

**THE INFLUENCE OF SPIRITUAL INTELLIGENCE, SPIRITUAL CONGRUENCE
AND ACCOUNTING LITERACY ON ATTITUDE OF PURCHASING HALAL
PRODUCT TOWARDS INTENTION TO PURCHASE AMONG GENERATION
ALPHA**

^{*1}Azreen Jihan Mohd Hashim, ²Nurul Nazlia Jamil, ³Muhamad Azrin Nazri, ⁴Muhammad Majid & ⁵N Alia Fahada W Ab Rahman

^{1,2,3} Fakulti Ekonomi dan Muamalat Universiti Sains Islam Malaysia (USIM),
Bandar Baru Nilai, 71800, Nilai, Negeri Sembilan, Malaysia.

⁴ Fakulti Pengurusan dan Perniagaan, Universiti Teknologi MARA (UiTM), Cawangan Johor,
Kampus Segamat, 85000 Segamat, Johor, Malaysia.

⁵ Fakulti Perniagaan, Ekonomi dan Pembangunan Sosial,
Universiti Malaysia Terengganu (UMT), 21300, Terengganu, Malaysia.

*Corresponding author: azreenjihan@usim.edu.my

Received: 21.03.2023

Accepted: 20.06.2023

ABSTRACT

Background and Purpose: In recent years, studies and interest in human behaviour in relation to the halal industry have been growing. The process of understanding the reasons for planning behaviour intention is not an easy path. Intentions are provoked by an individual's attitude which effect on how individuals making per purchase decision (Blackwell, Miniard, & Engel, 2001; Viksne, Salkovska, Gaitniece, & Puke, 2016). Human beings are complex and this complexity helps in having contradictions in an individual's attitude.

Theory Planned Behavior (TPB) was created based on the theory of social psychology, and congruity theory was used as a theoretical framework for creating the current conceptual model.

The main objective of the study is to examine the relationship between Spiritual intelligence (SQ), Spiritual Congruence (SC) and Accounting Literacy (AL) towards attitude and intention to purchase Halal product among the Generation Alpha.

Methodology: To provide insight from this generation, the current study conducted a survey within the students of Faculty Economics and Muamalat, USIM for five programs offered. The survey reached 181 respondents, those who had experience in consuming halal products. The research instrument which consists of 31 scale items were utilized using a Likert scale and were then administered via questionnaire administered approach of using SPSS.

Findings: Based on the finding it indicates that only SQ and SC have positive and significant relationship towards attitude which is represented by 0.006 for SQ and 0.022 for SC. However, AL does not reflect significant relationship with attitude.

Contributions: The implication of the finding indicates that the education structure which embedded the Islamic elements could influence the attitude of the students towards Halal products. The finding could be the interest of the authorities and bodies related to Halal industry to create awareness among Alpha generation.

Keywords: Spiritual intelligence, spiritual congruence, accounting literacy, halal, generation alpha.

Cite as: Azreen Jihan, M. H., Nurul Nazlia, J., Muhamad Azrin, N., Muhammad, M., & N Alia Fahada, W. A. R. (2023). The influence of spiritual intelligence, spiritual congruence and accounting literacy on attitude of purchasing halal product towards generation alpha. *Journal of Nusantara Studies*, 8(2), 73-94. <http://dx.doi.org/10.24200/jonus.vol8iss2pp73-94>

1.0 INTRODUCTION

The vast changing development of internet technology has opened the doors for the younger generation to have different behaviour as compared to the older generations. The Generation Alpha who were born in the internet era has made the availability of various information media to influence their purchasing behaviour. In addition, the Generation Alpha gets a lot of facilities in making purchasing decision and there are various internal and external factors which influenced this consumptive nature. Furthermore, the buying behaviour of each consumer is different as the consumer behaviour is not static but changes according to the factors that influence it. In this paper, the study focuses on the spiritual intelligence, spiritual congruence and accounting literacy as the factors that motivate the purchasing decision-making among Generation Alpha in Universiti Sains Islam Malaysia (USIM) which being the 12th Public Institution of Higher Learning it aims to spearhead knowledge and be the global reference centre for Islamic science. The integration of Naqli (revealed) and 'Aqli (rational) knowledge

and virtues are the bedrock of an outstanding generation and knowledgeable society. The other reason USIM student come from religious school and vast knowledge about Islam. It is important to study wheater their religious belief and understanding of Islam will influence their purchasing behavior.

In Malaysia, the demand for halal products showed an increase at national level. Similarly, at the global landscape, Muslims in the United States and Europe also easily get access to the Halal products. The concept of Halal is no longer simply religious matter. Halal is truly global industry which was expected to be almost tripled to US\$46.4 trillion by the year 2018. 1.84 billion Muslim globally, making up about 34.4 per cent of the world's population. By year 2030, the number is expected to reach 2.2 billion. The growing number of Muslims around the world, gives high opportunity for the economy of Islamic country like Malaysia to commercialize and market the halal product Internationally.

Malaysia has great potential to be the world's top player in the lucrative Halal industry, which valued at USD2.3 trillion (RM9.56 trillion) annually. By 2025, the global hall market is expected to reach US\$9.71 trillion. With 1.8 billion of Muslims, and Muslim consumers spending power was estimated at US\$2.1 trillion in 2017 the Islamic economy continues its steady growth. The nations come out as Halal leaders such as Malaysia, UAE, Saudi Arabia and Indonesia are estimated that the global Muslim spends across lifestyle sectors was US\$2.4 trillion in total assets. As the global halal industry rises, as per the Global Islamic Economy Indicator (GIIEI), Malaysia continues to cement its position as a global leader in the halal industry, as Malaysia has the leading Islamic economy ecosystem overall for the fifth year running.

Thus, the objectives of this study are: (a) to investigate the antecedents of attitude in purchasing Halal products among Generation Alpha (b) to analyse the relationship between the accounting literacy on attitude of purchasing Halal products among Generation Alpha (c) to analyse the relationship between spiritual intelligence on attitude of purchasing Halal products among Generation Alpha and (d) to analyse the relationship between spiritual congruence on attitude of purchasing Halal products among Generation Alpha. The remainder of the paper proceeds as follows. Section II contains a review of related literature. Section III describes the sample selection and the data. Section IV describes the research design and provides the results. The paper concludes with suggestions for extensions of this research.

The halal economy is tipping into the growing ethical goods and services trend. It is a movement that is totally associated with the Shariah-based principles of the halal economy,

from Islamic finance to halal food, which increases the trust between the producer and the customer. On the rise is the halal economy that includes everything from banking and finance to food and beauty products. Gradually, products are on offer as ingredients being increasingly halal certified, and company portfolios expand to cater to halal certified and growing need for their product and services. Based on the phenomenon and observations from the researchers, the study found many students relatively purchase fashion products, accessories, and make-up to fulfil their needs. Following the trend, this brings the significant points in the study to highlight the desire of student to purchase an item based on their knowledge and spiritual intelligence especially related to the halal products. Hence, it is very beneficial for the study to explore on the spiritual intelligence, spiritual congruence and accounting literacy in order to understand the behavior of the Generation Alpha.

Based on study conducted by Lissitsa and Kol (2016) financial knowledge should be owned in the process of decision making to purchase and more likely influence the attitude of the buyers to manage good finances, rationalization of the usage of the products and how as an overall affect them spiritually. Up to this date, with a population projected to grow to nine billion by 2030, during these challenges, the Halal economy is operated and ready to play a role due to its underlying buying ethos. One of the important areas, which may develop the perceptive of intentional behaviour and improve predictive force of attitude, is human intelligence (Jihan, Musa, & Hassan, 2016). Empirically, the implication of this conditioning paradigm is that attitude towards an object is influenced by the cognitive belief of an individual's behaviour in purchase product. Research evidence has revealed that psychological characteristics are dominant in influencing the individual's attitude. Throughout the nineties until now, the growing importance of customers' attitude in literature focused on the western perspective, as hardly any work has been done in Asian context. Based on the gap, researchers started to explore, and study accordingly as different implications will design effectual customer behaviour, based on the Asian context including Malaysia.

However, on that point is less research has concentrated on spiritual aspect as a predictor of attitude in the context of halal products in Malaysia (Jihan et al., 2016). Thus, the main study of this research is to introduce a new framework which will integrate the Planned Behaviour Theory (TPB) and Congruity Theory Model, to measure Spiritual Intelligence, Spiritual Congruence and Accounting Literacy from the perspective of the Alpha cluster. Besides, the objective of this research is to explore how these variables could influence their attitude towards Halal products (Hashim et al., 2020). Further, it envisages the effects of other predictors, attitude which also may influence purchasers' attitudes towards the intention to

purchase halal products. This study attempts to answer the research questions through the development of a research framework after investigating prior literature in this context.

2.0 LITERITURE REVIEW

2.1 Spiritual Intelligent (SQ) on Attitude of Purchasing Halal Product

This paper reviews how significant the SQ of an individual affects the attitude of the individual in making the decision to purchase the product. The person who lives in a way that combines spirituality with his everyday life can represent his attitudes and actions in his animation to make the right decision and this enables his association with logical cognitive processes such as goal achievement and problem solving (Hashim et al., 2020). Experiencing a spiritual view on life can induce an outcome on the optimism and individual point of life satisfaction, and it is a protective factor against self-harm in life.

The report studies the academic literature on construct, as well as presents SQ as a causal agent in the shaping of the attitude and behaviours of the consumer (Hashim et al., 2020). With common beliefs, the clients of the Islamic economy are universal. At the highest level, Islamic / ethical funding, lawful and pure food, modest clothing, family-friendly travel, gender interaction considerations, and spiritual practises are value-based consumer needs that drive these Islamic economy sectors. Muslim consumers, with a worldwide population of nearly two billion, are increasingly aware that some cosmetics contain ingredients derived from animal sources and are very concerned about the Halal status.

2.2 Spiritual Congruence (SC) on Attitude of Purchasing Halal Product

According to Parks (2000), there is an importance associated with making sense of our lives. The divine value goes far beyond the confidence of religion. It is far beyond the fact if the person applies the spiritual congruence that Allah bestows upon us, and how it can be applied intelligently by us as humans and Muslims towards an attitude of the human being. There is considerable validity to the view that if they feel that their acts are not compatible with their own expectations of themselves, Sirgy (2015), consumers may decide not to buy a product. Furthermore, prior research has indicated that the interpretation of the customer of the congruity picture may translate into satisfaction and consequently affect the intention of future purchases. To the best of the knowledge of the researcher, very few empirical studies have investigated the theory of self-congruity based on the attitude of individuals in buying halal products (Pradhan, Duraipandian, & Sethi, 2016). Therefore, in marketing literature, the

present research, spiritual and self-congruity have been used conversely to show the congruence between both variables (Paul & Bhakar, 2018).

The degree of compatibility between how buyers actually see themselves in relation to the product picture is to be defined by spiritual congruence and is focused on the premise that buyers choose certain goods that they consider of themselves or close to their own selfimage (Jamal & Goode, 2001). The greater the match between the halal product image with the purchaser's self-image, the more likely the purchaser's attitude will meet their needs for intention to purchase the halal product (Hashim et al., 2020).

It is believed that a customer with a good 'Spiritual Congruence' will feel much happier than one who does not, as the latter would always be able to avoid conflict in his decision-making. It can also be defined as someone who feels matched by the product, with the intention of spiritual meaning or growth reach of a halal context.

2.3 Accounting Literacy on Attitude of Purchasing Halal Product

Accounting literacy is a dimension in financial knowledge and it has become an integral part of one's life to become a tool for making informed financial decision. Furthermore, a study by Byrne (2007) found that lack of accounting knowledge will cause inaccurate financial plans and hence will lead to the biases in the achievement of one's wellbeing. In addition, attitudes are also considered important elements of accounting literacy. This is manifested by Borghans et al. (2008) which highlighted that non-cognitive personality traits are relevant predictors of economic and social outcomes in addition to the cognitive skills.

In another study conducted by Noon and Fogarty (2007), the correlation between personality and accounting literacy is linked to behavioural psychology, which yields interesting results. In order to enhance the curriculum and quality of accounting education, this will help to better educate policy makers. The question here is whether learning attitudes affect the capacity of students to apply their knowledge and skills to real-life situations? Many literatures highlighted with accounting literacy, it will influence a person in performing behaviour. In addition, the level of accounting literacy between a person is different and hence this will influence the behaviour. For the current study, the accounting literacy will examine if it will affect the attitude of purchasing Halal products among the Generation Alpha. This paper defines accounting literacy as the degree to which individuals have a set of knowledge, awareness, and skills to understand the fundamental of accounting information that affects its attitude to make appropriate buying decision.

According to Xiao et al. (2014), the exploration of accounting literacy is significant as the financial knowledge strongly associated with the behaviour. Moreover, many products and services become more and more complex and which the diversity of the products comes with large amount of different information that should be analysed and taken into account, hence needed rational financial decision making in which become a hurdle to the customers especially the youngsters and Generation Alpha. Therefore, it is very important to explore the literacy from accounting perspectives related to the price, cost and benefits, financial management through education programmes. This gives solid reason to teach the Generation Alpha to take informed decision as an essential part of their lives. The education process will improve their literacy and enhance their knowledge on various products and features. Despite that, the literacy enables to change the attitude pattern of financial behaviour and understand the customers right and obligations in order to assist them to make rational and informed decisions.

Furthermore, the definition of literacy is often being related to the knowledge and how the concept of knowledge is being applied into actions and behaviour of a person. According to Mahendru (2020), the accounting literacy involves not only knowledge, understanding and skills to deal with accounting decision but also non-cognitive attributes such as attitude, motivation and confidence. Hence, the attributes will be applied together with accounting knowledge and understanding to make decision that can improve financial wellbeing which resulting to greater participation in the Halal economy and society.

2.4 Attitude towards Intention to Purchase

In Theory of Planned Actions (TPB), an attitude is the primary vital construct, referring to the evaluative effect of people's positive or negative feelings on the results of a specific behaviour (Fishbein & Ajzen, 1975). Attitude towards behaviour refers to the good or unfavourable behaviour of the individual tests. It is posulated to be the first antecedent of behavioural intention. It is an individual's positive or negative belief about performing a specific behaviour (Ajzen, 1991). These beliefs are called behavioural beliefs. An individual will intend to perform a certain behaviour when he or she evaluates it positively. According to Hashim et al. (2020), attitude's factors are determined by the individual's beliefs related to the impact of performing the behaviour (behavioural beliefs) and weighted by his or her evaluation of those consequences (outcome evaluations).

Intentions are the indicators of motivation to conduct a behaviour. Ajzen (1991) describes intention as, "how hard people are willing to try, or how much of an effort they are planning to exert, in order to engage in a behaviour". The stronger the intention, the more likely

the behaviour is to be complete. Intentions are situational dependent, because of the availability or likelihood of the opportunity to participate in a specific action (Ajzen, 1985). Intention to purchase will imitate the upcoming behaviour (Kitipattarapoomikul, 2013). The relationship between purchaser's satisfaction and future intentions has also been established (Bearden, Netemeyer, & Tell, 1989). Further, the attitude is postulated to have a direct relationship with intention to purchase behaviour (Ajzen, 1985; Fishbein & Ajzen, 1975).

2.5 Generation Alpha

Consequently, in Islamic finance, blockchain and automation is expanding access to financial services. Smart technologies are being integrated into clothing, such as the smart hijab, into GPS systems that establish the closest prayer spaces. Equally, investment is taking place in artificial intelligence (AI), virtual reality (VR) and the internet of things, showing a readiness to cater to the needs of Muslims in the 21st century. They are a young breed of customers who will be the majority soon, that is emerging globally. The market is becoming more inclusive; as social media is taking place as the main communication in business. They who are called as Generation Alpha, or Gen Z for short, is the demographic cohort succeeding Generation Alpha and preceding Generation Alpha. Researchers and popular media use the mid-to-late 1990s as starting birth years and the early 2010s as ending birth years. They are youthful, urban, middleclass with strong mobility and connectivity media (Kotler, Kartajaya, & Setiawan, 2016). They are growing up with the internet and the graphical user interface become a new way of life with internet savvy, who are exposed to globalization, free market, social media and some sort of entertainment. This generation sustains a difference in purchasing pattern which are relying on f-factor (friends, families, fans, followers) the social circle in making purchase decisions (Kotler et al., 2016).

3.0 FRAMEWORK OF THE STUDY

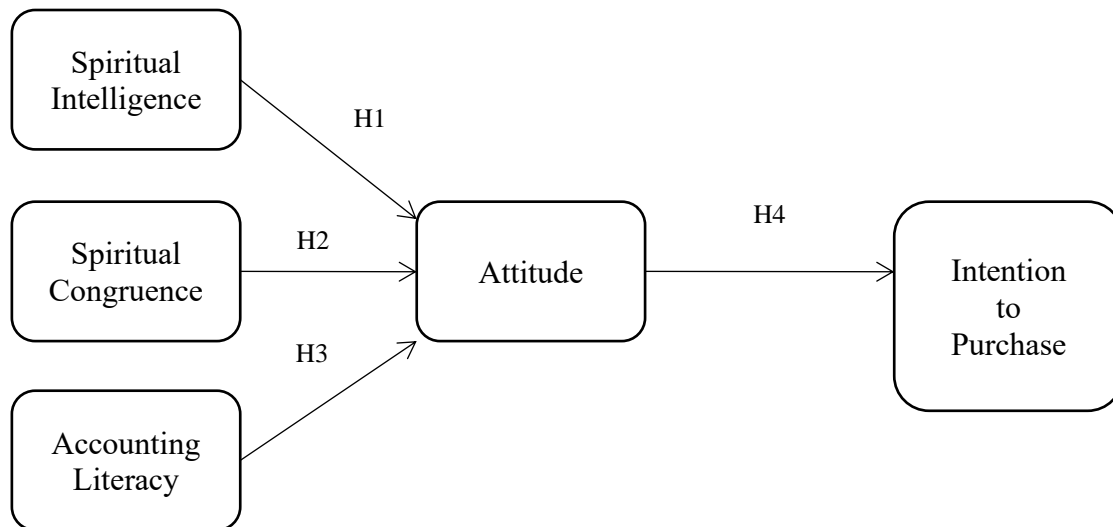


Figure 3.1: Theoretical framework (Hashim, 2016)

Based on the review of existing literature, research objectives and the model following the hypotheses were developed.

3.1 H1: Spiritual Intelligence has a Significant Effect on Attitude

Individual's cognitive intelligence has a significant impact on purchase intention, it can be said that spirituality is one of the important variables in influencing the attitude which may be affected by consciousness of different individuals toward a sense of well-being which provides evidence that human intelligence is reflected in an individual's consumption pattern (Jihan et al., 2016). As stated by Haisara and Ali (2015) spiritual quotient is the highest intelligence that gives the ability to give the meaning of praying in every attitude and behaviour in activities conducted by humans.

3.2 H2: Spiritual Congruence has a Significant Effect on Attitude

Spiritual congruence seemed to have a substantial effect on users' overall attitude. Levy (1981) suggested that most products say something about the social world of those who purchase them. Quester, Karunaratna, and Goh (2000) explained this variation in results by the nature of the products. The users' attitudes were expected to relate positively to them continue intention to purchase halal skin care products. The greater the users' attitudes toward the product, the higher the anticipated levels of overall satisfaction in continue to purchase. Thus, from the study the researcher has found that, the users believe that spiritual congruence is one of the factors that

may influence them to purchase halal products, because halal products have images that are compatible with their perceptions of self.

3.3 H3: Accounting Literacy has Significant Effect of Intention to Purchase

University students enrolled in an undergraduate student in this study, thus new environment they find themselves in poses immense accounting challenges that may be beyond their knowledge of accounts and financial matters (Ajayi et al., 2022). In Nigeria, some of the student have struggle with financial challenges with some abstain from completing study (Ezenwoke et al., 2020; Ugwu, Ezeabii, & Ugwunwoti, 2020). Moreover, the students are from religious school who expected to have differing opinions about the practical and theoretical aspects of financial management, some of which might hinder their adjustments belief (Ben-Caleb et al., 2021). In order to help these students to resolve any conflicting financial views that may negatively impact their financial behavior, thus it is crucial to understand the attitude in purchasing halal product. In this regard, the objective of this study was to determine whether accounting literacy has significant effects attitude.

3.4 H4: Attitude has Significant Effect of Intention to Purchase

TPB is still applicable in this research context since the researcher aims to investigate the impact of the existing direct prediction of attitude among and predictors of intentions in their decision-making about consumption of a product. In terms of reliability and validity issues, the outcome of these standard measures of direct predictors for intention would still be as robust as, or reater than, indirect measures of the belief evaluations as found by Ajzen (1991).

4.0 RESEARCH METHODOLOGY

The current approaches whereby there are plenty of researchers that go through the literature review of the subject to look at the construct from the previous research (King et al., 2006). Thus, the purpose of this study was to test a construct measures SQ, SC and AL towards attitude, whereby the items of these constructs were phrased in the form of statements in eliciting a respondent's view on the present research subject matter (King et al., 2006). The research instrument which consists of 31 scale items were utilized using a Likert scale and were then administered via questionnaire-administered approach. Most of the items based on the established measures from previous study.

Consequently, refer to Appendix, there are 6 items of SQ constructs and table 1.1 refers to construct of SC which represents the 8 items, both constructs will be examined and have

been adapted from Karakas (2010) and Jihan et al. (2016). A five-point Likert scale anchored scale, ranging from (1) which denotes “Strongly Disagree”, (2) For Slightly Disagree, (3) Neutral, (4) “Slightly Agree”, (5) “Strongly Agree” was utilised to elicit participants’ response. Agree-Disagree ratings were utilised to evaluate SQ, SC and AL rather than having respondents rate based on the attributes goods or product.

The questionnaire was distributed based on the random sampling through Google form among the undergrad student’s population in Faculty of Economics and Muamalat (FEM) in five major programs which are Bachelor of Accounting, Bachelor of Muamalat, Bachelor of Islamic Banking, Bachelor of Marketing and Bachelor of Corporate to achieve the target sample size of 180 respondents. These programs generally have higher number of generation alpha with different patterns of purchasing with different demographic profile. This technique has proven that it can minimize non-response errors (Schafer & Graham, 2002). Regression was utilised to test the hypothesised relationships among the constructs, as postulated in the research model.

5.0 ANALYSIS AND DISCUSSION

Table 5.1: Reliability (Cronbach’s alpha)

Crobach’s Alpha	N of items
0.730	5

Consequently, reliability evaluation based on average variance extracted satisfied the recommended value of 0.50. This indicates that the variance captured by the constructs is greater than the variance accounted for the measurement error. Moreover, each of the observed variables satisfies Nunnaly (1978) threshold level that accepted reliability, which is Cronbach’s alpha value 0.70 or greater. Table 5.1 indicates the result of Cronbach alpha of 0.730. Hence, this satisfies the reliability test of all predictors. Therefore, it has adequate measurement characteristics for the next stage of analysis.

The primary objective of the descriptive analysis is to explore and gain an initial understanding and get the feel of the data gathered from the survey. Descriptive statistics in this study were employed to describe the demographic characteristics, age, gender, program and year of study of the respondents and to describe and summarises the basic statistics pertaining to each of the constructs examined in this study. The survey reached 181 respondents those who had experience in consuming halal products. In Table 5.2 the result shows that in

average the respondent age is between 22 to 25 years old. The result is consistent with objective of the study, to explore the Generation alpha persistence to study on the purchasing pattern of Halal product. Majority of the respondents are from third year students.

The analysis shows that the respondents strongly agreed with the predictors of SQ. We can conclude that most of the respondents have inner strength that reflects their purchasing behaviour when it comes to Halal product. Surprisingly, the consciousness level of the Halal product is high which few scholar assumptions toward this generation are those who are exposed to free market and easy access to various channels and platforms to get products. Thus, they might have low-level in concerning the quality of Halal ingredient in such product. For SC, result shows the respondents agree with the predictor. We can conclude that Halal product is congruence and match with their self-image and personality in influencing attitude to purchase product. Additionally, the finding is clearly in line with Alam and Sayuti (2011) which suggested that attitudes directly influence decision-making by serving as the bridge between purchasers' background characteristics and the consumption that satisfies their needs. Meanwhile, AL indicates that the respondents agree to consider their budget planning upon purchasing halal product. Considering their status as students who usually will plan and manage the budget accordingly.

Table 5.2: Displays a detailed breakdown of the survey participants' characteristics

	N	Min	Max	Mean	Std Deviation
Age group	181	1	4	1.91	1.3
Gender	181	0	1	0.31	0.4
Program	181	0	4	1.7	1.06
Year of study	181	1	4	2.8	1.21

Table 5.3: Displays a detailed breakdown of the predictor

	N	Min	Max	Mean	Std Deviation
SQ	181	3.00	5.00	4.5	0.58
SC	181	3.00	5.00	4.4	0.64
AL	181	1.50	5.00	3.85	0.88
ATT	181	3.00	5.00	4.8	0.45
IP	181	3.00	5.00	4.7	0.51

Table 5.4: Correlations

Correlations		SQ	SC	AL	ATT	IP
SQ	Pearson	1	.604**	.277**	.381**	.511**
	Correlation					
	Sig. (2-tailed)		.000	.000	.000	.000
	N	181	181	181	181	181
SC	Pearson	.604**	1	.327**	.371**	.471**
	Correlation					
	Sig. (2-tailed)	.000		.000	.000	.000
	N	181	181	181	181	181
AL	Pearson	.277**	.327**	1	.213**	.247**
	Correlation					
	Sig. (2-tailed)	.000	.000		.004	.001
	N	181	181	181	181	181
ATT	Pearson	.381**	.371**	.213**	1	.576**
	Correlation					
	Sig. (2-tailed)	.000	.000	.004		.000
	N	181	181	181	181	181
IP	Pearson	.511**	.471**	.247**	.576**	1
	Correlation					
	Sig. (2-tailed)	.000	.000	.001	.000	
	N	181	181	181	181	181

****.** Correlation is significant at the 0.01 level (2-tailed).

Correlation is a measure of the degree to which two interval variables are associated. In this regard, the strength of associations between two variables can be determined when this analysis is conducted. To assess the strength of association between variables, Pearson Product Moment Correlation Coefficient (r) is widely utilized for interval/ ratio scales. The extreme value of $r = +1.00$ connotes that there is a perfect positive correlation in the bivariate relationships, whereas if the value of $r = -1.00$, this denotes a perfect negative correlation in the relationship among the variables of interest. From the correlation analysis shows that each of the predictor are positively related. It is important to note that correlation analysis is not used for the purpose of hypothesis testing; however, the correlation matrix illustrates the strength of association among construct dimensions.

Table 5.5: Model summary and ANOVA

	Sig.	f	Means squares	df	Sum of square	of model
SQ	0	30.319	8.977	1	8.977	Regression/ Residual, Total
SC	0	28.515	10.430	1	10.430	Regression/ Residual, Total
AL	0.004	8.476	6.328	1	6.328	Regression/ Residual, Total
Att to IP	0	88.938	12.485	1	12.485	Regression/ Residual, Total

Note: Dependent variable: Attitude

One-way analysis of variance (ANOVA) was applied after utilizing a Levene test of appropriateness for its application. Analysis of variance based upon the aggregate of response for measuring SQ towards attitude, based upon Table 5.5, where F ratio of 30.31 is listed as 0.00. While SC indicates the same effect where F ratio of 28.51 is listed as 0.00 which implies that the test indicates SQ and SC are significance factors in influencing attitude in purchasing halal product is present with the large effect.

Table 5.6: Coefficients

Model	Unstandardized		Standardized	t	Sig.
	Coefficients		coefficients		
	B	Std. Error	Beta		
Constant		0.429		5.037	.000
SQ	.489	.089	.381	5.506	.000
SC	.527	.099	.371	5.340	.000
AL	.410	.141	.213	2.911	.004
Att to IP	.517	.055	.576	9.431	.000

SQ is very important to own because it will test the inner strength of a person. Prophet (pbuh) also had great patience and forgiveness within himself and he had encouraged his followers to instil patience and forgiveness as these values will reflect a true leader and good Muslim. An individual who has such values would eventually be able to control his attitude and decision making. It also reflects the level of spiritual intelligence of an individual's daily life as a human in general and as Muslim in particular.

As shown in Coefficient result, Table 5.6, all three main predictors SQ, SC and AL indicate significance at the p-values < 0.05, followed by Attitude and intention to purchase falling on its posited underlying factors were statistically significant. All critical ratios (t-values) were significantly at 0.05 levels or 0.01 respectively. Results revealed that Alpha's attitude contributed influential relationship intention to purchase halal product. According to the CEO of HDC, Dato Jamil, starting from the year 2016 the awareness of halal percentage is growing. One of the reasons, there are abundance of publicity and marketing programs have been done to expose and highlight halal product. It can be shown from the response towards the expo and halal hub that have been organized almost every year especially among the Muslim. Thus, the Generation Alpha who is better known as technology savvy group with greater exposure of the online platform that has vast information about the halal product, could be the factors that influence their attitude and purchasing pattern.

Consequently, attitude is an important factor in influencing purchaser's intention to purchase halal products because those with more positive attitudes appeared to have great intentions to purchase halal products. Previous study supported that, the important variables associated with the halal products, intention to choose halal products and attitude will be an interesting topic and segment to discuss and understand. According to some researchers

Muslim purchasers' segment similar to other segments, demand for quality, insured products, but, only if these products complied with Shariah standards and study emphasized that purchase intention is positively shaped by purchasers' attitude towards halal products.

Table 5.7: Model summary and ANOVA

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.841	3	2.280	13.117	.000 ^b
	Residual	30.772	177	.174		
	Total	37.613	180			

a. Dependent Variable: att
b. Predictors: (Constant), al, sq, sc

Table 5.8: Coefficients

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.195	.261		12.236	.000
	SQ	.184	.067	.237	2.757	.006
	SC	.142	.061	.201	2.306	.022
	AL	.042	.038	.081	1.124	.263

a. Dependent Variable: att

On the other hand, to test on the robustness of the analysis, the study runs regression between SQ, SC and AL towards attitude (Table 5.8). Based on the results, only SQ and SC show significant relationship towards attitude represented by 0.006 for SQ and 0.022 for SC. This is because Spiritual quotient is the highest intelligence that gives the ability to give the meaning of praying in every attitude and behaviour in activities conducted by humans. As a Muslim's SQ and SC are very important to be embedded in oneself as it will test the inner strength of a person.

According, to Applebaum (2009), Prophet (pbuh) had encouraged his followers to instill a strong spiritual and strengthen the inner self as this will value and reflect a generation and good Muslim. However, for AL the result shows no significant relationship towards attitude, this is since Generation Alpha has lack of awareness about financial planning and simply purchase the product merely following the trend and peers. This is consistent with a study conducted by Anshari et al. (2019) which mentioned that generation alpha is more confident compared to earlier generations, more willing to be experimented on and willing to experiment and are fashionable trend-wise.

Table 5.9: Summary of hypothesis

Hypothesis	Result
a) H1: Spiritual intelligence has a significant effect on attitude	Accepted
b) H2: Spiritual congruence has a significant effect on attitude	Accepted
c) H3: Accounting literacy has a significant effect on attitude	Rejected
d) H4: Attitude has a significant effect on intention to purchase	Accepted

6.0 CONCLUSION

The table 5.9 shows the summary of hypothesis of relationship between SQ, SC and AL towards attitude and attitude towards intention to purchase halal product among the Generation Alpha. To provide insight from this generation, the current study has conducted a survey among the students of Faculty of Economics and Muamalat, USIM. Based on the finding it indicates that only SQ and SC have positive and significant relationship towards attitude. However, AL does not reflect significant relationship with attitude. While, attitude has significant relationship towards intention to purchase halal product. The result is supported by the fact that USIM students come from Islamic background, and it is a requirement of the university for the

students to take various Islamic courses to complete the program. Therefore, the content of university's structure has shaped and influenced the attitude and behavior of the students.

Another most important implication can be drawn from this study is related to research contributions to USIM as advancement of halal knowledge was vast besides the need for USIM to play an active role in helping to foster a state of spiritual among students on halal knowledge and contribute effectively towards a halal-based economy.

Consequently, this will lead to Malaysia aims to be the largest halal hub worldwide and increasing demand for halal product in a way will realise these initiatives. One of the objectives in Third Industrial of Malaysia (IMP3) 2006-2020 is to make Malaysia the global halal hub for production and services as Malaysia has a majority Muslim population, political stability, very important and strategic location, progressive Islamic country and has a goodwill to the both Muslim and non-Muslim communities, good trade facilities and infrastructures and emerging as the most important center for halal product.

Consequently, the limitation of the study must be highlighted, firstly the samples are very focus to Muslim students which does not reflect the overall view of Alpha's generation. The methodology is limited only to questionnaire and future research might explore on interview analysis.

ACKNOWLEDGEMENT

This article is funded by the Permodalan National Berhad (PNB) through the Yayasan Tun Ismail Grant Scheme (YTI).

REFERENCES

- Ajayi, T. A., Ugwoke, O. V., Onyeonu, E. O., Ugwoke, R. O., & Onuorah, A. R. (2022). Investigation of financial literacy and money attitudes among first-year undergraduate accounting students: A rational emotive behavior therapy-based coaching intervention. *SAGE Open*, 12(3), 21582440221117795.
- Ajzen, I. (1985). From intentions to actions: A theory of planned behavior. In J. Kuhl & J. Beckmann (Eds.), *Action - Control: From cognition to behavior* (pp. 11-39). Springer.
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179-211.
- Bearden, W. O., Netemeyer, R. G., & Tell, J. E. (1989). Measurement of consumer susceptibility to interpersonal influence. *Journal of Consumer Research*, 15(1), 473-481.

- Ben-Caleb, E., Ademola, A. O., Adegboye, A. E., Olowookere, J. K., & Oladipo, O. A. (2021). Perception of undergraduate accounting students towards professional accounting career in Nigeria. *International Journal of Higher Education*, 10(3), 107–118.
- Ezenwoke, O. A., Efobi, U. R., Asaley, A. J., & Felix, D. E. (2020). The determinants of undergraduate accounting students' early participation in professional examinations. *Cogent Education*, 7(1), 1818411.
- Fishbein, M., & Ajzen, I. (1975). *Belief attitude intention & behavior*. Addison Wesley.
- Haisara, L., & Ali, M. (2015). Intelligence, attitude, and behavior of apparatus in implementing financial accounting of regional government at Buton Regency. *International Journal of Business and Behavioral Science*, 5(5), 1-18.
- Hashim, A. J., Musa, R., Nazri, M. A., & W Ab Rahman, N. A. F. (2020). Roles of spiritual intelligence and spiritual congruence in purchasing halal skin care products among adult urban Muslim career woman. *Journal of Fatwa Management and Research*, 19(1), 59-77.
- Hashim, A. J. (2016). *Modelling the predictors of attitude and behavioural intention for Halal skin care products*. (Unpublished doctoral dissertation). Universiti Teknologi MARA (UiTM), Malaysia.
- Jamal, A., & Goode, M. M. H. (2001). Consumers & Brands: A study of the impact of self image congruence on Brand preference & satisfaction. *Marketing Intelligence and Planning*, 19(7), 482-492.
- Jihan, A., Musa, R., & Hassan, F. (2016). Factorial validation predictors of attitude among user and nonuser of halal skin care product. *Procedia Economics and Finance*, 37(1), 239-244.
- King, M., Jones, L., Barnes, K., Low, J., Walker, C., Wilkinson, S., & Tookman, A. (2006). Measuring spiritual belief: Development & standardization of a beliefs and values scale. *Psychological Medicine*, 36(03), 417-425.
- Kitipattarapoomikul, Y. (2013). A relationship between perceived behavioral control, customer satisfaction, subjective norm, belief, attitude and repurchase intention toward wine consumption of generation Y. *International Conference on Business, Economics, and Accounting*, 8(14), 1–11.
- Kotler, P., Kartajaya, H., & Setiawan, I. (2016). *Marketing 4.0: Moving from traditional to digital*. John Wiley & Sons.

- Levy, J. (1981). Interpreting consumer methodology: A structural approach to consumer behaviour. *Journal of Marketing*, 45(1), 49-61.
- Lissitsa, S., & Kol, O. (2016). Generation X vs. Generation Y - A decade of online shopping. *Journal of Retailing and Consumer Services*, 31(1), 304–312.
- Paul, J., & Bhakar, S. (2018). Does celebrity image congruence influences brand attitude and purchase intention? *Journal of Promotion Management*, 24(2), 153-177.
- Pradhan, D., Duraipandian, I., & Sethi, D. (2016). Celebrity endorsement: How celebrity–brand–user personality congruence affects brand attitude and purchase intention. *Journal of Marketing Communications*, 22(5), 456-473.
- Quester, P. G, Karunaratna, A, & Goh, L. K. (2000). Self-congruity and product evaluation: A cross-cultural study. *The Journal of Consumer Marketing*, 17(6), 525-537.
- Schafer, J. L., & Graham, J. W. (2002). Missing data: Our view of the state of the art. *Psychological Methods*, 7(2), 147-177.
- Ugwu, I. V., Ezeabii, I. C., & Ugwunwoti, P. E. (2020). Challenges of teaching and learning of accounting education in tertiary institutions in Enugu state of Nigeria. *International Journal of Vocational and Technical Education Research*, 6(2), 1–10.
- Viksne, K., Salkovska, J., Gaitniece, E., & Puke, I. (2016). Comparative analysis of customer behaviour models. In *Proceedings of the 2016 International conference on Economic Science for Rural Development* (pp. 231-238). LLU ESAF.

APPENDIX

Spiritual Intelligence Scale

SQ1	I feel deep inner peace and harmony
SQ2	I find comfort and strength in my religion
SQ3	I feel blessed with what I have today
SQ4	I have deep sense of respect for others
SQ5	I have a deep sense of interconnectedness and community
SQ6	I feel deep concern towards the environment

Spiritual Congruence Scale

SC1	By using halal product, it reflects who I am
SC2	Halal product describes me as a person
SC3	Halal product is similar with my personality
SC4	I can identify myself with halal product
SC5	User of halal products typically like how I would like to be
SC6	Halal product is similar to my preference
SC7	The price of the halal products is similar with the price I expected
SC8	The innovativeness of halal products is just like myself

ATTITUDE

Halal products are ...

ATT1	Not good at all	1	2	3	4	5	Very good
ATT2	Not effective at all	1	2	3	4	5	Very effective
ATT3	Not reliable at all	1	2	3	4	5	Very reliable
ATT4	Not favorable at all	1	2	3	4	5	Very favorable
ATT5	Not doubtful at all	1	2	3	4	5	Very doubtful
ATT6	Not exclusive at all	1	2	3	4	5	Very exclusive

INTENTION TO PURCHASE

Please **circle** in the appropriate box to indicate your level of agreement or disagreement using the scale below

	Strongly Disagree Sangat ← → Tidak Setuju	Strongly Agree Sangat Setuju
IP1 I will purchase the halal certified products when I need one in future	1 2 3 4 5	
IP2 If someone asked my advice, I would recommend the halal certified products	1 2 3 4 5	
IP3 I will purchase this product even if the price is slightly higher	1 2 3 4 5	
IP4 I will say positive things about halal certified products to others	1 2 3 4 5	
IP5 I will encourage my friends to purchase halal certified products	1 2 3 4 5	

Accounting Literacy

AL1 I track spending when I purchase Halal product
AL2 I compare my receipts of purchases when purchasing Halal product
AL3 I compare prices when I purchase Halal product
AL4 I am maintaining adequate financial record before my spending
AL5 I am in control on my spending
AL6 I am sticking to my monthly budget