase intention

Table 7. Hypotheses testing

Construct	R^2	Q^2	f^2	Result	Table 8.
Cognition Motivation Halal purchase intention	0.403 0.330 0.635	0.207 0.213 0.488	0.163 0.215	Medium Medium	Effect size, coefficient of determination and predictive power

of Allah (SWT). God's commands and prohibitions are not only the epistemological basis but also the ontological basis of morality: namely, there is no good and evil (*husn* and *qubh*), which are only things commanded and what Islam forbids (al-Attar, 2017). The assumptions in this theory become the foundation for building the idea of maqasid-based consumption intelligence. From this assumption, there is a theoretical view that consumer behaviour intelligence is primarily determined by the individual's understanding of maqasid (Islamic goals) in Islamic law related to consumption, which Islam teaches through the Quran.

Syukran et al. (2019) termed maqasid shariah' more attractive and called it the wisdom behind the rules (Syukran et al., 2019). This term seems rational, considering that the concept of maqasid shariah (Islamic objectives) emphasizes the implications of realizing Islamic guidance and rules (fiqh). Al-Tufi assumes that understanding maqasid shariah requires intelligence in interpreting and appreciating the text as an inspiration for daily behaviour. This kind of intelligence, of course, is a factor that influences the behaviour of Muslims. This view is the theoretical foundation of maqasid-based consumption intelligence as a concept that encourages an individual to prioritize normative considerations; and ethics in consuming a product. In addition, Muslim consumer behaviour is in line with the values of maqasid shariah. This becomes an empirical model and confirms that the theory of maqasid-based consumption intelligence can explain the behaviour of the millennial generation towards halal intention purchase.

6. Conclusion

This study contributes to developing the theory of halal intention purchase by including the mediator variable from the relatively new idea of maqasid-based consumption intelligence, i. e. cognition and motivation. Through the PLS-SEM approach, empirical conclusions are

generated from the model in which it has been estimated that firstly, exogenous variables (i.e. religiosity, Islamic university's roles and normative beliefs) are significantly mediated by cognition and motivation on the variable the intention of halal purchase among millennials at Islamic Universities in Indonesia. Secondly, the two mediator variables, cognition and motivation, are higher in mediating effects on religiosity (exogenous) variables and halal purchase intention (endogenous). Overall, a theory that can be offered is that the consumption intelligence of millennials' UIN students in Indonesia based on maqasid values can improve the function of religiosity, Islamic universities and normative beliefs. Then, it determines consumer behaviour patterns that align with Islamic values, especially regarding halal product intentions.

6.1 Theoretical and practical implications

The contribution of this study to the body of knowledge related to the concept and model of halal-intention purchase lies in the selection and placement of variable magasid-based consumption intelligence with its two dimensions, i.e. cognitions and motivations as mediator variables. By including these variables (i.e. cognition and motivations), identifying the factors that influence halal intention purchases, especially among millennials, in this case, students at Islamic universities in Indonesia, is not elaborated only relying on the theory of planned behaviour (TPB). For example, in existing studies and identifying factors influencing halal intention purchase through exogenous variables popular in theory planned behaviour, i. e. attitude, subjective norm and perceived behavioural control (Bin-Nashwan et al., 2022; Khibran, 2019; Vizano et al., 2021), but considering the aspects of magasid shariah-based consumption intelligence that grows and is attached to the Muslim self as a devout adherent of Islam. This contribution makes it possible to identify the empirical model of halal intention purchase through the dimension of a Muslim's ingenuity in consuming, considering magasid values. This is then termed magasid-based consumption intelligence. Thus, the factors that form and influence consumers' intention behaviour towards the purchase of halal products are not only limited to the existing variables (i.e. attitude, subjective norm and perceived behavioural control) but also provide opportunities to involve variables derived from the Muslim belief system and religiosity itself, namely, magasid shariah.

Two institutions can benefit from this study: Firstly, Islamic higher education institutions. In this case, the role of Islamic universities in increasing awareness of to use of halal products among students can be confirmed. Islamic universities are educational institutions that develop Islamic knowledge and become institutions where consumption intelligence based on Islamic values and ethics is grown and developed (Muliadi, 2018). For this reason, this study became the foundation and even a reference for Islamic universities in Indonesia to increase students' understanding of consumption by paying attention to Quranic values and Islamic ethics. In addition, Islamic universities in Indonesia need to develop curricula to improve student intelligence and build an ethical framework in economic behaviour, especially in consumption. Secondly, for industries that produce food, cosmetics and other products, it is necessary to develop a priority database of religious attributes highlighted to convince the millennial generation of students to buy the products offered in the market. This is needed to support the halal label, which the Indonesian Ulema Council issues. Because empirically, millennials in Indonesia are more careful about the composition of a product (Rahman et al., 2018) and make choices based on that composition.

6.2 Limitations and future research

Thus, the empirical findings of this study can be used as a reference for developing intelligence towards *maqasid shariah*, especially in educational institutions such as Islamic universities. The Islamic education system should design instruments to foster student

intelligence in understanding Islamic texts (i.e. the Quran and Hadith). Students can Magasid-based formulate the principles of magasid shariah, become an inspiration and even determine the pattern of economic behaviour. Apart from this implication, it should also be acknowledged that this study has limitations in several aspects. Firstly, the responders are still limited to the millennial generation who are students at Islamic universities. Secondly, the independent variable is still defined in the framework of Theory Planned Behaviour, so the mediator variable's flexibility (i.e. magasid-based consumption intelligence) cannot be identified optimally. These weaknesses then become input for other researchers to develop a more comprehensive and in-depth study design related to the theory of magasid-based consumption intelligence as estimators of halal purchase intention behaviour, with a more comprehensive and heterogeneous population, of course.

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						ıntelligence
Instrument	Loading	Cronbach	CR	$AV\!E$	VIF	
Common bias method (%Variance): 30.074						
Exogenous variables						
Religiosity:		0.781	0.858	0.603		
1. Responsibility to maintain self and others	0.716				1.434	
2. Inclusiveness based on Islamic values	0.790				1.611	
3. Islam is a guidance of life	0.772				1.432	
4. Islam have guided the ideal consumption	0.825				1.789	
Islamic university's role:		0.888	0.910	0.559		
1. As institution for teaching Islam comprehensively	0.657				1.587	
2. As relevance institution in Islamic-values teaching	0.716				1.839	
3. Implementing the Islamic values in university life	0.720				1.953	
4. Curriculum based on Islamic values	0.804				2.284	
5. All lectures introduce Islamic values	0.813				2.514	
6. Teaching the shariah compliance	0.797				2.260	
7. Teaching "halal and harm" framework	0.736				1.882	
8. Islamic university is important to build halal-awareness	0.725				1.684	
Normative belief:	01120	0.753	0.887	0.797	1.001	
Pay attention to the halal label consistently	0.931	0.100	0.001	0.101	1.574	
2. Halal label awareness is part of Islamic doctrin.	0.853				1.574	
Endogenous variable	0.000				1.011	
Halal purchase intention:		0.915	0.940	0.798		
1. Consistently eat food and use halal products in the future	0.915	0.510	0.540	0.730	3.402	
2. Use halal products consistently in the future	0.886				2.865	
3. Consistently pay attention to the halal label on the product	0.894				2.932	
to be purchased	0.034				2.302	
4. Buy products whose ingredients (components) have a clear	0.876				2.607	
halal status	0.070				2.007	
Mediator variables (MBCI.)						
Cognition:		0.782	0.851	0.534		
1. Prophets were an example of how the halal products must	08751	0.762	0.031	0.554	1.469	
be consumed	00731				1.409	
2. Excessive consumption is part of shirk-khafi	0.726				1.516	
3. Haram food can neglect the heart	0.720				1.489	
4. Overconsumption of fruits, so as not to weaken the body	0.50				1.558	
5. Looking for information related to things to be consumed					1.307	
	0.673	0.074	0.000	0.660	1.507	
Motivation: 1. How to get food, really determined the quality of hald.	0.726	0.874	0.909	0.668	1 500	
1. How to get food, really determines the quality of halal.	0.736				1.592	
2. Allah ta'ala is the giver of sustenance and requires to use his	0.825				2.355	
gifts for lawful things	0.000				0.175	
3. Providing halal food and living for the family is God's law	0.889				3.175	
4. Unbelief towards God was caused by the habit of consuming	0.763				1.773	
the harm-products	0.000				0.440	
5. There are many halal foods that are blessed by God	0.863				2.446	
Moderator/control variables	1.000	1.000	1.000	1.000	1.000	
1. Age	1.000	1.000	1.000	1.000	1.000	
2. Monthly spending	1.000	1.000	1.000	1.000	1.000	

Notes: CR: composite reliability; AVE: average variance extracted; MBCI: Maqasid-based consumption intelligence **Source:** Data analysis

Table A1. Model measurement

	Construct	Importance level	Performance index
Table A2. IMPA analysis on halal purchase intention	Religiosity Islamic university's role Normative belief Cognition Motivation Source: Data analysis	0.377 0.142 0.173 0.382 0.417	89.05 79.42 77.62 73.41 84.51

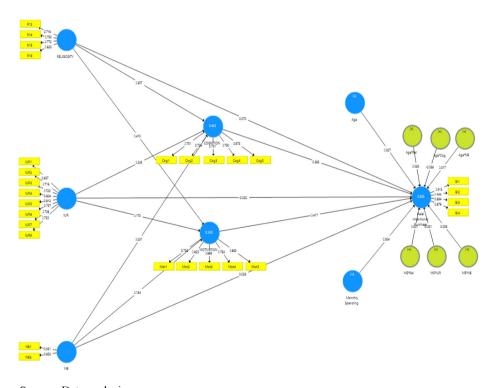
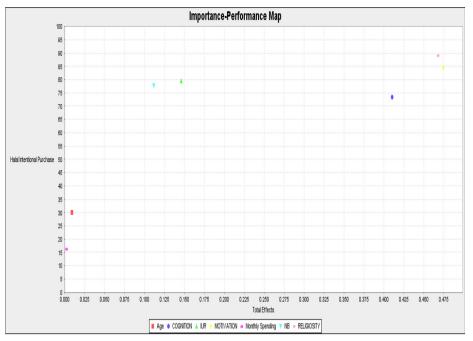


Figure A1. Final model

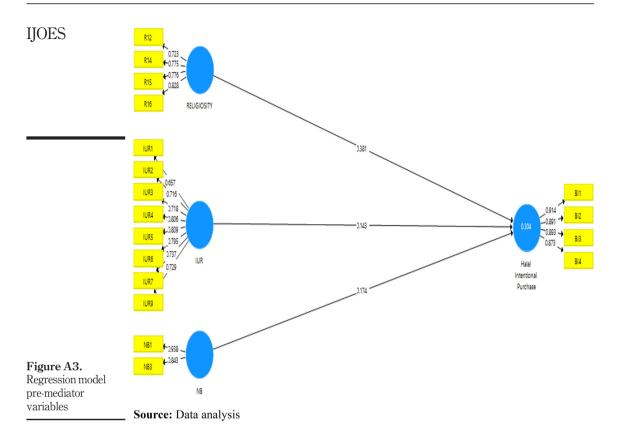
Source: Data analysis

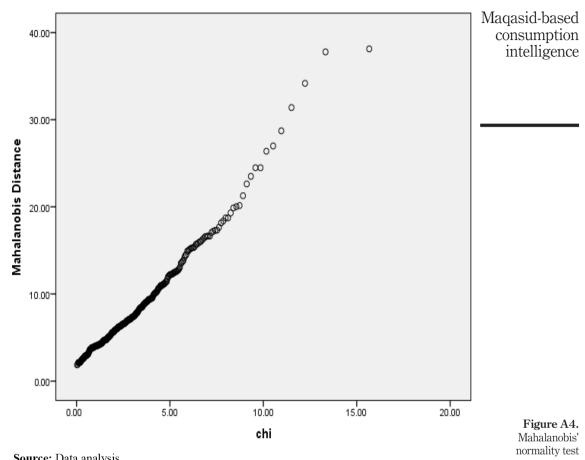


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Figure A2. IPMA – importance performance map (priority map) analysis for halal purchase intention

Source: Data analysis





Source: Data analysis

	Correlations	Mahalanobis distance	Chi	
Mahalanobis distance	Pearson's correlation Sig. (2-tailed)	1	0.987** 0.000	
Chi	N Pearson's correlation Sig. (2-tailed) N	370 0.987** 0.000 370	370 1 370	Table A3. Correlation of Mahalanobis and chi-values for
Note: **Correlation is signi Source: Data analysis	ficant at the 0.01 level (2-tailed)			confirmed-normality test

IJOES	Variables	Items	Construct			Min	Max	Mean	SD
	Religiosity	R12	Responsibility to ma	intain self and	others	1	5	4.689	0.572
	J ,	R14	Inclusiveness based	on Islamic valu	ies	3	5	4.773	0.456
		R15	Islam is a guidance	of life		1	5	4.465	0.615
		R16	Islam have guided th	ne ideal consun	nption	1	5	4.576	0.603
	Islamic	IUR1	As institution for tea			1	5	4.051	0.662
	university's rules	IUR2	As relevance institu	1	5	4.216	0.710		
	•	IUR3	Implementing the Is	lamic values in	university life	1	5	4.005	0.795
		IUR4	Curriculum based or	ı İslamic value	S	1	5	4.208	0.680
		IUR5	All lectures introduc		es	1	5	4.100	0.741
		IUR6	Teaching the sharia	h compliance		1	5	4.286	0.640
		IUR7	Teaching "halal and		vork	1	5	4.277	0.655
		IUR9	Islamic university is awareness	important to b	uild halal-	1	5	4.162	0.725
	Normative belief	NB1	Pay attention to the	halal label cons	sistently	1	5	4.214	0.916
		NB3	Halal label awarenes	s is part of Isla	ımic doctrin	1	5	3.946	0.940
	Cognitions	Cog1	Prophets were an ex products must be co		he halal	3	5	4.389	0.601
		Cog2	Excessive consumpt	ion is part of s	hirk-khafi	2	5	4.303	0.682
		Cog3	Haram food can neg			2	5	4.376	0.762
		Cog4	Overconsumption of body	fruits, so as no	ot to weaken the	2	5	4.235	0.655
		Cog5	Looking for information consumed	tion related to	things to be	2	5	4.051	0.739
Motivations	Mot1	How to get food, really determines the quality of halal				5	4.530	0.602	
		Mot2	Allah ta'ala is the git to use his gifts for la	2	5	4.735	0.515		
		Mot3	Providing halal food God's law			2	5	4.600	0.515
		Mot4	Unbelief towards Go consuming the harm	-products		2	5	4.422	0.641
		Mot5	There are many halo	d foods that are	blessed by God	2	5	4.586	0.564
	Halal intentional purchase	BI1	Consistently eat food and use halal products in the future				5	4.538	0.565
		BI2	Use halal products of			1	5	4.500	0.621
		BI3	Consistently pay att product to be purcha	ention to the haused	alal label on the	1	5	4.473	0.620
T 11 A4		BI4	Buy products whose have a clear halal sta	ingredients (c	omponents)	2	5	4.500	0.603
Table A4. Measurement items	Source: Data ana	ılysis							
	Variables		Obs.	α	Rho_A		CR		AVE
	Cognition		80	0.821	0.824	(0.875		0.582
	Halal intentional p	ourchase	80	0.865	0.872		0.908		0.713
	IUR		80	0.873	0.889		0.899		0.528
	Motivation		80	0.892	0.898		0.920		0.698
	Normative belief		80	0.875	1.035		0.938		0.883
Table A5. Pretest	Religiosity		80	0.836	0.837		0.892		0.676
questionnaires	Source: Data ana	lysis							