

## Halal Consumption Pattern Determinants: Sequential Mediating effects of Muslim Lifestyle, Trust and Risk Perception

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### Abstract

The objectives of Halal Industry Master Plan (2008 – 2020) are to serve Malaysia as the global reference centre for Halal integrity know-how and being the global leader in the innovation, production and trade of a number of halal-related sectors. This paper aimed at Halal Consumption Pattern Determinants in Malaysia. The direct determinants of the halal consumption pattern are Muslim lifestyle, risk perception and trust. The determinants of Muslim lifestyle are perceived behavioural control, government policy and religiosity. Additionally, Muslim lifestyle predicts risk perception and trust. The total of 244 data was collected from Muslim consumers in Muslim population Malaysia which stratified from the five Malaysian regions: Central, North, South, Eastern peninsular and East Malaysia presented by Johor, Wilayah Persekutuan, Kedah, Kelantan and Sabah. The data was analyzed through SPSS and Partial Least Square (SEM-PLS). The finding indicated that all the direct relationships were significant except for the government policy towards Muslim Lifestyle and Risk Perception towards Halal Consumption pattern. The sequential mediating effect of religiosity shows significant result while others were not significant. The model had explained 42.2% of Halal Consumption Pattern ( $r^2=0.422$ ). The implication of the finding was discussed therein.

**Keywords:** Halal consumption pattern; Lifestyle; Religiosity; Trust; Government policy; Risk perception; Perceived behavioural control.



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### 1. Introduction

Global Muslim population is at 1.84 billion Muslims in the world today, making up about 27 percent of total population size worldwide by 2030 and halal becoming a value proposition that exists within key elements of the supply chain of the intersecting industry sectors. The objectives of Halal Industry Master Plan (2008 – 2020) are to serve Malaysia as the global reference centre for Halal integrity know-how and being the global leader in the innovation, production and trade of a number of halal-related sectors. Halal refers to permitted food which contains no pork derivatives, alcohol, blood, dead meat and meat of animals and unlawfully slaughtering not in accordance to Islamic Laws. Muslims must consume halal food to feed themselves and their family.

The process of halal food consumption entails tradition, social commitment and health. In Malaysia, culturally and politically the halal logo must be issued by the Department of Islamic Development (JAKIM), where each halal food procedures must abide to stringent halal regulations on ingredients, processing methods at their premises, packaging, and cleanliness of production equipment at the premises. All food must be halal and finished food produce must be sent to the halal laboratory to be tested annually. However, several cases of non-halal performance and logo faking is still occurring. Such cases create anxiety among the Muslim consumers in terms of trust towards the halal products in the market.

This prompts the appropriateness of conducting this research. The main research question henceforth is how the specified factors explains halal consumption pattern, how Muslim lifestyle, risk perception and trust sequentially mediates the linkages specified. The main objective of this research is to examine the direct predictors of Muslim lifestyle. Finally, this study intends to investigate the sequential mediating role of Muslim lifestyle, trust and risk perception on the said linkages.

**Table-1.** Muslim consumer price index and population 2014 -2017

	2014	2015	2016	2017
<b>Total Population (M)</b>	29.9	30.33	31.7	32.0
<b>Muslim Population (M)</b>	15.6	18.5	19.5	19.6
<b>Consumer Price Index (%)</b>	2.7	1.1	1.1	3.5
<b>Muslim CPI (%)</b>	2.7	0.3	0.85	2.15

Source :Consumer Price Index (CPI) 2018 , Department of Statistic Malaysia (DOSM)

Table 1 is the Muslim Consumer Price Index and population from 2014 to 2017 that retrieved from <https://www.dosm.gov.my/>. From the table above, the Muslim CPI had decreased from 2.7% in 2014 to 2.15% in 2017. However in 2015 and 2016 the Muslim CPI stated a very low percentage. This might accordance to the implementation of Government Service Tax (GST) in 2014.

## 2. Literature Review

### 2.1. Halal Consumption Pattern

Halal consumption pattern is an Islamic unique way of using, eating or drinking halal food/drinks or the amount that is used for the amount that is bought and used. This is in line with Allah's command: "Oh mankind! Eat from the earth that which is halal (lawful) and toyyib (good)" (Quran 2:168). The term halal comes from Arabic word meaning "allowed" or permitted by Islamic law" (Al-Qaradāwī and Fiqh, 1999). Food are considered haram or unlawful for Muslims when it contains pork (bacon, collagen, gelatine, lard) or unislamic slaughtering of animals. Some examples of unlawful food products are certain sausage brands; food dipped in alcohol or pork DNA but claimed halal or porkfree); coffee/vanilla/chocolate drinks-containing E471 emulsifier, mono di-glycefides which are from pork origin; hotel restaurants and health vitamins Food are considered haram or unlawful for Muslims when it contains pork (bacon, collagen, gelatine, lard) or unislamic slaughtering of animals. Some examples of unlawful food products are certain sausage brands; food dipped in alcohol or pork DNA but claimed halal or porkfree); coffee/vanilla/chocolate drinks-containing E471 emulsifier, mono di-glycefides which are from pork origin; hotel restaurants and health vitamins (Meat Trade News Daily, 2010).

### 2.2. Perceived behaviour control and Muslim lifestyle

Basically, behaviour can be defined as an action, attitude or manner that an individual engages in or possesses. The concept of self-efficacy is used as perceived behavioural control which means the perception of the ease or difficulty of the particular behaviour. It is linked to control beliefs, which refers to beliefs about the presence of factors that may facilitate or impede performance of the behaviour (Ajzen, 2002). Wong and S. (2017) analyzed the influence of attitude, subjective norm, perceived behavioural control, safety, meat characteristic, health concern and price on the intention to purchase organic meat. The perceived behavioural control (PBC) and personal norm could explain 66.4 percent of the variance in the intention to purchase (Wong and S., 2017). Attitude, subjective norms, and perceived behavioural control strongly influence the ethical intentions Kashif et al. (2018).

**H1:** *There is a significant influence between Perceived Behaviour Control and Muslim Lifestyle*

### 2.3. Religiosity and Muslim lifestyle

Religiosity (RGS) are consists of the belief, ritual, devotion, knowledge and consequence. Religion has become more prominent in shaping attitudes and behaviour, but little empirical information is available on the impact of religious behaviour in shaping individual Muslims' health-related lifestyle behaviours in developing countries (Sulaiman et al., 2018). Health-related actions are strongly influenced, both directly and indirectly, by the health-related lifestyle choices consumers engaging in on a daily basis in accordance with Islamic teachings (Hassan, 2015).

Ahmad et al. (2015) investigated the relationship between knowledge and religiosity on attitude towards Halal food and cosmetic products. Based on the sample of Malaysian Muslim consumers, results show that religiosity is more influential towards behaviour compared to knowledge pertaining to halal matters and there is a significant difference on respondent's behaviour between halal food products and halal cosmetic products (Ahmad et al., 2015).

**H2 :** *There is a significant influence between Religiosity and Muslim Lifestyle*

### 2.4. Government policy and Muslim Lifestyle

The government policy (GP) includes a plan or course of action as government, political party or business, intended to influence and determine decisions, actions and other matters (Chong, 2013). Halal is now in the domain of modern business and exchange and is emerging as a new paradigm for assuring quality and affecting the way of living by changing people's attitude, tastes and values (Lada et al., 2009). There are various issues and challenges faced by these countries.

Malaysia, being a multiracial and multi-religious country with Islamic modernization and revivalism has provided an interesting research context for Islamic tourism development. The issues and challenges such as the sensitivities and sensibilities of the other religion towards the implementation of Islamic tourism in the country may exist. These issues are also supported based on the previous studies where problems such as complications of the relationship and disagreement between religious practices occurred when tourism and Islamic religion came in contact.

**H3:** *There is a significant influence between Government Policy and Muslim Lifestyle*

## 2.5. Muslim Lifestyle and Risk Perception

Islam is not only a religion but also a way of life, thus Muslim lifestyle (MCL) is a way a life. Conventionally, consumer lifestyle represents the way which a person lives, spends time and money. It is based on the social and psychological factors that have been internalized by that person as well as his or her demographic background. In marketing, consumer lifestyle is used for lifestyle segmentation. Muslim lifestyle is the way a Muslim person lives, spend time and money according to the five pillars of Islam such as faith, prayers, charity, fasting and pilgrimage to Mecca. Risk perception has been an important research topic since the 1970s and the reason probably that risk is being a crucial factor in policy attitudes (Sjöber, 1979).

**H4 :** *There is a significant relationship between Muslim Lifestyle and Risk Perception*

## 2.6. Muslim Lifestyle and Trust

Muslim is someone who follow or practices Islam. Muslim consider Al-Quran (Qoran) as their holy book, to be the verbatim word of God as revealed to the Islamic prophet and messenger Muhammad (S.A.W) while trust (TST) is considered essential in exchange relations because it is a key element of social capital and is related to firm performance, satisfaction, competitive advantage, and other economic outcomes such as transaction cost and search cost reductions (Ryu *et al.*, 2008). Trust and risk perception (RP) have strong impacts on their purchasing decisions (Ryu *et al.*, 2008).

**H5:** *There is a significant influence between Muslim Lifestyle and Trust*

## 2.7. Muslim Lifestyle and Halal Consumption Pattern

Nikolić *et al.* (2014) found that lifestyle and personal values activated the consumption pattern. The consumers' belief that food is a basis of their health, while food and cooking make an important part of family life. In marketing, consumer lifestyle is used for lifestyle segmentation Kucukemiroglu (1999). Muslim lifestyle is the way a Muslim person lives, spend time and money according to the five pillars of Islam i.e. faith, prayers, charity, fasting, and pilgrimage to Mecca.

**H6 :** *There is a significant relationship between Muslim Lifestyle and Halal Consumption Pattern*

## 2.8. Risk Perception and Halal Consumption Pattern

Risk perception is a critical construct of consumer behaviour and has the power to generate anxiety, stress and uncertainty about the possible impacts of consumers' decisions Taylor and James (1974). Interest directly influences consumption however increased risk perception from consumption negatively influences consumers' subjective as well as consumers' total consumption Pieniak *et al.* (2008).

**H7:** *There is a significant influence between Risk Perception and Halal Consumption Pattern*

## 2.9. Trust and Halal Consumption Pattern

Since research on trust has been conducted from a variety of disciplinary perspectives, many definitions of trust have evolved (Kim *et al.*, 2013).Ling *et al.* (2010)revealed that impulse purchase intention, quality orientation, brand orientation, online trust and prior online purchase experience were positively related to the customer online purchase intention. Restaurant marketers should develop different strategies for the senior and non-senior market segments, and they need to focus on target segments rather than attempting to appeal to the market as a whole Ryu *et al.* (2008).

**H8 :** *There is a significant relationship between Trust and Halal Consumption Pattern*

## 2.10. Perceived Behavioural Control with Sequential Mediating Effects of Muslim Lifestyle and Risk Perception Towards Halal Consumption Pattern

There is a direct relationships between each of the religious motivation dimensions and perceived psychological and social risk (Baazeem, 2015).The impact of intrinsic religiosity on the perceived psychological risk is strongest for unpopular products that are warned against by religious scholars.

**H9:** *There is a sequential mediating effect of Muslim Lifestyle and Risk Perception between Perceived Behavioural Control and Halal Consumption Pattern*

## 2.11. Religiosity with Sequential Mediating Effects of Muslim Lifestyle and Risk Perception Towards Halal Consumption Pattern

Food and eating serves a vital role in virtually all religious traditions and practices, through both formal and informal means, including feasting, fasting, sharing, taboos, offerings, sacrifices, consumption of symbolic foods, and dietic regimens (Anderson and Katy, 2005). Religious factor plays one of the most influential roles in shaping food choice in certain countries of the world (Shaharudin *et al.*, 2010). In other hand, food also has a significant societal, historical and religious role (Sulaiman *et al.*, 2018) (Hasnah, 2011). Muslim, to a certain extent, consider that they are what they eat and that their flesh and blood derived from the food they consume, consequently, careful consideration is given to the food chosen for consumption.

**H10:** *There is a sequential mediating effect of Muslim Lifestyle and Risk Perception between Religiosity and Halal Consumption Pattern*

## **2.12. Government Policy with Sequential Mediating Effects of Muslim Lifestyle and Risk Perception Towards Halal Consumption Pattern**

Lifestyle is a powerful concept in the explanation of public perception of risk and reactions to risk, as well as in consumer behaviour (Sjöberg and Elisabeth, 2005). Halal food market exists wherever there are Muslim consumers whose tastes and preferences are governed by halal rules on food specification.

**H11:** *There is a sequential mediating effect of Muslim Lifestyle and Risk Perception between Government Policy and Halal Consumption Pattern*

## **2.13. Perceived Behavioural Control with Sequential Mediating Effects of Muslim Lifestyle and Trust Towards Halal Consumption Pattern**

Particularly, perceived behavioural control assesses the perception of how well one can control factors that may facilitate or constraint the actions needed to deal with a specific situation. People's intention and behaviour is positively influenced by their self-confidence in their ability to perform the behaviour while trust is central to exchange and is believed to influence interpersonal behaviour more than any other single variable (Golembiewski and Mark, 1975). When consumers lose their trust, violation of justice principles can trigger perceptions of unaccountability.

**H12:** *There is a sequential mediating effect of Muslim Lifestyle and Risk Perception between Government Policy and Halal Consumption Pattern*

## **2.14. Religiosity with Sequential Mediating Effects of Muslim Lifestyle and Trust Towards Halal Consumption Pattern**

Despite the profuse criticism directed towards it, religion has survived as a vital institution in modern societies and remains an inescapable part of life. Religiosity have impact on the ecologically conscious consumption behaviour (Islam and Uma, 2016). The limited number of studies available on religion and consumer behaviour have, however, testified that religious affiliation and religiosity can play a significant role in consumer decision-making processes (Izberk-Bilgin, 2012; Yousaf and Muhammad, 2013).

Islam has delineated general guidelines when selecting food for consumption. Muslims are supposed consume Halal (lawful) food Kassam and Sarah (2013) and this could lead to a different decision-making process, including a specific set of predictors in consuming food products (Bonne et al., 2007).

**H13 :** *There is a sequential mediating effect of Muslim Lifestyle and Trust between Religiosity and Halal Consumption Pattern*

## **2.15. Government Policy with Sequential Mediating Effects of Muslim Lifestyle and Trust Towards Halal Consumption Pattern**

Halal consumption is turning into a worldwide phenomenon with the improved disposable income of Muslims (Adams, 2011), the recognition of Halal products by non-Muslims who are health conscious and care about the environment Aziz and Nyen (2012), Bonne et al. (2007) and the increase in acknowledgement that products labelled as Halal could be safer, healthier, cleaner and tastier (Burgmann, 2007).

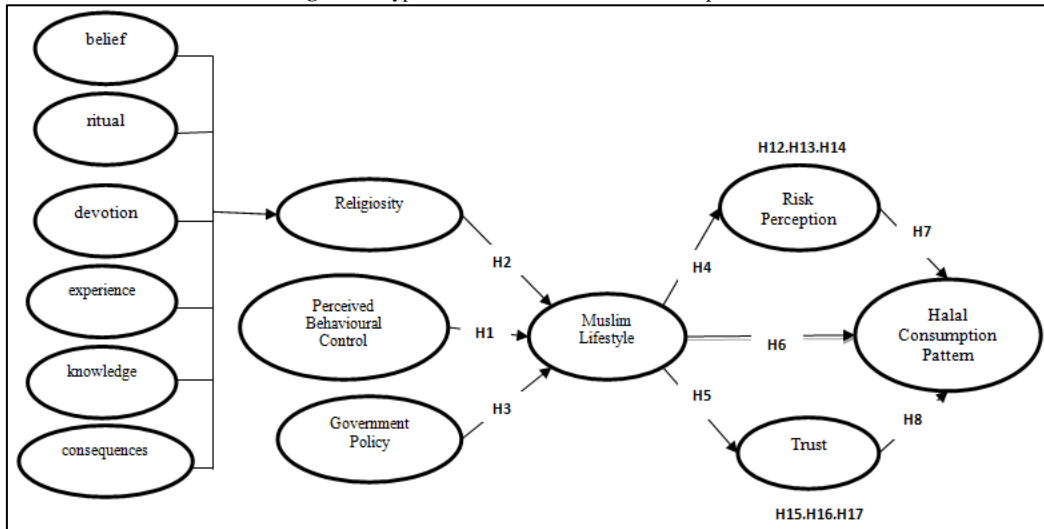
The awakened customer (mostly Muslims) want Halal products appropriately certified as Halal, which are as per the Halal process, (Bonne et al., 2007). Jaafar et al. (2011) also supports this view. Further, they say that customers also want to know the Halal transportation process, Halal handling and Halal storage. Halal food has gained importance with the changing global economic and socio-political religious environment.

**H14 :** *There is a sequential mediating effect of Muslim Lifestyle and Trust between Government Policy and Halal Consumption Pattern*

## **2.16. Underpinning Theory**

The research model in this study is based on the buying behaviour model. This model suggests that the consumer decision behaviour to purchase or consume alleged to be initially influenced by the consumer's personal characteristics such as nationality, ethnicity, religion, age, gender, life cycle, occupation, economic standing, lifestyle, personality and self. Next, the consumption pattern is also influenced by consumers; psychological characteristics such as attitudes, beliefs, perception, motivation and learning. In this study, buyers purchasing behaviour are equated to consumption behaviour based on the operational definition of the concepts in various previous studies.

Figure-1. Hypothesized Model of Halal Consumption Pattern



The hypothesized model is as illustrated in Fig.1 showing the six dimensions of religiosity: belief, ritual, devotion, experience, knowledge and consequences. This study establishes eight direct relationships (H1, H2,H3,H4,H5,H6,H7,H8) and six sequential mediating relationships (H12, H13,H14,15,H16,H17). Muslim lifestyle, risk perception and trust are the mediators in this study connecting the religiosity, perceived behavioural control and government policy towards Halal consumption pattern.

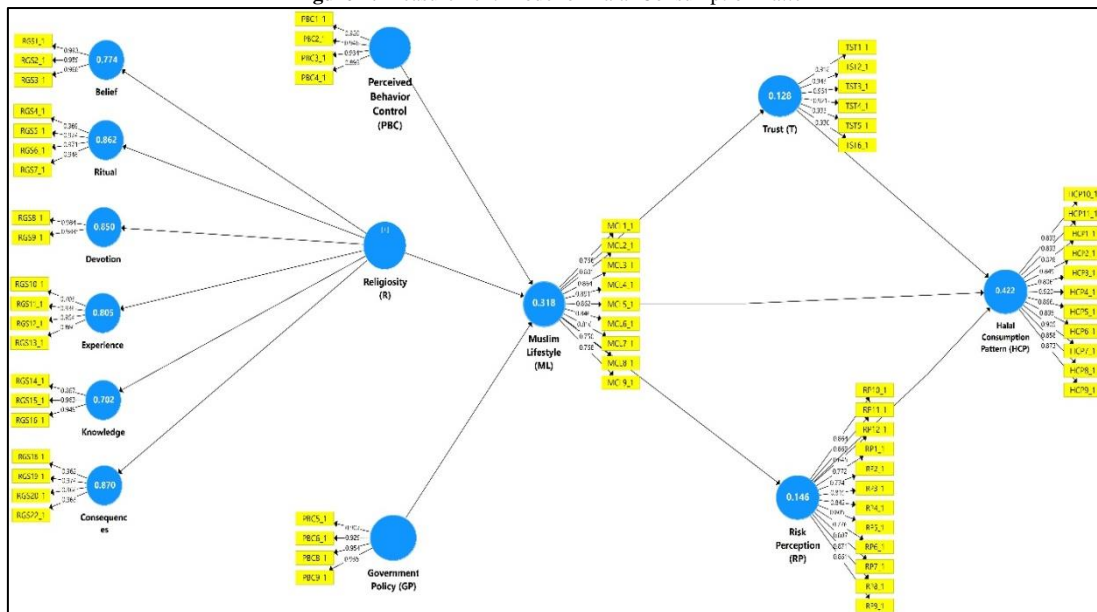
### 3. Methodology

This study adopts the quantitative research design to examine the interaction between seven variables: three independent variables (religiosity, perceived behaviour control and government policy), three mediating variables (Muslim lifestyle, perceived risk and trust) and one dependent variable (halal consumption pattern). All variables are measured by 63 statements obtained from previous studies, using 7 point Likert scale. The total of 400 data was distributed to the Muslim consumers in Muslim population Malaysia which stratified from the five Malaysian regions: Central, North, South, Eastern peninsular and East Malaysia presented by Johor, Wilayah Persekutuan, Kedah, Kelantan and Sabah. However, only 244 (61%) data were collected completely and analyzed through the Smart PLS 3.0.

### 4. Findings

Respondent’s demographic profile describes the background of 244 profile of halal consumers in Malaysia. The descriptive statistics results postulate that 40.2% of consumers are male while the other 59.8% are female. For marital status, 48.6% single and 51.4% were married. The ethnicity of respondents consists of 87.7% Malay, 2.9% Chinese and 9.5% others, who are Muslims. As Malaysia is a well-known as multi-racial country, others include Indians and numerous indigenous people. In addition, the religion of the respondents is 100% Muslim. The education of respondent illustrates that high school leavers are 39.8%, diploma holders are 23.2%, degree holders are 24.2%, master holders are 2.1% , PhD holders are 1.7% and others at 8.7%.

Figure-2. Measurement Model of Halal Consumption Pattern



The measurement model of the Halal consumption pattern as shown as in Fig. 2 and the result of the descriptive statistics and reliability of constructs is as shown as in Table 2. The model was analyzed through a second order (reflective-reflective) (Martin *et al.*, 2009) measurement as the variable of religiosity consists of six dimensions (belief, ritual, devotion, experience, knowledge and consequences as shown in Figure 2. The model measured through the algorithm process, indicates that each variable maintains an acceptable level of cronbach alpha reliability and composite reliability of above 0.7 (Table 2). Hence, the measurement scale utilized has achieve the level of scale consistency.

**Table-2.** Descriptive Statistic and Reliability of Constructs (n=244)

1 <sup>st</sup> Order	2 <sup>nd</sup> Order	Items	Loading	AVE	CR	Deleted Item
Belief		RGS1	0.993	0.966	0.989	
		RGS2	0.989			
		RGS3	0.968			
Ritual		RGS4	0.967	0.932	0.982	
		RGS5	0.974			
		RGS6	0.971			
		RGS7	0.948			
Devotion		RGS8	0.984	0.967	0.957	
		RGS9	0.983			
Experience		RGS10	0.703	0.755	0.764	
		RGS11	0.936			
		RGS12	0.954			
		RGS13	0.860			
Knowledge		RGS14	0.867	0.860	0.910	RGS17
		RGS15	0.963			
		RGS16	0.949			
		RGS18	0.962			
Consequences		RGS19	0.974	0.935	0.881	RGS21
		RGS20	0.968			
		RGS22	0.952			
	<b>Religiosity (R)</b>	Belief Ritual Devotion Experience Knowledge Consequences	0.880 0.928 0.922 0.897 0.837 0.933	0.684	0.962	
	<b>Perceived Behavior Control (PBC)</b>	PBC1 PBC2 PBC3 PBC4	0.920 0.946 0.934 0.893	0.853	0.939	
	<b>Government Policy (GP)</b>	PBC5 PBC6 PBC8 PBC9	0.907 0.929 0.954 0.935	0.867	0.929	PBC7 PBC 10
	<b>Muslim Consumer Lifestyle (ML)</b>	MCL1 MCL2 MCL3 MCL4 MCL5 MCL6 MCL7 MCL8 MCL9	0.766 0.801 0.864 0.891 0.862 0.846 0.816 0.750 0.768	0.672	0.948	
	<b>Risk Perception (RP)</b>	RP1 RP2 RP3 RP4 RP5 RP6 RP7 RP8 RP9 RP10	0.772 0.774 0.819 0.842 0.805 0.776 0.807 0.872 0.861 0.864	0.658	0.958	

		RP11	0.869			
		RP12	0.645			
	<b>Trust (T)</b>	TST1	0.918	0.870	0.976	
		TST2	0.943			
		TST3	0.951			
		TST4	0.921			
		TST4	0.933			
		TST5	0.930			
		TST6	0.930			
	<b>Halal Consumption Pattern (HCP)</b>	HCP1	0.828	0.761	0.972	
		HCP2	0.849			
		HCP3	0.806			
		HCP4	0.920			
		HCP5	0.866			
		HCP6	0.895			
		HCP7	0.905			
		HCP8	0.858			
		HCP9	0.873			
		HCP10	0.893			
		HCP11	0.893			

Table 2 displayed the descriptive statistic and reliability of the constructs with the total respondents of 244. All the constructs namely religiosity, perceived behaviour control, government policy, Muslim consumer lifestyle, risk perception, trust and halal consumption pattern. The factor loadings for the construct achieved satisfactory value which for religiosity ranged from 0.837 to 0.933, perceived behavioural control 0.893 to 0.946, Government policy 0.907 to 0.954, Muslim Consumer Lifestyle from 0.750 to 0.891, Trust 0.918 to 0.951 and Halal Consumption Pattern is ranged from 0.806 to 0.920 . However there were few items below the value of 0.6 that have been deleted (RGS17, RGS21, PBC7, PBC10).

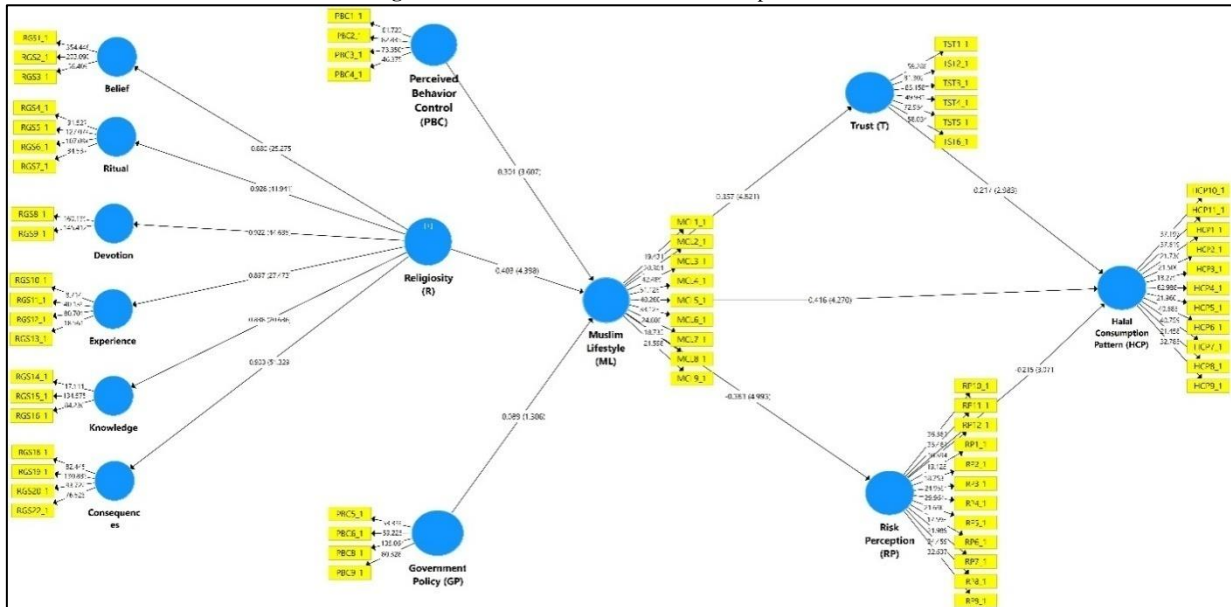
**Table-3.**Discriminant Validity of Latent Variables-Correlation Vs Ave

	GP	HCP	Muslim Lifestyle	PBC	Religiosity	Risk Perception	Trust
<b>GP</b>	<b>0.813</b>						
<b>HCP</b>	0.524	<b>0.779</b>					
<b>Muslim Lifestyle</b>	0.388	0.592	<b>0.744</b>				
<b>PBC</b>	0.676	0.375	0.447	<b>0.915</b>			
<b>Religiosity</b>	0.460	0.630	0.579	0.395	<b>0.767</b>		
<b>Risk Perception</b>	0.420	0.374	0.330	0.319	0.513	<b>0.741</b>	
<b>Trust</b>	0.419	0.404	0.384	0.398	0.333	0.182	<b>0.861</b>

\*\*Bold diagonal elements are the square root of AVE (Average Variance Extracted) which should exceed the off-diagonal inter-construct correlations for adequate discriminant validity

The result of Average Variance extracted (AVE) also indicates the absence of multi-collinearity (Table 3) and achieved the value of above than 0.5. The discriminant validity of the latent variables in this study as shown in Table 3 illustrates all the bold diagonal elements that exceed the off-diagonal inter-construct correlations. Government Policy (GP) at 0.813, Halal Consumption Pattern (HCP) at 0.779, Muslim Lifestyle (MCL) at 0.744, Perceived Behaviour (PB) at 0.915, Risk Perception at 0.741, Religiosity (RGS) at 0.767 and Trust (TST) at 0.861

Figure-3. Structural Model of Halal Consumption Pattern



The structural model of HCP is as shown in Figure 3 through the bootstrapping of 1000 samples repeated. The results of the analysis as tabulated in the following tables (Table 4 and Table 5). The study establishes seven direct relationships of religiosity, perceived behavioural control, Muslim lifestyle, risk perception, trust and Halal consumption pattern while Muslim lifestyle are also predicted by three factors which are perceived behaviour control, religiosity and government policy.

Table-4. Direct Hypotheses Result of Structural Model

Hypothesis	Direct Hypothesis	Beta coefficient	t-value	Significant level	Decision
H1	Perceived Behavior Control → Muslim Lifestyle	0.266	3.905	Significant	Supported
H2	Religiosity → Muslim Lifestyle	0.392	4.297	Significant	Supported
H3	Government Policy → Muslim Lifestyle	-0.051	0.636	Not significant	Not Supported
H4	Muslim Lifestyle → Risk Perception	-0.382	5.017	Significant	Supported
H5	Muslim Lifestyle → Trust	-0.305	4.997	Significant	Supported
H6	Muslim Lifestyle → Halal Consumption Pattern	0.324	2.692	Significant	Supported
H7	Risk Perception → Halal Consumption Pattern	-0.027	0.381	Not Significant	Supported
H8	Trust → Halal Consumption Pattern	0.193	3.007	Significant	Supported

\*Correlation is significant at the 0.05 level (1-tailed) N=244 Significance level att-values > 1.645 (p<0.05)

The result of direct relationships as tabulated in Table 4 which eight hypothesis were developed and six of the hypothesis (H1,H2,H4,H5,H6,H8) resulted a significant relationship while two hypothesis (H3,H7) were not significant.

Table-5. Sequential and Mediating Result of Structural Model

HYPOTHESIS	SEQUENTIAL MEDIATING	BETA COEF.	T-VALUE	SIGNIFICANT LEVEL	DECISION
H12	PERCEIVED BEHAVIOR CONTROL → MUSLIM LIFESTYLE → RISK PERCEPTION → HALAL CONSUMPTION PATTERN	0.025	1.596	NOT SIGNIFICANT	NOT SUPPORTED
H13	RELIGIOSITY → MUSLIM LIFESTYLE → RISK PERCEPTION → HALAL CONSUMPTION PATTERN	0.033	1.921	SIGNIFICANT	SUPPORTED
H14	GOVERNMENT POLICY → MUSLIM LIFESTYLE → RISK PERCEPTION → HALAL CONSUMPTION PATTERN	-0.007	1.057	NOT SIGNIFICANT	NOT SUPPORTED
H15	PERCEIVED BEHAVIOR CONTROL → MUSLIM LIFESTYLE → TRUST → HALAL CONSUMPTION PATTERN	0.023	1.630	NOT SIGNIFICANT	NOT SUPPORTED
H16	RELIGIOSITY → MUSLIM LIFESTYLE →	0.03	1.718	SIGNIFICANT	SUPPORTED



	TRUST → HALAL CONSUMPTION PATTERN					
H17	GOVERNMENT POLICY → MUSLIM LIFESTYLE → TRUST → HALAL CONSUMPTION PATTERN	-0.007	0.953	NOT SIGNIFICANT	NOT SUPPORTED	

\*Correlation is significant at the 0.05 level (1-tailed) N=244 Significance level att-values > 1.645 (p<0.05)

Furthermore the sequential mediating effect show a significant result of only two hypothesis (H13,H16) while the other four hypothesis (H12,H14, H15,H17) was not significant. The result is as shown in Table 5.

**Table-6. R<sup>2</sup> OF DEPENDENT PATHS**

	R Square	R Square Adjusted
HCP	0.422	0.414
MCL	0.318	0.310
Risk Perception	0.146	0.143
Trust	0.128	0.124

Table 6 reported the results of R<sup>2</sup> of the dependent paths in this study. The model explained 42.2 percent of Halal consumption pattern (HCP) while Muslim Lifestyle (MCL) at 31.8 percent, risk perception at 14.6 percent and trust at 12.8 percent.

## 5. Discussion and Recommendation

The study established two significant direct relationships of Muslim lifestyle, which are perceived behaviour control and religiosity while government policy is not contributing to the Muslim lifestyle. This result shows that the policies provided by the government does not guarantee the impact on Muslim lifestyle as the consumers could determine their own way of life and not depending on what the government had aligned. Other than that, risk perception was not predict the Halal consumption pattern. This could imply that the consumers do not think on the risk of consuming halal products as it is apparent that consume halal products is one of the duty as a Muslim.

The most important, the findings revealed that the religiosity is playing the role in determining the Muslim lifestyle while in the other hand, Muslim lifestyle, trust and risk perception are also sequentially mediates the relationship between the religiosity and Halal consumption pattern. Muslim consumers are advised to uphold and increase their knowledge in Islamic religion and non-halal derivatives as well to practice Muslim lifestyle. By doing that, their faith could not be waived by the presence of non halal products.

## 6. Conclusions

The mission of this study is to examine the direct determinants of the specific factors; religiosity, perceived behavioural control and government policy on Muslim Lifestyle and Halal Consumption Pattern and to investigate the sequential mediating effects of Muslim Lifestyle, Trust and Risk Perception. Few objectives in the study was answered when this study found six significant direct relationships and 2 significant indirect relationships.

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