Conceptualizing Muslim Consumer Ethical Behaviour and its Antecedents

[1]Muhammad Iskandar Hamzah, Abdul Kadir Othman, Faridah Hassan, Jalilah Ahmad, Muhammad Abdul Adib Abdul Aziz

Faculty of Business and Management, Universiti Teknologi MARA Selangor, Malaysia
[1]iskandarh@puncakalam.uitm.edu.my

***Abstract*—Businesses are gradually realizing the importance of corporate social responsibility in securing greater returns in their operations. This approach is intended to create good image for the company subsequently to attract consumers to purchase products or services from that company. The issue now is whether the consumers are ethical or not in their decision to purchase products or services from the company. Ethical consumers will think twice before making their decision to purchase. Within the western world, pertinent issues like human rights, environmental concern, sustainability, intellectual property rights and others are recognized as the major concern for the consumers before making purchase decision. In other parts of the world especially in developing countries, Muslim community is a steadily growing consumer group that should not be rightfully ignored. Studies in the areas of Muslim consumer ethics and purchasing behaviour have still remained relatively unexplored, thus, calling for this research to lessen the gap. The objective of this study is to conceptualize, develop and validate a Muslim consumer ethical model. The expected result of the study is the development of the Muslim consumer ethical model that can be used to identify the determinants of this behaviour. The results will provide deep insights on the right strategies that could be devised by companies based on the model.**

Keywords – Islamic marketing, consumer ethics, purchasing behaviour, consumption intention, religiosity

1. Introduction

Corporate social responsibility has been recognized over the past few decades to enhance the companies' economic gains. Companies that put high concern on social, economic and environmental well-being will receive great support from the consumers and will experience greater returns. Abundant of research efforts in this area have provided empirical support to the claim. However, the great efforts made by the companies to gain consumer acceptance are not cohesively linked with consumer social responsibility or commonly known as consumer ethical behaviour. Consumer ethical behaviour reflects the consumer concerns for products or services that fulfil the minimum standards set in terms of human rights, environmental concern, sustainability, intellectual property rights and others. When companies' corporate social responsibility and consumers' ethical behaviour coincide, the companies will gain greater acceptance and greater economic gains.

Businesses are so much accustomed to the mantra "customers are always right", that sometimes they are not aware of the "wrong" side of the customers. Customers, as human beings, also have the tendency to lie, cheat, steal, harass, and abuse [1]. Although consumers' ethical behaviour is crucial in contributing to the success of businesses, studies on consumer ethics have received limited attention from researchers and practitioners as compared to the corporate and workplace side of ethics [2]. There is no common agreement among the researchers on the factors that contribute to this ethical behaviour of consumers. Some interpreted it as socially responsible consumer behaviour, customer citizenship behaviour and green purchasing behaviour while others explored the opposite and dark side of customer behaviour in which several descriptions emerged such as consumer misbehaviour, aberrant consumer behaviour and deviant consumer behaviour. A holistic view of ethical consumption is apparently sparse as there are many divergent perspectives that constitute ethical consumer behaviour.

Therefore, conceptualizing consumers' ethical behaviour is required through the rigorous research approach. To achieve this purpose, the main objective of the study is proposed; to define and conceptualize consumers' ethical behaviour.

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2. Literature Review

2.1 Ethical Consumer Behaviour

Generally, ethics guide individuals on what is morally right and wrong. Meanwhile, consumer ethical studies investigate on how consumers perceive and react to potentially unethical purchase situations or behaviours [3]. In this research, ethical consumer behaviour relates to consumers' intention and actual conduct of purchasing products and services that conforms to widely acceptable moral standards, and brings benefits to the society and environment as a whole. The display of high moral standard by a consumer is the first criteria of ethical consumption. The moral issues involving customers are most likely to be related to communication and transactional basis, as it involves direct interaction between buyers and retailers.

Cultures around the world have certain predispositions on moral issues that are either considered as acceptable or non-acceptable [4]. Some of the unethical behaviours are perceived to be non-acceptable such as reluctance to return extra change, making false discount claims and using coupons for the wrong goods. Among unethical actions that are considered as "acceptable" involve using a retailer to obtain product information but buying that product elsewhere and claiming better price elsewhere that actually does not exists, knowingly purchasing items that are mistakenly marked and filing false insurance claims and repurchasing limited items [4].

Upholding responsibility towards the society and environment is the second key ingredient of ethical consumer behaviour. This includes the responsibility towards environmental sustainability, support of fair trade businesses, mistreatment of animals, and avoidance from buying products that are known to be counterfeit or involved in breach of copyright. Environmental sustainability refers to actions that will produce the least harm to the environment, such as recycling and reducing wastages.

The support of fair trade business reflects the consumer's social responsibility of purchasing products from companies that provide fair compensation practices while boycotting those who are involved in discriminatory practices and violation of human rights towards the workers [5]. Mistreatment of animals tends to occur in meat and dairy products supply chain, illegal poaching for use in fashion industry, and testing animals for cosmetic and pharmaceutical research experiments [6]. Finally, respecting the copyright or intellectual property means the avoidance of buying counterfeits, unlicensed or pirated copies of both tangible and intangible products such as software, entertainment media and books [7].

The global effort towards ethical consumerism is relatively a fledgling phenomenon among the academia [8]. This is particularly true among those who are aware of the societal benefits associated with ethical consumption. A consumer who is well aware of ethical consumerism prefers to be loyal towards ethical companies while boycotting or reducing consumption from the unethical ones. Notwithstanding, ethical customers are mostly driven to stay true to their own altruistic personalities rather than exerting effort to bring social changes [3].

2.2 Drivers of Ethical Consumer Behaviour

Some researchers doubt that consumers are really oriented towards adhering to ethics [9, 10]. This can be attributed to the gap between desired intention of being ethical and the actual ethical values enforced. For example, certain people tend to indicate that they are keen to recycle the leftovers or waste of their consumption but failed to do so. In another scenario, a consumer may appear to be vocal against wage discrimination in South East Asia or under-aged labour exploitation in India, but still purchase shoes or clothes from brands that are known to have entangled in fare trade issues (most likely due to their lower prices). In the extant literature, mixed findings and frameworks were suggested to identify the underlying motives and rationales that drove individuals to either embrace or ignore ethical consumer behaviours. The opinions were diverse as researchers in the field of consumerism had come out with various factors that they thought would influence ethical consumer behaviour. These can be classified into two broad themes; namely, ethical norms and individual differences.

Firstly, ethical norms are primarily relevant to Ajzen's (1991) theory of planned behaviour (TPB)

approach [11]. Previously, researchers have delved into factors that influence ethical purchasing intention through the lens of TPB [12, 13]. One particular aspect that influences people to behave according to TPB is the subjective norm, which is the perceived social pressure to engage or not to engage in certain behaviour. The subjective norm can be diverse according to society and culture. For example, Asians have less tolerance towards returning used goods for refund, as opposed to Europeans and Americans who considered such unethical behaviour as something that is acceptable [4]. Besides, [14] found that consumers tend to perceive unethical practices as more acceptable when these actions are performed by their best friend than when these actions are accomplished by other non-affiliated consumers.

Secondly, individual differences revolved around values, predispositions and attitudes that distinguish how a person views something that may be different from another person. Customers who emphasize on upholding high moral and responsibility values are likely to involve in ethical consumption choices during pre-purchase decision making. As ethical consumption choices are hierarchical in nature, consumers who engage in similar types of sustainable behaviour are continuously moving up the hierarchy as they become more ethically committed [15]. Other than commitment, consumers may be driven by instrumental and terminal values prior to making a purchase decision that is socially responsible. In a study by [16] on Belgian consumers' attitude towards fair trade coffee, they discovered that instrumental and terminal values determine the willingness of consumers to purchase the slightly-higher price fair trade coffee. Those who love and like fair-trade coffee possess idealistic value, while those who prefer brand over fair trade status are more motivated by personal gratification.

2.3 Muslim Consumer Ethics

While conventional ethical values put emphasis on universally accepted moral aspects of upholding certain rightful behaviour, Muslims are bound to their faith as the ultimate compass in determining their purchasing decisions and actions. Muslims firmly believe on hereafter (*akhirat*) as their ultimate terminal values, and thus their intrinsic motives are vastly different from the materialistic ones that are embedded in most western-established theories. Although this research does not in any circumstance undermine these seminal and prestigious works of the past great thinkers, a holistic model that (1) addresses the shortcomings of these theories, and (2) seamlessly blends solid Islamic principles, would be expected to benefit the Muslim communities at large.

A person's behavioural intention and actual behaviour can be explained by his or her attitude (towards the behaviour), subjective norms (perception of whether other people believe that he/she should or should not perform the behaviour), and perceived behavioural control (readiness or confidence of performing the behaviour in a given situation) [11]. While TPB assumes that people have freedom to act without limitations, Islam limits human from performing actions that brings harm to self, society and the religion as these are considered as corrupt deeds. Islam places great emphasis on sincerity (*ikhlas*) and moral (*akhlak*) in guiding Muslims in making good deeds. An intention is considered sincere if an action to be conducted is driven by faith in God. Hence, the proposed Muslim Consumer Ethical model seeks to extend on what is currently known about Muslim consumer ethics based on the tenets of TPB.

2.4 Ethical Consumption Behaviour

Ethical consumption behaviour is a broad topic that encompasses environmental sustainability, fair trade awareness, treatment of intellectual property and honesty during buyer-seller exchange. Consumer ethics is defined by [17] as ''the moral principles and standards that guide behaviour of individuals or groups as they obtain, use and dispose goods and services". They also established the Consumer Ethics Scale (CES) that consists of four dimensions including (i) actively benefiting from illegal activities (ACBEN), (ii) passively benefiting from questionable activities (PASBEN), (iii) actively benefiting from deceptive legal activities (DELEGAL), and (iv) behaviours that are involved in ''no harm/no foul'' activities (NOHARM).

Most research in consumer ethics were mostly done in the western context. In this regard, [3] suggested that research on consumer ethics should be expanded to other cultural contexts where ethical consumer movement is less advanced than the pioneering western context. In a bid for further

understanding of ethical consumption behaviour from the Islamic perspective, an exploratory study pertaining to ethical consumption behaviour among affluent Qataris was conducted [18]. He found that ethical consumption behaviour can be predicted through environmentalism, consumption ethics and fair trade attitude, instead of materialism.

The dark side of ethical behaviour is another aspect that is seldom investigated due to issues surrounding social desirability bias (people are reluctant to associate themselves with negative values). In this case, [19] performed an experimental study asking respondents their ethical judgement of a fictitious friend who either manipulates the price tag of a product prior to paying for it, or remains silent when accidentally given a surplus change by the merchant. It was found that ethical judgement is significantly driven by materialism and guilt rather than religiosity; a rather stark contrast from [18] findings. It is also interesting to note that the main outcomes of past research that utilizes TPB in studying Muslims' consumption ethics are concentrated on the consumers' purchasing behaviour such as purchasing intention and loyalty. Few emphasized on other outcomes, such as ethical judgement [19] and boycotting intention [20].

2.5 Ethical Consumption Intention

A healthy-minded person's actual behaviour is believed to only occur after having thoughts of what are the things to do and how things need to be done. Thus, the notion of behavioural intention relates to the subjective probability of a person in performing certain behaviour [21]. Behavioural intention has been long and deeply assimilated in Islamic values in the form of '*Niyyat'* or '*Nawaitu'*, where any act of good deeds should be preceded by clear intention within self. Even in acts outside of prayers and worship rituals, Muslims are obliged to possess clear and noble intention of their daily and regular routines involving work and family, and that intention must be attributed to God. In Islam, nothing else is considered as more sincere than an action that is performed for the sake of God. Specifically, that action needs to be halal (lawful) not haram (prohibited), which acts as moral mechanism that controls deeds and intentions [22]. In this case halal and haram should not only be associated with food consumption. Other than that, religious rulings or fatwa (decree made pertaining to what constitutes halal and haram) may also shape a Muslim consumer's cognitive perception and purchasing intention of certain products that are affected by the rulings [23]. Consequently, abiding Muslim consumers often become mindful of their intentions before they go out working, eating, travelling and shopping.

2.6 Emotions

When consumers are either spoilt for choice or unsure of buying, their purchasing decisions can become a tedious affair that might require a great deal of emotional resilience. Therefore, consumption of goods and services is considered to involve not only cognitive domain, but also affective functions. [24] described emotions as "*multidimensional feelings that reflect information about consumers' relationship to their social and physical surroundings as well as their interpretations regarding these relationships*". Over the past four decades, social psychologists have classified consumers' emotions into several categories. Amongst them are seminal models; namely, pleasure-arousal-dominance or PAD [25] and anger-joy-sadness-acceptance-disgust-expectancy-surprise-fear [26]. However, [27] suggested that Mehrabian-Russel's PAD model is the most accurate in depicting consumers' consumption experiences, as the typical outcome is clear; it is either approach or avoidance. In terms of antecedents, customers' perception towards providers such as service quality [28], service provider performance [29] and hedonic or utilitarian consumption [30] are frequently positioned as drivers of pleasant emotions. Past research have shown that positive affect yields beneficial outcomes; namely, feedback-giving behaviour [31], and variety seeking behavior in brand choice [32].

2.7 Religiosity

Religiosity is an inherently complex construct that is difficult to be defined due to contextual differences across multiple disciplines that yield divergent and conflicting interpretations [33]. Since majority of literature on religiosity has its origin from the western world, two issues are brought into the spotlight. Firstly, the secular paradigm that western societies held over many centuries dictates the separation of a society's main religious belief from the social order [34], causing

the sociological interpretation of religion to be centred on the areas of cognitive and affective belief rather than religious activities and practices that are embedded in daily work-life routines. Secondly, replication of western studies in the Muslim world is challenging due to much of the western literature emphasized on Christian view of religion [35]; thus, emanating confusion in terms of colloquial and linguistic interpretation upon different contextualization of religiosity [36, 33].

Religiosity was reverently conceptualized both as multi-dimensionality and unidimensional construct. In terms of multi-dimensionality construct, intrinsic and extrinsic religiosity [37], and intrapersonal and interpersonal religious commitment [38] were among the prominent religiosity components that are widely adapted by scholars. Meanwhile, [39] single dimension religiosity construct includes four items that measure cognitive and behavioural aspects of religiosity. Several Muslim-specific measures were also developed to address the issue of lack of contextualization within the Islamic world, such as the Muslim Religiosity-Personality Inventory [40], Islamic Religiosity Scale [41] and Five Dimensions of Muslim Religiosity [36]. The establishment of Muslim-specific religiosity measures is consistent with [39] recommendation that religion is best understood in its contextualized research setting rather than a singular universal interpretation.

2.8 Moral Judgement

Moral judgement, or also referred to as ethical judgement, relates to a person's cognitive and affective appraisal on the rightness or wrongness of certain acts or policies [42] A person may need to be aware of the situation and recognize a moral problem before the appraisal of rightness and wrongness can be made. In a study of consumers' purchase intention towards counterfeit sunglasses, [7] discovered that moral judgement is both driven by moral awareness and moral emotions. Besides, consumers have the tendency to perceive an ethical problem as an important factor prior to concluding a certain moral judgement [43]. The presence of moral judgement that arises from a certain immoral action should always be clear and fair; it should not differ across different situations, locations or time. Nevertheless, moral precept is often prejudiced when a moral issue originates from another different norms, time and place.

A recent study indicated that a harmful action is considered as less immoral if it occurs remotely in another society and in distance past, and if the local appropriate authority figure reckoned that the action was 'not bad' [44]. Therefore, the authors argued that moral parochialism is a disturbing global widespread phenomenon where certain people, notably influential authority figures, are rhetorically declaring universal morality as a self-serving strategy to manage reputations within their society. In consumption ethics, people may have the tendency to judge the act of purchasing pirated CDs and counterfeit fashion items from less developed countries as 'quite acceptable' due to the perception of helping the poor (Eisend & Schuchert-güler, 2006), as compared to the developed countries due to income disparity and economic status (Ki, Chang, & Khang, 2006). Others may exercise different moral judgement on different occasions. Some Germans, for example, bought counterfeit items during overseas holiday trips rather than their home soil where intellectual property right is highly respected and tightly regulated [45]. In terms of moral judgement of fair trade products, consumers generally believe that ethical choices make much difference in commodities rather than luxury goods, based on their perception that there is larger number of commodity producers originated from developing nations than luxury producers [46].

2.9 Subjective Norms

Subjective norms refer to the influence of people in a person's social environment on his/her behavioural intentions; the beliefs of people, weighted by the importance one's attributes to each of their opinions, will influence one's behavioural intention [47]. Subjective norms consist of two aspects which are normative belief and motivation to comply. Normative belief is a person's belief that other important people think he or she should or should not perform the behaviour, while motivation to comply is a person's motivation to comply with the social pressure. This belief forms social pressure that influences one's decision in either engaging or not engaging in certain behaviour. The concept of social norms is built upon the social identity theory [48], where the group to which people belong acts as important sources of pride and self-esteem, and gives them a sense of belonging in their social world. Therefore, people tend to act in the ways they believe their

social groups act thus conforming to the norms of their social groups. Past studies have shown that people are drawn to ethical consumption when other people surrounding them are also purchasing or consuming ethically [49, 50]. The advent of electronic social media allows consumers to become instant members of social groups, and thus provides avenues for collective forms of ethical consumption. Collective ethical consumption such as in '*carrotmob'* [51] is argued to be more effective than individual ethical consumption act [52].

2.10 Self-Efficacy

Self-efficacy is a salient construct in Bandura's (1977) social learning theory, which postulates that a person's behaviour, cognitive differences and environment represent elements that reciprocally interact and influence each other. Self-efficacy is defined as "beliefs in ones' capabilities to organize and execute the courses of action required to produce given levels of attainment" [53]. In TPB, self-efficacy alongside with controllability reflects the latent variable 'perceived behavioural control' in a hierarchical factor model [54]. Both locus of control and self-efficacy are regarded as cognitive-based control mechanisms that shape individual personality [55]. Since both self-efficacy and perceived behavioural control concern with the issue of control and capability to undertake certain courses of action, they might overlap with each other and emerge as a unidimensional theme. Nevertheless, [56] and [57] presented empirical evidence that indicates the divergent validity between the two constructs. Behavioural control refers to one's perceived ability to take control of his or her own action rather than surrendering (control) to others, whereas self-efficacy refers to one's self-confidence in his or her abilities to perform the behaviour. Apparently, not much is known about self-efficacy in performing ethical consumption within the extant literature. The roles of self-efficacy in consumers' ethical consumption were studied within the context of fear appealing advertising [58], software piracy [59, 60] and Islamic environmental conservation [61]. Since self-efficacy is studied in many different scenarios without a single 'one-size-fits-all' universal measure, a sound self-efficacy measure can only be achieved if such measure specifically and relevantly corresponds to its contextual domain [60].

3. Theoretical Framework

3.1 Ethical Consumption Intention, Emotions and Ethical Consumption Behaviour

Despite emotion is regarded as an evaluative construct that is associated with either emotional satisfaction or dissatisfaction pertaining to post-consumption experience [27, 30], the use of emotion in pre-purchase is also highly relevant. Lately, consumers' emotions and their connections with pre-purchasing behaviour have received fervent interest from both marketing scholars and practitioners. Considered as the latest pivotal theory in understanding consumers' emotions, the Appraisal Tendency Framework draws the attention of integral emotions and incidental emotions [62]. Integral emotions are derived from subjective experiences that are normatively relevant to present judgments and choices, while incidental emotions are emotions that can be influential in dictating consumers' judgements and decisions pertaining to unrelated topics or subjects through appraisal tendencies [62]. Nevertheless, it is still relatively unclear on how and when these two types of emotion might either help or hurt consumers' decisions [24].

Although cognitive appraisals were traditionally conceptualized as causes of emotions, [63] argued that cognitive-based judgement underlying consumer decision making can also be the outcome of emotions that are triggered by risks and value assessment. For example, ethical choice and consumption experience are found to be driven by hedonic type emotions and motivations especially when pleasure is highly valued and sought after [64]. In an experimental study by [65], sadness was found to encourage people to be vigilant of behaviours that might be harmful to their health in groups particularly when hedonic eating goal is salient. Other than pleasure and sadness, guilt was also positioned as a critical emotional aspect that affects consumers' ethical decision-making process [19, 66]. Nonetheless, the gap between intention-behaviour is still considered wide and worthy of an investigation to determine the motivational pathway between words and deeds [67]. Given the evidential background from this discussion, the following hypothesis is generated:

H1. Emotion significantly moderates the influence of ethical consumption intention on ethical consumption behaviour among consumers.

3.2 Religiosity, Moral Judgement and Ethical Consumption Intention

According to the reinforcement theory, certain behaviour can be repeated or inhibited by reward or punishment. The roles of faith and conduct of religion in making purchase decisions are not something that can be underestimated. Studies have shown that Islamic religion is a key driver in understanding behaviours portrayed by Muslim consumers [68, 69]. In a meta-analysis study, religiosity was concluded to be negatively associated with intelligence, suggesting that people with high IQ tend to be less religious and vice versa [70]. Despite the study did not reveal any causal relationship, [71] attributed such results to the conflicting nature between intelligence and religion; the former is so much dependent on hard empirical evidence in assigning meanings to life as compared to the latter. Given the differing levels of religiosity between developed and developing countries [72], utmost caution is needed in generalizing studies pertaining to religiosity within non-western contexts especially Muslim-dominated nations.

Consumers' ethical choices are shown to be driven by moral precepts that guide personal values [46, 13]. As religion makes people to view morality as a set of objective truths [73], religious consumers are more likely to become ethically responsible in the purchasing process. Drawing on this premise, both religiosity and morality are expected to have positive effects on ethical consumption. There are ample studies that showed positive causal-effect linkages between religiosity and morality [73]. On the other hand, those who are guided by moral relativism (belief that right or wrong is just a matter of opinion and law is adhered in order to avoid circumstances) are less likely to involve in unethical consumption as compared to those who highly subscribed to moral idealism (belief that moral is guided by absolute truth [74].

Religiosity, regardless of whether it is Christian or Islam, is proven to lead to psychological wellbeing. In terms of ethical consumption, some researchers including [19] have argued that religiosity and ethical judgement are unrelated due to the full mediation effects of guilt. However, most researchers have noted that religiosity and ethical outcomes are indeed closely linked [75]. Although religiosity is a viable consumer behavioural construct, the need for a clear integrated framework arises based on the following justifications: (i) its role as a variable in models of consumer behaviour is not well established, (ii) studies on religiosity and consumer ethics among Asians had only received minimal attention in the literature [39] and (iii) there is a major gap in the literature streams pertaining to religiosity-ethical (judgement, intention and/or behaviour) outcomes [76]. In light of these statements, it is proposed that:

H2. Moral judgement significantly mediates the relationship between religiosity and ethical consumption intention among consumers.

3.3 Subjective Norms, Self-Efficacy and Ethical Consumption Intention

It is undeniable that a person's social environment can create pressure in either approving or condoning a certain behaviour that in turn will influence either ethical or unethical consumption intention. In terms of social pressure, [77] opined that Muslim consumers are more likely to socialize with their peers who possess similar views on Islamic rulings and teachings. Since Malaysians (including Muslims) are considered as a highly collectivist culture [78], people tend to conform upon the opinion of others for approval prior to making decisions. Social norms include the society's collective religious beliefs that eventually have impact upon consumption behaviour [79]. These social pressures can be in the form of purchasing products that are considered taboo according to religious doctrine. In this case, males felt higher peer pressure to smoke than females while extrinsically religious males faced higher peer pressure to buy soft Coca-Cola as compared to their intrinsically religious counterparts [77]. Several exhaustive studies were done on the roles of subjective norms on ethical consumption among consumers. Amongst these, subjective norm is identified as a covariate of attitude and internal ethics in predicting internal reflection which in turn affects behavioural intention [13]. Subjective norm is positively related to purchasing intention of halal products from restaurants among Muslims [80].

When pressured by social peers to conform to behavioural norms, self-efficacy or self-confidence is a personal reassuring factor that helps a person in forming the desired attitude pertaining to either pursuance or avoidance of a particular behaviour. The positive link between self-efficacy and behavioural intention is widely reported by research works carried out in different settings. In terms of intention to act ethically, there are apparently few empirical evidences that comfortably positioned self-efficacy as its predictive variable. Amongst of these studies include users' ethical conduct related to computer use, consumers' ethics of fear appeals in advertising, and consumer's ethical evaluation of nutrition label use [81]. Although self-efficacy is often the result of internal reinforcement factors, the possibility of external factors in shaping self-efficacy and the extent to which they reflect one or the other, is something that is worth of an empirical investigation [54]. Accordingly, it is hypothesized that:

H3. Self-efficacy significantly mediates the relationship between subjective norms and ethical consumption intention among consumers.

The framework of the Muslim Consumer Ethics model is depicted in Figure 1 below:

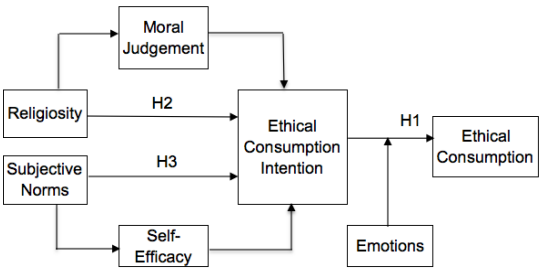

Figure 1. Conceptual framework of ethical consumption behaviour and its antecedents.

Conclusion

Consumer ethical behaviour is gradually attracting the interest of researchers and practitioners around the world due to its significant consequences to other greater concepts such as firm's economic gains, environmental conservation, human rights protection, and others. However, until now, a model that coherently establishes its underlying concepts and constructs is still lacking. The present effort is meant to propose a cohesive model of consumer ethical consumption behaviour based on the existing empirical works on the area. The models hypothesized that emotions moderates the relationship between ethical consumption intention and ethical consumption behaviour. Besides, moral judgement and self-efficacy mediate the relationship between the antecedents (religiosity and subjective norms) and ethical consumption intention. It is expected that the proposed model is able to intensify the research effort in the area of consumerism.

3.4 Theoretical Contributions

There is no doubt that research on Muslim consumer ethics remain as an elusive and under-researched area. Although there are numerous models dedicated towards consumer ethics, the literature still lacks a holistic framework that provides generalizability that is tailored to Muslim populations. The empirical evidence is expected to complement and enrich the vast qualitative findings made within the areas of religiosity and ethical behaviour, despite non-positivists' contention that religiosity is too complex to be studied using quantitative data.

3.5 Practical Contributions

Although they are minority in developed western countries, Islam is among the fastest growing religions in these regions. Western marketers should take note that many of the recognized emerging markets have strong Muslim population. Among these countries which are classified by FTSE [82] include Turkey and Malaysia (advanced emerging markets), United Arab Emirates, Pakistan and Indonesia (secondary emerging markets), and Bahrain, Bangladesh, Jordan, Morocco, Oman, Qatar and Tunisia (frontier markets). A better understanding of Muslim consumers' perception toward ethical issues is expected to assist marketers and corporations alike towards flexible customization in service delivery, branding strategy and advertisement targeting.

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