

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

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ABSTRACT

Background and Purpose: In recent years, there has been a growing interest in understanding human behaviour in the halal industry. Deciphering the factors influencing behavioural intention, particularly in the context of purchasing decisions, remains a complex challenge. Intentions are shaped by individual attitudes, which in turn influence pre-purchase decisions. The complexity of human behaviour often leads to contradictions in attitudes. This study aims to examine the relationship between Spiritual Intelligence (SQ), Spiritual Congruence (SC), and Accounting Literacy (AL) on attitudes and the intention to purchase halal products among Generation Alpha.

Methodology: A survey was conducted among students from the Faculty of Economics and Muamalat, Universiti Sains Islam Malaysia (USIM), across five academic programmes. The sample consisted of 181 respondents with prior experience consuming halal products. The research instrument, comprising 31 Likert-scale items, was administered through a questionnaire and analysed using SPSS.

Findings: The findings reveal that SQ and SC have a positive and significant relationship with attitude, with p-values of 0.006 and 0.022, respectively. However, AL does not demonstrate a significant relationship with attitude.

Contributions: The findings suggest that an education structure incorporating Islamic elements can positively influence students' attitudes towards halal products. These insights could be valuable for authorities and organisations within the halal industry to foster greater awareness and engagement among Generation Alpha.

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

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1.0 INTRODUCTION

The rapid evolution of internet technology has significantly shaped the behavioral patterns of younger generations, distinguishing them from their predecessors. Generation Alpha, born in the digital era, has access to a vast array of information sources that influence their purchasing behavior. Additionally, this generation benefits from numerous resources that facilitate decision-making, with both internal and external factors contributing to their consumer habits. Moreover, purchasing behavior varies among individuals, as it is dynamic and evolves in response to influencing factors.

This study examines spiritual intelligence, spiritual congruence, and accounting literacy as key factors driving purchasing decisions among Generation Alpha students at Universiti Sains Islam Malaysia (USIM). As the 12th Public Institution of Higher Learning, USIM is dedicated to advancing knowledge and serving as a global reference center for Islamic science. The integration of Naqli (revealed) and 'Aqli (rational) knowledge, alongside core values, forms the foundation of an intellectually and morally adept generation. Given that USIM students predominantly come from religious educational backgrounds and possess extensive knowledge of Islam, this research seeks to explore the extent to which their religious beliefs and understanding of Islamic principles influence their purchasing behavior.

In Malaysia, the demand for halal products has experienced significant growth at the national level. Similarly, on a global scale, Muslims in the United States and Europe have

increasing access to halal products. The concept of halal has evolved beyond its religious origins to become a thriving global industry, projected to nearly triple in value to USD 46.4 trillion by 2018. With a global Muslim population of approximately 1.84 billion, constituting 34.4 percent of the world's population, this figure is expected to rise to 2.2 billion by 2030. The expanding Muslim demographic presents substantial economic opportunities for Islamic nations such as Malaysia to commercialize and market halal products on an international scale.

Malaysia possesses considerable potential to emerge as a dominant player in the lucrative halal industry, which is currently valued at USD 2.3 trillion (RM9.56 trillion) annually. By 2025, the global halal market is projected to reach USD 9.71 trillion. With 1.8 billion Muslims worldwide and Muslim consumer spending estimated at USD 2.1 trillion in 2017, the Islamic economy continues to exhibit steady growth. Leading nations in the halal industry, including Malaysia, UAE, Saudi Arabia, and Indonesia, have contributed to an estimated global Muslim expenditure of USD 2 trillion across various lifestyle sectors. According to the State of the Islamic Economy Report 2018/2019, the Islamic finance sector alone accounted for USD 2.4 trillion in total assets. As the global halal industry continues its upward trajectory, Malaysia maintains its leadership position as per the Global Islamic Economy Indicator (GIEI), securing the top ranking for the fifth consecutive year in recognition of its well-established Islamic economic ecosystem.

Thus, the objectives of this study are: (a) to investigate the antecedents of attitude toward purchasing Halal products among Generation Alpha, (b) to analyse the relationship between accounting literacy and the attitude toward purchasing Halal products among Generation Alpha, (c) to analyse the relationship between spiritual intelligence on the attitude of purchasing Halal products among Generation Alpha, and (d) to analyse the relationship between spiritual congruence on the 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 increasingly aligning with the expanding trend of ethical goods and services. This movement is intrinsically linked to Shariah-based principles that govern the halal economy, encompassing various sectors such as Islamic finance and halal food, thereby fostering a greater sense of trust between producers and consumers. The growing prominence of the halal economy extends across industries, including banking, finance, food, and beauty products. As a result, companies are progressively offering halal-certified ingredients and

diversifying their portfolios to accommodate the increasing demand for halal-certified goods and services.

Empirical observations indicate that students frequently purchase fashion products, accessories, and makeup to meet their personal needs. This trend underscores a key aspect of this study: the inclination of students to make purchasing decisions based on their knowledge and spiritual intelligence, particularly concerning halal products. Therefore, this research seeks to explore the interplay between spiritual intelligence, spiritual congruence, and accounting literacy in understanding the behavioral patterns of Generation Alpha.

According to a study by Lissitsa and Kol (2016), financial literacy plays a crucial role in the decision-making process, influencing consumers' attitudes towards effective financial management, product utilization, and the broader impact on their spiritual well-being. Given the projected global population growth to nine billion by 2030, the halal economy is poised to play a pivotal role in the evolving market landscape, driven by its fundamental ethical buying ethos. One of the significant areas contributing to the perception of intentional behavior and the predictive strength of attitudes is human intelligence (Jihan, Musa, & Hassan, 2016). Empirical evidence suggests that attitudes toward a product are influenced by cognitive beliefs related to purchasing behavior, with psychological characteristics playing a dominant role in shaping individual attitudes.

From the 1990s to the present, research on consumer attitudes has predominantly focused on the Western context, with limited exploration in Asian markets. Recognizing this gap, scholars have initiated studies to examine consumer behavior in the Asian context, including Malaysia. However, there remains a dearth of research on the spiritual aspect as a predictor of consumer attitudes toward halal products in Malaysia (Jihan et al., 2016). Consequently, this study aims to introduce a novel framework integrating the Theory of Planned Behavior (TPB) and the Congruity Theory Model to assess the influence of spiritual intelligence, spiritual congruence, and accounting literacy on consumer attitudes within the Alpha generation cluster. Additionally, this research seeks to explore how these variables impact consumers' attitudes toward halal products (Hashim et al., 2020). Furthermore, it examines the potential effects of other predictive factors on attitudes that may shape consumers' intentions to purchase halal products. This study aims to address these research questions by developing a comprehensive research framework, informed by an extensive review of prior literature in this domain.

2.0 LITERATURE REVIEW

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

This paper examines the significant impact of an individual's SQ on their attitude when making purchasing decisions. An individual who integrates spirituality into their daily life reflects these values through their attitudes and actions, thereby facilitating logical cognitive processes such as goal achievement and problem-solving (Hashim et al., 2020). Adopting a spiritual perspective on life can foster optimism, enhance overall life satisfaction, and serve as a protective factor against self-harm.

This study reviews the academic literature on this construct and presents SQ as a critical determinant in shaping consumer attitudes and behaviours (Hashim et al., 2020). Within a shared belief system, consumers of the Islamic economy exhibit universal values. At the highest level, Islamic and ethical finance, permissible and pure food, modest clothing, family-friendly travel, gender interaction considerations, and spiritual practices constitute value-based consumer needs that drive various sectors of the Islamic economy. With a global Muslim population nearing two billion, consumers are increasingly conscious of the presence of animal-derived ingredients in cosmetics and remain highly concerned about the Halal status of such products.

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

According to Parks (2000), the ability to find meaning in one's life is of great significance. The concept of divine value extends beyond religious faith and confidence. It surpasses the mere application of spiritual congruence as bestowed by Allah, emphasising how individuals, particularly Muslims, can intelligently apply these principles to shape their attitudes and behaviours. There is strong validity in the argument that if individuals perceive their actions as inconsistent with their own self-expectations, they may opt not to purchase a product (Sirgy, 2015). Furthermore, prior research suggests that a consumer's interpretation of self-congruity with a product may lead to satisfaction and, consequently, influence future purchasing intentions. To the best of the researcher's knowledge, limited empirical studies have examined self-congruity theory in the context of individual attitudes toward purchasing halal products (Pradhan, Duraipandian, & Sethi, 2016). Therefore, in marketing literature, spiritual and self-congruity have been utilised interchangeably to demonstrate the correlation between these two constructs (Paul & Bhakar, 2018).

Spiritual congruence is defined as the degree of alignment between consumers' self-perception and the image projected by a product. It is based on the premise that individuals

tend to choose products that reflect or closely align with their self-image (Jamal & Goode, 2001). The stronger the alignment between the image of a halal product and the purchaser's self-concept, the greater the likelihood that their attitude will align with their intention to purchase the product (Hashim et al., 2020).

It is believed that consumers with a strong sense of spiritual congruence experience greater satisfaction than those without it, as they are better able to avoid conflict in their decision-making processes. Spiritual congruence can also be characterized as the sense of alignment a consumer feels with a product, particularly in terms of its spiritual significance and potential for personal growth within the halal context.

2.3 Accounting Literacy on Attitude of Purchasing Halal Product

Accounting literacy is a critical component of financial knowledge and serves as an essential tool for making informed financial decisions. Byrne (2007) found that a lack of accounting knowledge leads to inaccurate financial planning, which, in turn, results in biases that impact an individual's overall well-being. Furthermore, attitudes play a crucial role in accounting literacy. This is demonstrated by Borghans et al. (2008), who emphasized that non-cognitive personality traits are significant predictors of both economic and social outcomes, alongside cognitive skills.

In a study conducted by Noon and Fogarty (2007), the correlation between personality and accounting literacy is linked to behavioral psychology, yielding compelling findings. Enhancing the curriculum and quality of accounting education is essential for better equipping policymakers with the knowledge required for informed decision-making. A key question arises: Does learning attitude influence students' ability to apply their knowledge and skills in real-world scenarios? Literature suggests that accounting literacy influences an individual's financial behavior. Furthermore, variations in accounting literacy levels among individuals contribute to differences in financial behaviors. This study examines whether accounting literacy affects the purchasing attitudes of Generation Alpha toward halal products. Accounting literacy, in this context, is defined as the extent to which individuals possess knowledge, awareness, and skills to comprehend fundamental accounting information that informs their purchasing decisions.

Xiao et al. (2014) highlighted the importance of exploring accounting literacy, as financial knowledge is strongly associated with financial behavior. The increasing complexity of products and services, coupled with the vast amount of information available, necessitates rational financial decision-making, posing a challenge, particularly for younger consumers,

including Generation Alpha. Therefore, examining accounting literacy from the perspective of pricing, cost-benefit analysis, and financial management through educational programs is crucial. This underscores the need to educate Generation Alpha on making informed financial decisions as a fundamental life skill. Through education, their financial literacy can be enhanced, improving their understanding of various products and financial features.

Moreover, accounting literacy has the potential to shape financial behavior, empowering consumers to understand their rights and obligations, thereby facilitating rational and well-informed financial decisions. The concept of literacy is frequently linked to knowledge and its practical application in decision-making and behavior. Mahendru (2020) asserted that accounting literacy encompasses not only knowledge, understanding, and skills related to financial decision-making but also non-cognitive factors such as attitude, motivation, and confidence. These attributes, when integrated with accounting knowledge, enhance financial well-being, leading to greater participation in the halal economy and society.

2.4 Attitude towards Intention to Purchase

In the Theory of Planned Behavior (TPB), attitude serves as a fundamental construct, representing the evaluative effect of individuals' positive or negative perceptions regarding the outcomes of a specific behavior (Fishbein & Ajzen, 1975). Attitude toward behavior reflects an individual's favorable or unfavorable assessment of a particular action and is posited as the primary antecedent of behavioral intention. It constitutes an individual's positive or negative belief about engaging in a specific behavior (Ajzen, 1991). These beliefs, known as behavioral beliefs, suggest that an individual is more likely to intend to perform a behavior when they evaluate it positively. According to Hashim et al. (2020), the factors influencing attitude are determined by an individual's beliefs concerning the impact of performing the behavior (behavioral beliefs), which are further weighted by their evaluation of the potential outcomes (outcome evaluations).

Intentions serve as indicators of an individual's motivation to engage in a specific behavior. Ajzen (1991) defines intention as "how hard people are willing to try, or how much effort they plan to exert in order to engage in a behavior." The stronger the intention, the higher the likelihood of executing the behavior successfully. Intentions are situationally dependent, influenced by the availability or probability of opportunities to perform a specific action (Ajzen, 1985). The intention to purchase is indicative of future behavior (Kitipattarapoomikul, 2013). Furthermore, research has established a relationship between consumer satisfaction and future intentions (Bearden, Netemeyer, & Tell, 1989). Additionally, attitude is theorized to

have a direct relationship with the intention to purchase behavior (Ajzen, 1985; Fishbein & Ajzen, 1975).

2.5 Generation Alpha

In the realm of Islamic finance, blockchain technology and automation are expanding access to financial services. Smart technologies are being integrated into various aspects of daily life, such as the development of smart hijabs and GPS systems that facilitate the identification of the nearest prayer spaces. Additionally, substantial investments are being made in artificial intelligence (AI), virtual reality (VR), and the Internet of Things (IoT), demonstrating a commitment to meeting the evolving needs of Muslims in the 21st century. This emerging demographic, which will soon constitute the majority, is characterized by a young and globally connected consumer base.

The market is becoming increasingly inclusive, with social media emerging as the primary communication channel for businesses. This generation, commonly referred to as Generation Z (or Gen Z), succeeds Generation Alpha and precedes the next generational cohort. Researchers and media sources generally identify the mid-to-late 1990s as the starting birth years for Gen Z, with the early 2010s marking the end of the cohort. They are predominantly youthful, urban, and middle-class, with high mobility and a strong affinity for digital connectivity (Kotler, Kartajaya, & Setiawan, 2016).

Having grown up in the internet age, Gen Z is accustomed to graphical user interfaces, digital platforms, and an interconnected lifestyle. They are highly internet-savvy and exposed to globalization, free markets, social media, and various forms of entertainment. Their purchasing patterns differ from previous generations, as they rely heavily on the "F-Factor"—friends, family, fans, and followers—when making purchasing decisions (Kotler et al., 2016).

3.0 FRAMEWORK OF THE STUDY

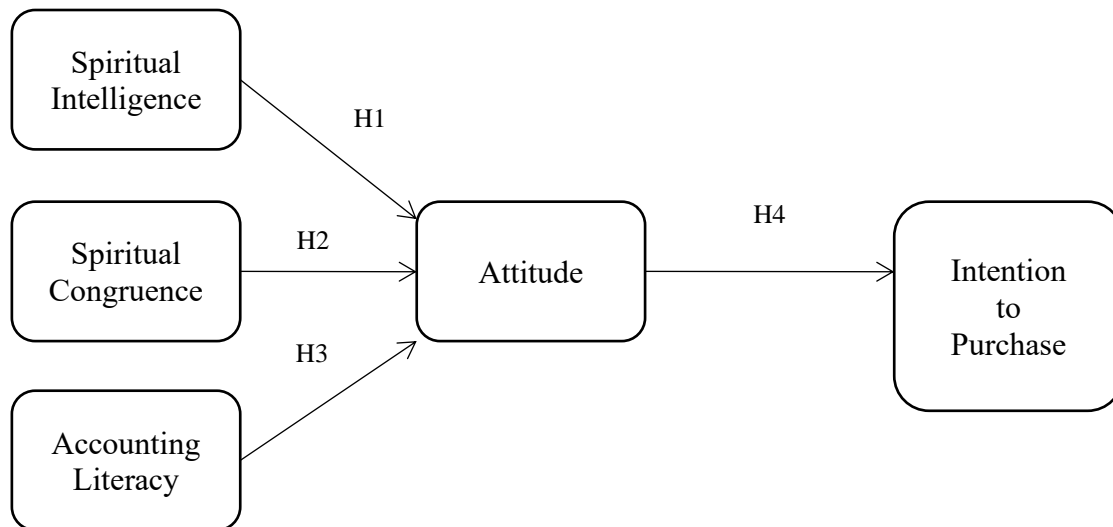


Figure 3.1: Theoretical framework (Hashim, 2016)

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

Cognitive intelligence plays a crucial role in shaping purchase intentions, and spirituality is recognized as a key variable influencing attitudes. Spirituality may be affected by an individual's awareness and perception of well-being, providing evidence that human intelligence is reflected in consumption patterns (Jihan et al., 2016). Haisara and Ali (2015) further assert that spiritual quotient represents the highest form of intelligence, enabling individuals to assign meaning to their actions, including prayer, which in turn influences their attitudes and behaviors in daily activities.

3.2 H2: Spiritual Congruence Has a Significant Effect on Attitude

Spiritual congruence has been observed to exert a substantial effect on users' overall attitudes. Levy (1981) proposed that products serve as indicators of the social identities of those who purchase them. Quester, Karunaratna, and Goh (2000) attributed the variation in consumer attitudes to the nature of the products. A positive relationship between users' attitudes and their continued intention to purchase halal skincare products is anticipated. The stronger the alignment between users' attitudes and the product, the greater their overall satisfaction and likelihood of repeated purchases. The findings suggest that users perceive spiritual congruence

as a crucial factor influencing their decision to purchase halal products, as these products align with their self-image and values.

3.3 H3: Accounting Literacy Has Significant Effect on Intention to Purchase

Undergraduate students participating in this study find themselves in a new environment that presents significant accounting challenges beyond their existing financial knowledge (Ajayi et al., 2022). In Nigeria, some students face financial difficulties, with some even discontinuing their studies due to financial constraints (Ezenwoke et al., 2020; Ugwu, Ezeabii, & Ugwunwoti, 2020). Additionally, students from religious schools may hold diverse perspectives on the theoretical and practical aspects of financial management, potentially influencing their financial attitudes and beliefs (Ben-Caleb et al., 2021). Understanding students' attitudes toward purchasing halal products is crucial for addressing conflicting financial perspectives that may negatively impact financial behavior. Therefore, this study aims to determine whether accounting literacy significantly influences purchasing attitudes.

3.4 H4: Attitude Has Significant Effect on Intention to Purchase

The Theory of Planned Behavior (TPB) remains relevant in this research, as it seeks to examine the impact of attitude as a direct predictor of purchase intentions in decision-making. Regarding reliability and validity, direct predictors of intention have been found to be as robust, if not more so, than indirect measures of belief evaluations, as demonstrated by Ajzen (1991). Thus, this study explores the extent to which attitudes directly affect consumers' intention to purchase halal products.

4.0 RESEARCH METHODOLOGY

The current study adopts an approach where extensive literature review is conducted to examine relevant constructs from previous research (King et al., 2006). The objective of this study is to test the constructs measuring Spiritual Intelligence (SQ), Spiritual Congruence (SC), and Accounting Literacy (AL) in relation to attitude. The items for these constructs were formulated as statements designed to elicit respondents' perspectives on the research topic (King et al., 2006). The research instrument comprised 31 scale items, utilizing a Likert scale, and was administered via a structured questionnaire. Most of the items were adapted from established measures in previous studies.

As detailed in the Appendix, the SQ construct consists of six items, while Table 1.1 outlines the SC construct comprising eight items, both of which have been adapted from Karakas (2010) and Jihan et al. (2016). A five-point Likert scale was employed, with response options ranging from (1) “Strongly Disagree,” (2) “Slightly Disagree,” (3) “Neutral,” (4) “Slightly Agree,” to (5) “Strongly Agree,” to capture participants’ responses. Instead of rating specific product attributes, the Agree-Disagree scale was used to assess perceptions of SQ, SC, and AL.

The questionnaire was disseminated using a random sampling approach via Google Forms among undergraduate students in the Faculty of Economics and Muamalat (FEM). The targeted sample size of 180 respondents was drawn from five major undergraduate programs: Bachelor of Accounting, Bachelor of Muamalat, Bachelor of Islamic Banking, Bachelor of Marketing, and Bachelor of Corporate Administration. These programs comprise a significant proportion of Generation Alpha students, each displaying different purchasing patterns and demographic profiles. This sampling method has been validated as effective in reducing non-response errors (Schafer & Graham, 2002). To analyze the data, regression analysis was conducted to test the hypothesized relationships among the constructs.

5.0 ANALYSIS AND DISCUSSION

Table 5.1: Reliability (Cronbach’s alpha)

Cronbach’s Alpha	N of items
0.730	5

Reliability evaluation based on the 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 by the measurement error. Moreover, each of the observed variables satisfies Nunnally’s (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, on average, the respondent age is between 22 to 25 years old. The majority of the respondents are third-year students.

The analysis indicates that respondents strongly agreed with the predictors of Spiritual Intelligence (SQ). This suggests that most respondents possess an inner strength that significantly influences their purchasing behavior regarding halal products. Notably, the consciousness level toward halal products is high, which contrasts with some scholarly assumptions that this generation, being exposed to a free market and having easy access to various channels and platforms, might exhibit a lower concern for the quality of halal ingredients in products. For Spiritual Congruence (SC), the results demonstrate that respondents agree with the predictor, indicating that halal products align with their self-image and personality, thereby influencing their purchasing attitudes. This finding aligns with the research of Alam and Sayuti (2011), which suggested that attitudes play a direct role in decision-making by serving as a bridge between consumers' background characteristics and the consumption choices that fulfill their needs. Regarding Accounting Literacy (AL), the findings show that respondents agree with the importance of budget planning when purchasing halal products. As students, they tend to plan and manage their budgets carefully, reflecting a conscious approach to financial management in their purchasing decisions.

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 measures 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 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. The correlation analysis shows that each of the predictors is 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

A one-way analysis of variance (ANOVA) was conducted following the application of a Levene test to assess the appropriateness of its use. The variance analysis, based on the aggregate responses measuring Spiritual Intelligence (SQ) in relation to attitude, is presented in Table 5.5, where the F-ratio is 30.31 with a significance level of 0.00. Similarly, for Spiritual Congruence (SC), the analysis yielded an F-ratio of 28.51 with a significance level of 0.00. These results indicate that both SQ and SC are significant factors influencing attitudes toward purchasing halal products, demonstrating a substantial 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

Spiritual Intelligence (SQ) plays a crucial role in assessing an individual's inner strength. The Prophet (pbuh) exemplified great patience and forgiveness, encouraging his followers to cultivate these values, as they are essential qualities of a true leader and a devout Muslim. An individual who embraces these virtues is more likely to exhibit self-control in both attitude and decision-making. Furthermore, SQ reflects an individual's level of spiritual intelligence in daily life, both as a human being in general and as a Muslim in particular.

As indicated in the coefficient results in Table 5.6, all three key predictors—SQ, Spiritual Congruence (SC), and Accounting Literacy (AL)—demonstrated statistical significance at p-values < 0.05. Additionally, attitude and intention to purchase, which align with their respective underlying factors, were found to be statistically significant. The critical ratios (t-values) were also significant at either the 0.05 or 0.01 level. The results further revealed that Generation Alpha's attitude had a significant impact on their intention to purchase halal products. According to Dato Jamil, CEO of the Halal Development Corporation (HDC), since 2016, awareness of halal products has been steadily increasing. This growth can be attributed to extensive publicity and marketing initiatives aimed at promoting halal products. The strong engagement observed at halal expos and halal hubs, which are organized annually, particularly among Muslim consumers, further supports this trend.

Given that Generation Alpha is widely recognized as a technology-savvy demographic with substantial exposure to online platforms, their access to vast information regarding halal products likely influences their attitudes and purchasing behaviors. Consequently, attitude plays a pivotal role in shaping consumers' intention to purchase halal products, as individuals with more positive attitudes exhibit stronger intentions to do so. Previous research has underscored the significance of key variables associated with halal products, highlighting

intention and attitude as essential aspects of consumer behavior. Researchers have further established that, akin to other consumer segments, Muslim purchasers prioritize quality and assurance in their products. However, their purchasing decisions are contingent upon compliance with Shariah standards, emphasizing that purchase intention is positively influenced by attitudes toward 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

To assess the robustness of the analysis, a regression was conducted to examine the relationship between Spiritual Intelligence (SQ), Spiritual Congruence (SC), and Accounting Literacy (AL) with attitude, as presented in Table 5.8. The results indicate that only SQ and SC exhibit a significant relationship with attitude, with p-values of 0.006 for SQ and 0.022 for SC. This finding aligns with the notion that spiritual quotient represents the highest form of intelligence,

enabling individuals to derive meaning from prayer and integrate it into their attitudes and behaviors in daily activities. For Muslims, SQ and SC are essential components that contribute to inner strength and personal development.

According to Applebaum (2009), the Prophet (pbuh) encouraged his followers to cultivate strong spiritual values and inner resilience, as these qualities define and shape a virtuous generation and a devout Muslim identity. However, the findings indicate that AL does not exhibit a significant relationship with attitude. This outcome suggests that Generation Alpha lacks sufficient awareness regarding financial planning and often makes purchasing decisions based on trends and peer influence rather than informed financial considerations. This observation is consistent with the study by Anshari et al. (2019), which highlights that Generation Alpha demonstrates greater confidence compared to previous generations, possesses a higher willingness to experiment, and is more inclined to follow contemporary fashion trends.

Table 5.9 presents a summary of the hypothesized relationships between Spiritual Intelligence (SQ), Spiritual Congruence (SC), and Accounting Literacy (AL) with attitude, as well as the relationship between attitude and the intention to purchase halal products among Generation Alpha.

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

This study surveyed students from the Faculty of Economics and Muamalat at Universiti Sains Islam Malaysia (USIM). The findings indicate that only SQ and SC exhibit a positive and significant relationship with attitude, whereas AL does not demonstrate a significant correlation with attitude. However, attitude was found to have a significant relationship with the intention to purchase halal products. These results are supported by the fact that USIM students come from an Islamic background, and the university requires students to undertake various Islamic courses as part of their academic curriculum. Consequently, the university's educational structure has played a crucial role in shaping and influencing students' attitudes and behaviors. A key implication of this study is its contribution to USIM's efforts to advance halal knowledge. Given USIM's role in promoting halal-related education, it is imperative for the institution to actively cultivate a deeper understanding of halal knowledge among students and contribute effectively to the development of a halal-based economy. Moreover, these findings align with Malaysia's broader vision of becoming the world's leading halal hub. The increasing global demand for halal products supports this initiative. One of the key objectives of Malaysia's Third Industrial Master Plan (IMP3) 2006–2020 is to position Malaysia as a global center for halal production and services. With a majority Muslim population, political stability, strategic geographical location, progressive Islamic governance, strong diplomatic relations with both Muslim and non-Muslim communities, and well-developed trade facilities and infrastructure, Malaysia is well-positioned to emerge as the leading hub for halal products. However, it is important to acknowledge the limitations of this study. Firstly, the sample population is primarily composed of Muslim students, which may not fully reflect the perspectives of the entire Generation Alpha demographic. Additionally, the methodology is limited to questionnaire-based data collection, and future research could benefit from incorporating qualitative approaches, such as interviews, to provide a more comprehensive analysis.

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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