

Considering Impulse Buying Behavior on the basis of Islamic Religiosity and Food Retailer Preferences: An Empirical Study in Türkiye*

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ARTICLE INFO	ABSTRACT
<p>Keywords: Islamic Religion Impulse Buying Food Retailer Preferences Retailer Equity</p> <p>Received 12 December 2023 Revised 4 August 2024 Accepted 15 August 2024</p> <p>Article Classification: Research Article</p>	<p>Purpose – This paper aims to investigate consumers' impulse buying behavior on the basis of retailer equity, Islamic religiosity and food retailer preferences.</p> <p>Design/methodology/approach – Consumers aged 18 and over who live in Türkiye, who are assumed to have knowledge about their religious beliefs and will answer the questions asked in this context correctly, were reached by convenience sampling method. This study was conducted by using the online survey method with a sample size of 480 participants. The model in the research was tested with the regression analysing method by using scales arranged with explanatory analyses.</p> <p>Findings – The results of the study reveal that, the Islamic Religiosity Scale has a significant and negative effect on the Impulse Buying and the Retailer Equity Scale has a significant and positive effect on the Impulse Buying. It is seen that the Consumer Food Retailer Selection Scale does not have a significant effect on Impulse Buying.</p> <p>Discussion – Although the research findings, which show that consumers' religious beliefs do not have a significant effect on their grocery shopping, are not generalizable, they make the idea that the religious population, which constitutes two-thirds of Turkey's population, use their religious beliefs as a guide in their grocery choices debatable.</p>

1. INTRODUCTION

Impulse buying behavior, which is a very important subject in consumer behavior research (Rook, 1987; Beatty & Ferrel, 1998; Hu et al., 2019; Ahn & Kwon, 2020), is a buying behavior that occurs spontaneously and covers all unplanned buying actions. (Kollat & Willet, 1967; Beatty & Ferrel, 1998; Zhong et al., 2012). Impulse buying is a consumer buying behavior that is carefully examined by retail brands, which ensures the success of increasing sales in certain product categories in food shopping by up to 80% (Cheng et al., 2013; Chen et al., 2021). Consumers go beyond thinking about the functional benefit of the product they buy during their impulse shopping, and they begin to see shopping as an entertainment and even a lifestyle activity. At this point, it is important for brands to analyze in detail the points where consumers tend to buy impulsively (Bayley & Nancarrow, 1998).

Religion which is one of the foundations of social behavior and has important effects both individually and socially (directly or indirectly) (Mokhlis, 2006; Alam & Hisham, 2011; Agarwala et al., 2018), is an important factor that can shape consumption habits, especially among Muslim consumers. (Quantaniah et al., 2013). Religion, which has entered the marketing strategy of many brands locally and globally, is a subject that is increasingly taken into account by brands with its subculture identity (Clauzel et al., 2016). It is stated that the religious belief levels of consumers have both positive and negative effects on their impulse buying behavior (Musadik & Azmi, 2017). In this context, religious belief levels allow consumers to act more impulsively or in a more planned way, depending on cultural characteristics.

Today, many local and global brands with halal food characteristics can be located on the same shelf in retail food markets that sell food products that are considered halal in the Islamic religion (Flögel, 2011; Clauzel et al., 2016). In addition to Muslim consumers, the importance of halal food products in the market is increasing due to the fact that non-Muslim consumers find it healthy and safe (Rezai et al., 2012; Quantaniah et al., 2013;

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Rahman et al., 2020). In fact, it is observed in the literature that the studies examining the food market shopping of consumers on the axis of religion are in the focus of halal labeled food shopping.

The aim of our research is to examine the effects of Islamic religiosity, retailer equity and consumer food retailer choice on consumers' impulse buying decisions. Within the scope of the research, the phenomenon of Islamic religiosity was examined together with the consumer food retailer preferences and retailer equity concepts, which indicates the pioneering nature of the study. The research data were collected from Muslim consumers living in Türkiye, who are assumed to be knowledgeable about their religious beliefs and will consciously answer the questions asked in this sense. Türkiye is among the top five countries in the Global Islamic Economy Indicator ranking, which includes countries with a large Muslim population (State of the Global Islamic Economy Report, 2022). In this context, it is important to empirically examine consumer behavior in a different sector, such as food retailing, on the axis of religious belief, in countries such as Türkiye, which has a predominantly Muslim population.

2. LITERATURE REVIEW

2.1 *Impulse Buying*

Impulse buying behavior is a subject that has been studied by many researchers in order to illuminate certain points of consumer behavior and to develop the right marketing strategies (Kollat & Willet, 1967; Wertenbroch, 1998; Ebrahimi, 2013; Cheng et al., 2013; Chen et al., 2021). Immediate buying behavior occurs in an unplanned and sudden way, unlike the purchases that consumers make by making plans and lists before entering the store (Rook, 1987; Beatty & Ferrel, 1998). There is an impulsive behavior in impulse buying (Piron, 1991), which occurs unplanned and as a result of exposure to an external stimulus (Rook & Fisher, 1995; Bayley & Nancarrow, 1998).

Kollat and Willet (1967) focused on the concept of consumer for the first time in impulsive buying behavior and focused on the differences in consumer behavior in impulsive buying. In the following years, Rook and Gardner (1993) evaluated the impulse buying actions of consumers based on their mood and emotions. Bayley and Nancarrow (1998) discussed impulse buying behavior in two dimensions based on "benefits to the consumer" and "consumers' moods". Impulse buying behavior is an unplanned behavior in terms of meaning, it is felt as an irresistible strong impulse (Beatty & Ferrel, 1998). However, not all unplanned buying behaviors have to be impulsive (Zhong et al., 2012).

Stern (1962) classified the main factors affecting impulse buying behavior in nine items as "low price, marginal need for the product, intensive distribution, self-service, intensive advertising, attractive display, short product life, small size and light weight, and easy storage". Kalla and Arora (2011) evaluate the factors affecting impulse buying behavior under two main headings. These are "internal factors", which include consumers' moods and emotions, and "external stimuli", which include visual stimuli and sales-enhancing activities. On the other hand, Amos et al. (2014) analyzed 117 empirical studies directly or indirectly related to impulse buying between 1978 and 2012 and reclassified the factors affecting impulse buying in the light of the studies they examined. These factors are grouped under three headings as "tendential, situational and sociodemographic".

Research indicates that consumers' probability of resisting impulse buying is inversely proportional to their self-control (Zhong et al., 2012). It is also stated that the upbringing of consumers who do not make impulse buying is also effective on these behaviors. Individuals who are raised consciously on issues such as waste and extravagance turn into consumers who do not make impulse buying in the following years (Sharma et al., 2010). Peck and Childers (2006) state that impulse buying is associated with the need to touch the product that consumers feel during food market shopping, and they state that consumers who feel the need to touch when buying products in supermarkets have a higher tendency to buy impulsive. Ahn and Kwon (2020) investigated the relationship between individual characteristics, emotions and impulse buying, and found that emotions are a determining feature in activating impulse buying tendency. In addition to individual characteristics, consumers also make impulse buying under the influence of external stimuli; It is stated that situations such as store atmosphere, product positioning and even the interaction of sales consultants with consumers can lead to impulse buying (Ebrahimi, 2013). Religion which is one of the main variables affecting consumer buying behavior (Bukhari et al., 2020), also has an impact on consumers' impulse buying behavior. It is also

important to examine the effects of religion on impulse buying behavior in order to establish effective marketing activities and to reach a higher number of consumers in this context.

2.2 Religion and Islamic Religiosity

While religion has meanings such as "way, custom, judgment, faith, punishment, worship..." as a dictionary meaning, it expresses the concepts of domination and submission, which are semantically opposite to each other (Tumer, 1986). Religion, which is based on the consciousness of the sacred and unites its believers in a community (Marshall, 1999), has a great influence on the attitudes and habits of individuals with its feature of being an aspect of culture (Delener, 1994). In the literature, the concept of religiosity has been tried to be explained through multidimensional structures that include consciousness and awareness levels that change with beliefs and attitudes, emotions, behaviors and worship (Benson et al., 2003; Wong et al., 2006). Reich et al. defines religiosity as an individual's belief in a divine and supernatural power (Wong et al., 2006).

Religion, which is one of the foundations of social behavior and directly or indirectly affects the society in which it lives (Agarwala et al., 2018), is included in the marketing strategies of many local and global brands (Clauzel et al., 2016). Consumers can determine and change their consumption habits in line with their religious beliefs and create a lifestyle in the broadest sense (Bukhari et al., 2020). Religion which is a phenomenon that should be taken into account in order to analyze consumer behavior correctly (Mokhlis, 2006), has a guiding identity in terms of consumption habits (Bukhari et al., 2020). According to the research, Islamic religiosity levels of consumers determine their price and quality awareness and impulse shopping behaviors (Mokhlis, 2006). Consumer Islamic religiosity can reshape both consumer lifestyle and consumer preferences (Rakrachakarn et al., 2013). It is stated that consumers who lead their lives in line with religious teachings can make impulse buying to meet their basic needs (Musadik & Azmi, 2017), but because they act more disciplined and controlled in their daily lives, they act less impulsively when making a buying decision (Alam et al., 2011). Contrary to people with a high level of Islamic religiosity, consumers with a lower level of Islamic religiosity have a higher impulse buying tendency (Yousaf & Malik, 2013). In a study examining the relationship between impulse shopping behavior and price awareness of Muslim consumers living in Türkiye, it is stated that Muslim consumers with high levels of Islamic religiosity have a high impulse buying tendency, and the impulse buying tendency of the same consumers decreases as price awareness increases (Akarsu, 2014).

2.3 Food Retailing and Retailer Equity

Retailing is a fast and dynamic industry that includes all activities related to selling the product or service individually to the final consumer for non-business use (Kotler and Keller, 2018). With the increasing competitive environment in the retail sector, the brand images that the retailers positioned in the minds of the consumers have become very important in order for the retailers to hold on and be successful in the sector. Retailer equity, which can be defined as brand equity in the mind of the consumer (Arslan, 2017), is a multidimensional concept consisting of "retailer awareness", "retailer associations", "retailer's perceived quality" and "retailer loyalty" (Pappu and Quester, 2006). The reactions of consumers to the marketing activities of a retail store also contain information about the store. This information expresses the concept of retailer equity (Jinfeng & Zhilong, 2009).

Das (2014), who investigates the effects of retailer equity dimensions on buying intention, states that retailer awareness, retailer associations, perceived quality and loyalty have a positive effect on retailer buying intention. In another study specific to food retailing, it was revealed that product variety and price perception strongly affect retailer brand equity (Swoboda et al., 2016).

Impulse buying behavior seriously affects consumer buying rates in supermarkets (Chen et al., 2021). Today, in-store activities that can lead consumers to make impulse buying are given importance, and many companies compete in different retail chains both internally and externally (Abratt and Goodey, 1990). Food retail stores, where consumer impulse buying behaviors occur most frequently, can see a remarkable increase in sales thanks to impulse buyings by consumers. This indicates the importance of the relationship between retail market shopping and impulse buying behavior.

3. METHODOLOGY

3.1 Research model and Hypothesis Development

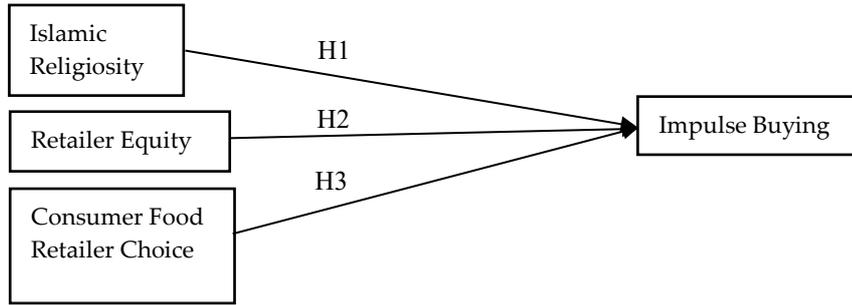


Figure 1. Research Model.

Research model includes the variables of Islamic religiosity, retailer equity, consumer food retailer choice and impulse buying. As can be understood from the model; It is thought that Islamic religiosity, retailer equity, consumer food retailer choice have an impact on impulse buying. The purpose of establishing the model prepared within this framework is; this is because there is no single model in the literature that covers all these variables.

The difference of the model used in the study is that it allows it to be more comprehensive by combining the existing models in the literature. Relationships between variables were first revealed by exploratory factor analysis and then by regression analysis. SPSS program was used to reveal this relationship. The frequency analysis provided by the SPSS program was also used to explain the demographic characteristics of the participants. The hypotheses developed and the model created based on these theoretical backgrounds are listed below.

The hypotheses developed based on these theoretical infrastructures and the model created are listed below:

H₁: Consumer Islamic religiosity affects impulse buying behavior.

H₂: Factors affecting food retailer selection affect impulse buying behavior.

H₃: Retailer equity affects impulse buying behavior.

Ethical approval permission for the study was received by the Istanbul University Social Sciences and Humanities Research Ethics Committee with the decision made at the meeting numbered 07 dated 01.08.2022.

3.2 Data Collection and sample

The population of the research consists of Muslim consumers aged 18 and over who live in Türkiye and shop for food. The participants who made up the sample were reached by the convenience sampling method (Taherdoost, 2016), one of the non-random sampling methods. The sample size was calculated as 384 with the help of the widely used sampling formula (Israel, 1992) with a 95% confidence interval and a 5% margin of error. The research was conducted with 480 participants using the online survey method between August and October 2022.

The survey form was created as a result of the literature analysis, and after the pilot study, adaptations were made to the variables that could form a judgment on the participants in accordance with the sample culture. The first part of the survey form includes opening questions such as whether the participants shop at discounted markets and/or supermarkets for food, which grocery brand they prefer, and how often they shop for groceries (Table I). The second part of the survey is "Factors Affecting Market Preference" (Yılmaz et al., 2007), the third part is "Retailer Equity" (Pappu and Quester, 2006), the fourth part is "Impulse Buying" (Rook and Fisher, 1995) and the fifth part consists of questions aiming to measure "Islamic Religiosity" (Shabbir, 2007; Rehman and Shabbir, 2010). The last part includes questions about demographic data (Table 1).

Table 1. Demographic Data

Demographic	Category	Frequency	(%)	Demographic	Category	Frequency	(%)
Grocery Store Type	Discount Market	306	64	Age	18-24 years old	72	15
	Supermarket	174	36		25-31 years old	90	18,8
Discount Market Brand	BİM	166	34,58	Education	32-38 years old	148	30,8
	A101	89	18,54		39-47 years old	83	17,3
	ŞOK	35	7,29		48-54 years old	46	9,6
	Others	34	7,08		55 years old or older	41	8,5
	Unanswered	156	32,5		Primary school graduate	24	5
Supermarket Brand	Migros	210	43,75	Gender	High school graduate	81	16,9
	Carrefoursa	44	9,17		Associate degree	33	6,9
	Özhan	11	2,29		Bachelor's degree	244	50,8
	Others	57	11,88		Post-graduate degree (Master)	86	17,9
	Unanswered	158	32,92		PhD or plus	12	2,5
Shopping frequency	Every day	3	0,6	Female	310	64,6	
	Every other day	3	0,6	Male	170	35,4	
	At least one day and/or more per week	394	82,1				
	Biweekly	64	13,3				
	Once in a month	13	2,7				
	As needed	3	0,6				

As seen in Table 1, 63.8% of 480 participants chose their most frequently preferred grocery store.

36.3% stated that they preferred discount markets and 36.3% preferred supermarkets. 82.1% of the participants shop at least once a week and/or more. 64.6% are women and 35.4% are men. Considering the education levels of the participants, it is noteworthy that 50.8% were university graduates. In terms of average age, it is seen that participants between the ages of 32-38 stand out with a rate of 30.8% compared to other age ranges.

4. FINDINGS

4.1 Construct reliability and validity

The reliability of the scales used in the research was examined by reliability analysis through the SPSS program. Cronbach's alpha coefficients were used to measure reliability.

While the generally accepted Cronbach's alpha value between 0.60 and 0.70 is considered reliable, 0.80 and above indicates a very good level (Ursachi et al., 2015). It is seen that the reliability levels of the scales are high in Table 2.

Table 2. Reliability Values of Scales

Scales	Cronbach's Alpha
Consumer Food Retailer Selection Scale	0,937
Retailer Equity Scale	0,952
Impulse Buying Scale	0,884
Islamic Religiosity Scale	0,964

In the research, firstly, Exploratory Factor Analysis and then Regression Analysis were applied. The suitability of the obtained data for exploratory factor analysis was explained by Keiser-Mayer-Olkin (KMO) and Bartlett-Test (Barlett Test of Sphericity).

Table 3. KMO and Bartlett Test Table of the Scales Used in the Research

	KMO	Bartlett's	Df	Sig.
		Test of Sphericity		
		Approx. Chi-Square		
Islamic Religiosity	,934	8968,868	136	,000
Consumer Food Retailer Selection	,936	7277,73	276	,000
Retailer Equity	,944	6125,94	105	,000
Impulse Buying	,908	3279,636	28	,000

The KMO values of the scales in Table 3 are between 0.90-1.00 and as a result of the Barlett test, it was determined to be 0.000 with $p > 0.05$. The data obtained after exploratory factor analysis were rotated in order to combine the rows and columns in the factor matrices and make them meaningful (Yaşlıoğlu, 2017). Based on the correlation between factors, the "oblique method" was preferred.

Table 4. Reliability Values of Factors Related to Scales

Scales	Factors	Reliability
Islamic Religiosity Scale	Religious Belief	0,947
	Influenced by Religious Beliefs	0,939
	Worship	0,934
Consumer Food Retailer Selection Scale	Location, Layout, Price-Quality Performance	0,908
	Recognition and Recommendability of the Grocery Store	0,802
	Grocery Store Employee Attitude	0,877
	Promotion and Sales Development	0,688
	Service	0,861
Retailer Equity Scale	Perceived Quality, Awareness and Association	0,935
	Loyalty	0,910
Impulse Buying Scale	Impulse Buying	0,932

After the exploratory factor analysis, five variables that were found to decrease reliability for the "Islamic Religiosity Scale", one variable that was found to decrease the reliability for the "Consumer Food Retailer Selection Scale", and one variable that was found to decrease the reliability for the "Impulse Buying Scale". variable has been removed. In the exploratory factor analysis conducted for the "Retailer Equivalence Scale", no variable that reduces the reliability was detected. The reliability values of the factors formed after exploratory factor analysis are as in Table 4.

Table 5. The Effect of Consumer Food Retailer Selection, Retailer Equity and Islamic Religiosity on Impulse Buying Intention

	b	t	p	VIF
Consumer Food Retailer Selection Independent Variable				
Location, Layout, Price-Quality Performance	,025	,232	,817	2,812
Recognition and Recommendability of the Grocery Store	-,033	-,535	,593	1,631
Grocery Store Employee Attitude	-,021	-,267	,789	2,151
Promotion and Sales Development	-,051	-,850	,396	1,589
Service	,035	,369	,713	2,707
Retailer Equity Independent Variable				
Perceived Quality, Awareness and Association	-,028	-,275	,784	3,420
Loyalty	,165	1,985	,048	3,078
Islamic Religiosity Independent Variable				
Religious Belief	,274	4,010	,000	3,061
Influenced by Religious Beliefs	-,111	-1,686	,093	1,478
Worship	-,251	-4,899	,000	2,693
R= ,278 R ² = ,077 Adjusted R ² = ,057				
F= 3,917 p= ,000				
Durbin-Watson= 1,994				

Dependent Variable: Impulse Buying Intention

As seen in Table 5, there is a positive relationship between Location, Layout, Price-Quality Performance (.025) factor and Service (.035) factor and Impulse Buying Intention while there is a negative relationship between Recognition and Recommendability of the Grocery Store (-.033), Grocery Store Employee Attitude (-.021) and Promotion and Sales Development (-.051) factors and Impulse Buying Intention. For the Retailer Equity, there is a negative relationship between the Perceived Quality, Awareness and Association (-.028) factor and Impulse Buying Intention, and a positive relationship between the Loyalty (.165) factor and Impulse Buying Intention. From the t-value, we see that there is a statistically significant relationship between Loyalty (t= 1.985, p=.048) and Impulse Buying Intention. For the Islamic Religiosity, there is a positive relationship between the Religious Belief (.274) factor and Impulse Buying Intention, and a negative relationship between Influenced by Religious Beliefs (-.111) and Worship (-.251) factors and Impulse Buying Intention. From the t-value, the relationship between Religious Belief (t= 4.010, p= .000) and Worship (t= -4,899, p= .000) and Impulse Buying Intention is statistically significant.

When the Durbin-Watson (1.994) value is examined, it is seen that there is no autocorrelation. A low R² value requires examination of the presence of multicollinearity. To examine the presence of multicollinearity, VIF (Variance Inflation Factor) values are examined. In order to avoid multicollinearity, all VIF values for the factors must be below the critical value of 10 (Albayrak, 2008). When the VIF values in Table V are examined, it is seen that there is no multicollinearity.

5. CONCLUSION AND DISCUSSION

When the model in Figure 1 is examined, it is seen that the Loyalty factor (p = .048) of the Retailer Equity Scale, The Worship factor (p= .000) and the Religious Belief factor (p= .000) of the Islamic Religiosity Scale have a significant effect on Impulse Buying Intention at the 0.05 significance level. The direction of relationship is negative for the Worship factor and positive for the Religious Belief.

Consumers' religious beliefs can influence their purchasing behaviors in various ways (He et al., 2022). One of the pioneering studies in this regard was conducted by Engel (1976). In this study, which measured the impact of different religious groups' views on products and services on their purchase intentions, starkly contrasting lifestyle profiles among different sects were observed. Consequently, differences in product and service perceptions were also highlighted. In subsequent years, Delener (1990), Essoo and Dibb (2004), Kamaruddin (2007), Alam et al. (2011), Abou-Youssef et al. (2011), Bakar et al. (2013), Agarwala et al. (2018), Bukhari et al.

(2020) investigated the potential effects of religion and religiosity on consumer purchasing behaviors in their respective studies. Similarly, studies by Mokhlis (2006, 2009), Akarsu (2014), Musadik and Azmi (2017), and Singh et al. (2021) explored the relationship between spontaneous purchasing behavior and concepts of religion. A common finding across these studies in the literature suggests that religion and religiosity should be considered as potential determinants of consumer shopping orientations. This broadly supports the outcome of our H1 hypothesis. The findings of the study showing a negative effect (-.265) of the Worship factor related to Islamic religiosity on impulse buying behavior support the findings of Mokhlis and Sparks (2007) and Güngördü (2016). Also, the findings of the positive effect of the Religious Belief factor related to Islamic religiosity on impulse buying behavior (.295) also support Akarsu (2014)'s finding of a positive effect of religiosity on impulse buying behavior. It is important to underline here that our study aims to measure the impulse buying behavior of religion specifically in grocery shopping. In the study conducted by Nişancı (2023), it was stated that two-thirds of the Turkish population define themselves as religious. When we think in this context, it is possible to expect the religious population in Turkey to use their religious beliefs as a guide in their market choices. However, the findings of our study show the opposite. The findings of our research show that consumers' religious beliefs do not have a significant effect on their grocery shopping.

The effects of religion as a subcultural element on consumer behavior have been examined by many researchers from different disciplines, and it has been revealed that the beliefs of consumers, whether dogmatic or not, have an impact on the behaviors they develop with their consumer identities. Studies showing that consumers with high levels of religiosity have low impulse buying tendencies (Alam et al., 2011; Yousaf and Malik, 2013; Agarwala, 2018) state that consumers with high levels of religiosity need to obtain more information before buying new products. For this reason, they buy more slowly. When considered in this context, it is concluded that consumers with high levels of religiosity have less tendency to take risks. However, it is also stated that religious Muslims are less risk averse compared to other religions because they leave the possible consequences of their risky buying to the will of Allah (Yousaf and Malik, 2013: 168).

The factors influencing consumers' choice of food retailers, which are the subject of our H2 hypothesis, are a significant concern for both retail companies and the manufacturers supplying products to these retailers. In this context, studies examining the relationship between retail store choice and the characteristics of the stores can be found in both national and international literature (Polat & Külter, 2007). Fox et al. (2004) concluded in their study on the impact of product variety and promotional activities on store choice that contrary to other findings in the literature, price has a low influence on store choice. Hansen and Solgaard (2004) found in their research that product variety significantly influences the choice of food retail store type, whereas quality and service level do not have any impact on the choice of food retail store type. Bellini et al. (2017) focused on shopping behavior in food market retailing, aiming to discover which factors lead to spontaneous purchases in retail stores.

In national literature, Altunışık and Mert (2001) identified price and product variety as the fundamental factors influencing retail store choice. Akıncı et al. (2007) reported in their research that among the factors influencing market choice, price and quality are predominant. Although literature research in the field indicates various factors influencing food retailer choice, the findings of the study do not support this. One of the main reasons for this is considered to be the simultaneous evaluation of the factors influencing food retailer choice variable with the other two independent variables in the model (Islamic religiosity scale and retail equivalence scale). Additionally, the evaluation of the factors influencing retailer choice mentioned in the H2 hypothesis in the food sector may have led to this finding. Re-evaluating the factors influencing retailer choice across different sectors could lead to sector-specific results.

The concept of retail equity, which is the subject of our H3 hypothesis, is crucial for retailers to operate with a consumer focus and to gain competitive advantage against their rivals (Yeniçeri & Yaraş, 2009). Although comprehensive studies on the concept of retailer equity have been conducted by Pappu & Quester (2006), Jinfeng & Zhilong (2008), Yeniçeri & Yaraş (2009), Das (2014), and Swoboda et al. (2016), studies measuring its impact on spontaneous purchasing behavior are limited, highlighting the pioneering aspect of this study. In this context, the finding that the Loyalty factor based on retailer equity has a positive effect (.147) supports Das's (2014) findings. When evaluated through the Loyalty factor, loyal customers are more likely to make regular repeat purchases, ensuring a steady increase in turnover for retailer firms. Thus, retailer firms can maintain their existing customer base and gain a competitive advantage through loyal customers. For all these

reasons, conducting more comprehensive studies in the retail sector to increase customer loyalty and satisfaction should be prioritized strategically.

Limitations and future directions

The first of the limitations of the study is related to the sample and it produces results that are not generalizable due to online data collection. Second, the research model has not been tested holistically before. It was included in the research process by predicting that it could produce statistically significant results together with some variables included in the model and previously tested.

When the two main constraints are considered together, although the findings are not generalizable, it is believed that it will make different and important contributions to the sector and the literature, as a result of testing a specific model in the retail sector.

In future studies, alternative techniques other than the online survey method used in the study can be used. The planned panel technique can be evaluated upon re-interviewing with the same consumer groups before and after shopping. Considering the sensitivity of the participants about their religious beliefs and the possibility of not answering the questions correctly, it is suggested that neuromarketing techniques can also be considered as an alternative data collection technique.

In particular, examining the consumption trends and habits of different sects of the same religion (such as Hanafi Sect, Shafi Sect.. in particular) can create benefits such as identifying undiscovered market segments. Similarly, a comparative analysis of Muslim consumers and non-Muslim consumers may reveal both theoretical and practical benefits for countries with a predominantly Muslim population, especially Türkiye.

Studies examining consumers' grocery shopping behaviors exist in the literature, but these studies primarily focus on 'halal-labeled food shopping'. Therefore, it is suggested that broader and more comprehensive research should be conducted, specifically evaluating the relationship between religion and consumer purchasing behaviors across different sectors. Additionally, alternative studies could be carried out to measure the perceptions of Muslim consumers living abroad regarding alternative certification practices like the Kosher label.

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