

# The Moderating Role of Religious Satisfaction on Purchasing Over-The-Counter Medicines in Malaysia: An Islamic Perspective

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## ABSTRACT

Medications can be found in different formulations and ingested in different ways. OTC medications are used to cure, avoid or alleviate disease and to promote the well-being of people. There is continuous argument building up by taking a possibly Halal medication among the growing Muslim consumers around the world. Therefore, the focus of this study drawn from Maqasid al-Shariah approach for medicine usage and its significance in Islam. A sample of 308 Muslim consumers of pharmacies was being surveyed from the metropolitan territory of Kuala Lumpur and Selangor states in Malaysia. The Exploratory Factor Analysis and Confirmatory Factor Analysis techniques have been used to analyse the data. The outcome revealed that customers' religious satisfaction significantly moderates the purchasing of OTC medicines. The purpose of self-medication comes from the consumer's decision-making. Hence, the self-medication phenomenon is critical to understand, and it should be subjected to strict control for the betterment of the Ummah.

**Keywords:** Over-the-Counter Medicine, Religious Satisfaction, Maqasid al-Shariah, Medication, Muslim consumer

## INTRODUCTION

In Malaysia, self-medication with OTC medicines is very common among all consumers. This is evident in the growth of the OTC medicine market size from 2006 to 2018. OTC medicine sales recorded an increase of 28.3% in Malaysia which is more than the worldwide OTC medicine's market growth of 24.8% (Euromonitor International, 2018). OTC medicines are becoming more popular than before and will continue to increase with rising healthcare costs (Mathialagan and Kaur, 2012). According to the Malaysia National Health Account (2012), the total healthcare expenditure on OTC medicine is RM 1.5 billion. According to the Ministry of Health, the visiting fees for medical doctors in private healthcare facilities increased by 14% (Zaheer, Ibrahim and Bukhari, 2005). The lack of providing healthcare privileges also encouraging the community pharmacists to focus on sales of OTC medicines. Thus, these scenarios have influenced

Malaysian consumers to search for non-prescription medication, particularly OTC.

The majority of Malaysian consumers are Muslim as the Muslim population is around 16 million or 61.3% (DOSM, 2018). The Muslim consumer market is growing fast in today's challenging world. The number of Muslim communities is expected to grow by 35 % (2.2 billion) by 2030 (Elasrag, 2016; Amat, As'hari and Sundram, 2014). Many countries of South Asia, Southeast Asia, the Middle East, and Northern Africa have mostly Muslim consumers. Muslims would prefer to eat the most common object, according to, which meets their needs but must be permissible in Islam Hamouri (1991). The buying behaviour of Muslim consumers, therefore, varies from that of non-Muslim consumers. A Muslim considers the teachings of Islam as a religion when managing everyday matters. Thus, Islam and its teachings can be said to have a direct impact on a Muslim's conduct. Conduct is an

individual's set of actions and mannerisms, and Islam has given its lessons through Maqasid al-Shariah (the objectives of Islamic law) both for activities as well as for characteristics to a Muslim (Wani, 2013). As a consequence, when a Muslim is engaged in a buying process, the conduct falls into effect. The person tries to connect the teachings of Islam with their buying problems and decides to buy the products following the instructions given. Therefore, the religious guideline is required for the fulfilment of some good (maslahah) or the avoidance of some mischief.

Previous researchers performed minimal studies on the religious factor, which can be applied in current management world towards achieving the ultimate objectives of Islam. Tahir Ahmad Wani (2013) studied different buying behaviour of an ideal Muslim and suggested to explore further on it. In some studies, previous scholars have addressed the significance of Shariah in understanding of Islamic economics (Choudhury, 1986; Chapra, 1992, 2000; Kamali, 2008; Dusuki and Bouheraoua, 2011). However, these scholars provide the general basis for the relevance of Shariah to Ummah (Muslim communities) without specifying the particular application in the present world of Shariah. Therefore, this study delivers the understanding of the purchasing behaviour among Muslim consumers by adding religious satisfaction over it. Hence, this paper focused on answering the following research questions, does Muslim consumer's purchase intention have any effect on purchase behaviour of OTC medicine in Malaysia moderated by religious satisfaction?

## LITERATURE REVIEW

### Islamic Perspective

From a religious perspective, Islam is not, like many other world religions, a collection of rituals; instead

it is a total code of life. Islam, as a religion, means obedience to Almighty's (Allah's) will. From the knowledge of Prophet Muhammad (Please Be Upon Him-PBUH), it is clear that Islam does not merely mean to submit one's will to Allah The Almighty by saying it. Instead, it should reflect on one's actions and behaviour as well. This is the key reason that Islam has its own financial, legal or political structure as the only religion in the world (Wani, 2013). Abu Musa narrated, "Some people asked Allah's messenger, "Whose Islam is the best? i.e. (Who is a very good Muslim)? He replied, "One who avoids harming the Muslims with his tongue and hands." (Bukhari: Book 1: Volume 2: Hadith 10). This hadith means that there are two things in human conduct, i.e. thought and doing and a good Muslim is one who has both in compliance with the will of Allah the Almighty. Verse no 208 of the Chapter 2 of the Quran asks the same from Muslims, "O you who believe, enter Islam completely". The mufasssireen (scholars of the Quran) have argued that Allah The Almighty here commands Muslims to be a believer by both their actions as well as from their beliefs. Both physically and spiritually, they will embrace and obey the teachings of Islam. Islam, therefore, asks a Muslim to alter his physical and mental actions according to God's will. This implies that in any aspect of his life, whether social, legal, financial or any other, a Muslim considers Islam (Wani, 2013).

The term Islamic perspective refers to a juristic-philosophical concept developed by the later generations of the classical jurists. They attempted to formulate the goals and purposes of the Shariah (Maqasid al-Shariah) comprehensively to aid in the process of investigating new cases and organising previous existing rulings. Tahir Ahmad Wani (2013) studied the buying behaviour of an ideal Muslim and elaborated Islamic perspective as stated in Table 1.

**Table 1. Buying behaviour from an Islamic perspective**

Buying Behaviour	Islamic Perspective
Concept of Goods	God-given, useful, clean, wholesome, beneficial consumable materials whose utilization brings about the
	God-given, useful, clean, good, useful Consumable products, the use of which brings about the Material, spiritual and moral improvement for the customer
Time Horizon of Utility	Here and hereafter
Guiding Principles	Shariah (Islamic Law)
Focus	Individual and Social Welfare
Purchase Decisions	Value-Based
Spending Habits	Moderate (Nor niggardly neither overspending)

Use of Goods/Services	Following Shariah (Islamic Law) (shall not be a reason to harm/annoy others)
Orientation	Future-oriented as the focus is on savings, investments and distribution on wealth
Motivation	Seeking happiness from Allah by way of spending as per defined Islamic rules. It shoots from disposable income wherein one fulfils the requirements first (income-Religious spending, i.e. zakat, food, shelter etc.)

### Maqasid al-Shariah

Maqasid is an Arabic word which carries the meaning of goals or purposes, and when it refers to Shariah, it means the intents and purposes of Shariah explicitly. Maqasid al-Shariah or objectives of Islamic Law (Quran and Sunnah) has eight categories: protection of religion, life, wealth, lineage, mind, honour, security of society and state. There are steps in performing the task related to Maqasid al-Shariah. Three other Arabic words are found in the relevant kinds of the literature of usul al-fiqh that convey similar meaning as maqasid (Harmy et al., 2011). These words are hikmah (wisdom), 'illah (sufficient cause) and maslahah (interest or benefits). The term maqsid (plural: maqasid) means purpose, objective or goal. Maqasid al-Shariah is the objectives behind the Islamic rulings. It is the essence of our deeds. Most Muslim scholars stated their opinion that the ultimate objectives of Maqasid al-Shariah are a necessity for humankind to be able to live peacefully in this world. It is developed in the 12<sup>th</sup> century, by scholar Imam Al-Ghazali and further developed in the 14<sup>th</sup> century, by scholar Ibn Taymiyyah. Other famous scholars in this area are Ibn Ashur and Imam Abu Ishaq al-Shatibi. Primary sources of Maqasid al-Shariah are al-Quran and Sunnah. Secondary causes of Maqasid al-Shariah are al-Ijma', al-Istihsan, al-Qiyas and al-'Urf.

The focuses that should be seen from Maqasid al-Shariah approach are utility and its significance in Islam. Islam offers novel experiences on how Muslims need to get, assess, use and discard things or administrations. In Quran, Allah (SWT) says: "The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. And Allah multiplies [His reward] for whom He wills. And Allah is all-Encompassing and Knowing. Those who spend their wealth in the way of Allah and then do not follow up what they have spent with reminders [of it] or [other] injury will have their reward with their Lord, and there will be

no fear concerning them, nor will they grieve" (2:261-262). Both these sections give an unmistakable sign that universal delights are not just joys or the finishes for which a Muslim endeavor. Or maybe Islam sees satisfaction as great deeds that a Muslim does while presenting his will to Allah The Almighty and in trusting that he would show signs of improvement remunerate henceforth. In the Quran, Allah The Almighty says: "And of mankind is he who would sell himself, seeking the Pleasure of Allah. And Allah is full of Kindness to (His) slaves". (2:207) [They will be told], "Eat and drink in satisfaction for what you put forth in the days past" (69:24).

In this manner, Islamic point of view of utility as satisfaction or delight (or nonattendance of agony) implies doing great acts as per the directions of their Lord and procuring the outcomes in the future with section into paradise (joy) and exclusion from hellfire (nonappearance of torment). Therefore, in the Quran, Allah The Almighty follows the verse, 3:14 says: "Shall I inform you of [something] better than that? For those who fear Allah will be gardens in the presence of their Lord beneath which rivers flow, wherein they abide eternally, and purified spouses and approval from Allah. And Allah is Seeing of [His] servants" (3:15).

### Medicine Usage According to Islamic Law

Islamic law (or Shariah) requires Muslims, as long as it is not Haram, to eat and drink something (Sarriff, 2013). According to Halal or Haram pharmaceuticals, for example, Mushboh, various other Shariah words could be used, which means that the triggers of an item's portion are under doubt and Haram or Halal may not be assigned. Similarly, the word Mushboh may refer to situations where researchers or thoughts can differ about whether an object is Halal or Haram. The term Tayyib (concerning medicinal items) means that the item is of appropriate quality and delivered under uniform procedures (a requirement of any problem under Shariah). Islam is emphasised in terms of

social security and sickness care. Muslims are inspired to regulate their bodies, so they remain stable. In defying the sickness, any attempt should be taken to find a solution. This is consistent with the proverb of the Prophet, by Abi Darda r.a. It identified, "Allah has sent down both the illness and the fix, and He has designated a remedy for each ailment, so treat yourselves therapeutically, yet utilise nothing unlawful" (Narrated by Bukhari and Muslim).

The quest for getting cured is split into obligatory and must. Generally speaking, whether one can live with the desolation has consistency, or the plague has not declined, the law in the quest for a cure is an absolute requirement. When Muslims are not able to stand up under the torment, or the illness is dangerous, the need to look for help becomes mandatory. Muslims henceforth find a beneficial pace in seeking a cure for an affliction or showing limitation is enduring anguish, which could be a test from Allah. Nevertheless, as patients accept that the force of healing starts from the solution taken, Haram will become the norm in looking for care (Haque et al., 2019; 2020). From Allah, the speed of healing begins. Anything basically the same as if people are receiving care using products that are Haram or inconceivable under Islamic law.

#### Halal or Haram Concepts of Medicine

The term Halal originated from the Arabic language and prohibited all Islamically acceptable (Fahmi, 2017). All sustenance that is worthy and pure, according to al-Quran, is Halal. For now, apart from creatures that are Haram to be ingested, all forms of sustenance from plants and animals are Halal. The use of Haram in Islam is not allowed or blocked. Dead bodies, lifeblood, porks, intoxicating stuff and others are accompanied by a bit of sustenance restricted in Islam (Awan et al., 2015; Azam, 2016). In addition, materials that have been tainted with Haram origins are still refused.

Prescriptions are used to relieve, cure, restore or thwart disease and to promote prosperity. Medicines can be found in various kinds and can be absorbed in different ways. Whether prescriptions are taken as prescribed, the ailment may be resolved or regulated by the wish of Allah. Halal drugs shall meet the necessary criteria as follows:

1. Does not include animal substances that are not Halal or are not butchered under Islamic law;

2. Does not include substances deemed by Islamic law to be Haram;
3. Secure to use, non-deadly, would not cause mischief or poisoning, and would not affect prosperity;
4. Not coordinated, organised or rendered using Haram-corrupted tools, as evidenced by Islamic law; and
5. It does not include portions of the human body or items that are not approved by Islamic law.

Liquor can cause compulsion, mischief and adverse effects on well-being; for Muslims, it is chosen as Haram in this way. Haram will be treated as every creature that has not been slaughtered on the grounds of Shariah Law or any animal that is unwanted, tainted or may cause risk. A challenge for Muslim patients could be any drug containing porcine or Haram excipients or fixings (Sarriff, 2013). By rehearsing Muslims, porcine (pork) decided things would have kept away from them; anyway, porcine gelatin used in narcotics can be combative (Department of Health, 2013). The World Health Organization accepted the decision of Islamic Legal Scholars in 2001 that pork gelatin is properly altered and appropriate for use (World Health Organization, 2001). For example, the gelatin that is used in intranasal flu immunisation as a stabiliser is thoroughly washed. Logical experiments reveal that the gelatin is so exhausted right now that it is difficult to distinguish the first source, and no recognisable DNA from pigs has appeared to be found in the vaccine (Public Health England, 2014). Moreover, as of late 2013, some pushing Muslim organisations have made Public Health England (PHE) aware that the WHO archive was not recognised by individual schools of Islamic status (Public Health England, 2014).

Different constituents got from creatures that may not be sacrificed as per Shariah. They might be found in pharmaceuticals incorporate cow-like (dairy animals), hamster ovary, murine (mouse), and equine (horse) (Department of Health, 2013). The planning protocol should be considered, notwithstanding the medicinal constituents, as products may be made Haram by the process (Halim et al., 2014), for example, Halal meat cooked in a liquor-containing sauce. This could be considered by a rehearsing Muslim when dreaming about their opioid options. When agreeing on OTC prescriptions, comparable requirements would apply. Allah the Almighty bears us to eat Halal sustenance, but unbelievable or called Halalan Thoyyiban with the intention of not imperilling our flesh. Via the Pharmaceutical Services Division, the

Ministry of Health Malaysia (MOH) recognises an occupation to ensure that MOH is registered with drugs in Malaysia. In terms of wealth and efficiency, enlisted pharmaceutical products were measured. This suits with the thinking of Thooyiban. In addition, the Drug Control Authority (DCA) allows pharmacy associations to articulate when their publications contain animal-based products. This is by revealing it to include animal origins such as dairy creatures (bull-like), pigs (porcine) and others on the imprint communicating the post. There are rough materials that can start from an animal source, such as magnesium stearate, glycerine or gelatine.

In order to avoid using these items, the check will help customers, particularly Muslims, Hindus and customers with overt sensibilities. In addition, if the same option of solutions containing animal sources is made for the care of humans, the facility will first obtain patient approval before directing the drug. The Department of Islamic Development Malaysia (JAKIM) and the State Islamic Department (JAIN) are the place assortments of Malaysia in Halal Pharmaceuticals. JAKIM expects a crucial operation to illustrate Halal accreditation for pharmaceutical products based on the planet 's basic Halal Pharmaceuticals Standard, which is MS2424:2012. Accordingly, as of 2013, DCA licences the use of the Halal logo for non-toxin class enlisted prescription effects (Over-The-Counter-OTC, for example, vitamins and minerals for food supplements. Therefore, JAKIM ensured Halal logo which could be utilised. The utilisation of a Halal logo for pharmaceutical items is wilful, and if there are items without Halal logo, it is irrational to consider it Haram to be utilised. Clients reserve the privilege to get data and pose inquiries to drug specialists if all other ways fails.

#### **Choice of Medicine from an Islamic Perspective**

Conversations on taking a potential Haram drug should require, for example, an Imam, a scholar who is proficient in the values of the patient. In order to understand the purely religious writings, the Imam can exempt these things from Shariah because of therapeutic necessity (Deuraseh, 2006). It is not clear in the exclusions. For e.g., during the hour of ailment, porcine-determined medications can turn out to be temporarily absolved from the laws of diet. Nevertheless, some Muslim patients will have their Islamic translations concerning this subject, which further muddles the issue. As a result, specialists in medicinal facilities will be called upon to characterise and disclose health

needs and to examine the presence, treatment and nourishing changes of appropriate alternatives for Haram medicines. Islam is a theology that is total and faultless. In questions looked at by individuals relating to certainty, worship, life system, constitution, wealth and others, Allah has set specific expectations.

Islam keeps up and settles the problem of human needs as a faith that is accomplished and incredible. This is broken into five basic laws that are faith, existence, intellect, lineage, and land. Through finishing or taking charge of it, Muslims are expected to uphold the five core concepts of Islamic law through two procedures, straight off the bat. Other than being sure, everything stays intact. Through comprehending the five foundations of Islam, Muslims preserve certainty. Existence, including the prosperity of the body, is the freedom of Allah, and should be controlled and secured from any danger of sickness, wrongful execution, and others. Allah has claimed that if we are faced with illness, we seek care and fight to recover from it. To discover knowledge and prevent matters that can delude and demolish our mind, we are expected to use our mind. Islam makes sure of that in the fragment of family history by allowing marriage. Our ancestors are ensured by the prohibition of disloyalty and wilfulness, which can affect the parentage of humans. Islam provides the fifth law, which is the property by mentioning people attempting to hunt for riches by Halal strategies and by confining blackmail, crime, theft and others, preventing the general populace from harassment and severity.

In order to determine if singular items are suitable for a Halal eating routine, social security specialists and patients should develop subtleties on the constituents and the preparation process. Having composed communications from prescription product suppliers remains a thorough test, but it can also be considered as the primary consideration of touch. A few marketers are starting to respond to dietary choices by, for example, showing goods as 'originating from halal gelatin' (Strickland, 2014). Since the subtleties of any Haram complex source or excipient need an appreciation of what might be called Haram, the Summary of Product Characteristics (SPC) should be informed with caution. For e.g., the liquor content of drugs would be deemed worthy by a few Muslims because it would not induce inebriation. However, some will choose to maintain a strategic distance from all medications containing liquor (Asmak et al., 2013). Calcium stearate, cetyl liquor,

diglyceride, glycerin, glycerol monostearate, lactose, magnesium stearate, and monoglycerides are further medicinal concerns. Any Islamic researchers might consider these to be *Mushboh*. As for the gelatine in immunisations, a few Muslims might accept PHE's decision that certain multi-confidence gatherings have ensured that porcine gelatine in antibodies is sufficient.

The concerns surrounding the Haram principle of medicines are not limited to traditional drugs, but on the other hand are applicable to integral medicines, for example, chondroitin can be derived from ox-like causes (Department of Health, 2013). Islam organises its kin's wealth and power. This way, Muslims are expected to handle their body supplied by Allah the Almighty to be solid consistently in the piece of achievement. When they are damaged by an illness, Muslims are obligated to find a prescription. A generous body will build a lovely and wise soul, and we will be silent with a sound body to pray and do our ordinary business. To serve our duties as Allah's caliph on earth, Muslims are required to have a sound and powerful body. In any event, the issue of Halal-Haram always needs to be done in our vitality of handling our wealth and seeking medication to repair an illness. To all Muslims, filtering and deciding on halal medicine is an undeniable need. Moreover, our pledge is to keep away from Haram. This blended with the said of the Prophet "Filtering for Halal is required to every Muslim" - hadith depicted by al-Baihaqi. An aspect of the medical Halal and Haram problems that have been a matter of excitement until today. This is essentially about situations where Haram-containing solutions such as alcohol, medicines, pigs, dairy creatures and related items are of interest. As it recalls for the topic of Halal and Haram, which is pivotal in Islam, Malaysian clients, especially Muslims, are concerned about these issues.

Islamic law has its own features (*azimah*) and durability (*rukhsakh*). *Azimah* is the first law which Allah has constrained. The blacklist of liquor and pork and the requirement to fast during Ramadan is a bit of a blueprint. The compassion which can be extended to individual situations is *Rukhsakh*. For e.g., Muslims must break their guidelines during an emergency or crisis where they are weakened, or they will eat pork during scarcity. Muslims must grasp *azimah* aside from when there is an emergency that will allow resilience. Urgency suggests a condition where the individual faces a situation, including stunning security or property.

Wahbah al -Zuhaili, an educator of Islamic law at Damascus University, has given an extensive and away from of emergency which is: "Crisis is an event to an individual, a dangerous circumstance or serious pain, which may prompt injury or sickness to life, body, poise, sense or property and everything associated with it. At that point, it is an unquestionable requirement to direct Haram or relinquish the compulsory or postpone the time, to keep hurt from happening by thought inside the extent of Islamic law."

Dr Yusuf al-Qardawi, in his book of "Halal and Haram in Islam", complements and reminds Muslims not to revise the kindness given by Islamic law accusing emergency. In picking the need of using prescription containing Haram materials, the necessities to ensure that those conditions are an emergency ought to be met. A couple of cases of commitments that have been set by *ulama'* and used by National Fatwa Council Malaysia are:

1. There has truly been a problem, and it is not doubtful. It has recently arisen or existed where five general benchmarks (religion, life, understanding, heredity and property) are mischief or disease, or where the source of harm has been attested. This must be made based on strong belief guided by understanding or knowledge.
2. Someone in an emergency is against the prevention of Islamic rule by the claimant, or there is no reason to discard the damage under Islamic law except for items that are forbidden or forbidden.
3. Efforts must be taken to ensure that cutting edge halal products are unable to protect patients from damage.
4. The use of Haram materials is a must.
5. The use of Haram materials during care must be recommended, assured and claimed by pros or Muslim prosperity experts who are fair, known to follow their faith and feelings and have information in that area.

### Religious Satisfaction and Purchasing OTC Medicines

The degree to which a person is committed to his or her religion is indicated by religious satisfaction (Ramly et al., 2008). Religious engagement is a primary driver of the attitude, actions, lifestyle and consumption patterns of both Muslim and non-Muslim consumers, according to Salman and Siddiqui (2011) and Mukhtar and Butt (2012). In addition, they suggested that adherence to religious values helps consumers make sound

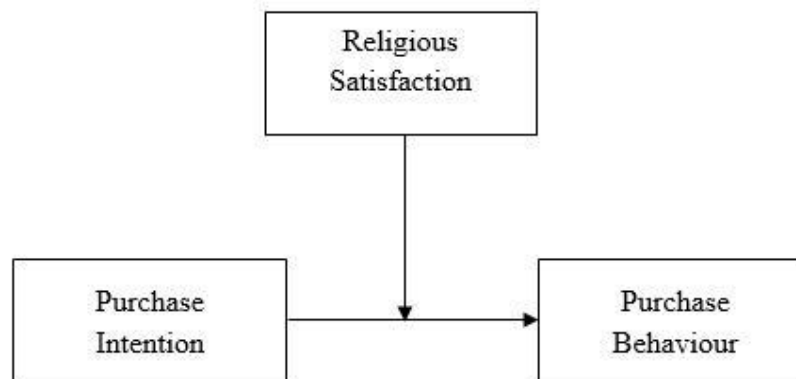
choices in life. The religious views and values of consumers therefore play a major role in consumer behaviour (Sun et al., 2012). Rehman and Shabbir (2010) have suggested that religion is a significant feature that allows people to differentiate between permissible and non-permissible items. The actions of consumers and their attitude towards their preference, purchasing and consumption patterns of products depend mostly on the degree to which they are devoted to their respective faith (Khraim, 2010).

Previous studies have found that the religious satisfaction of Muslim consumers is integral to the formation of their intention to buy (Jamal and Sharifuddin, 2015; Borzooei and Asgari, 2013). Shaari and Arifin (2009) similarly reported that the intention of Muslim consumers to buy and religious values have important connections. Said et al. (2015) also discovered that Muslim consumers' religious satisfaction is substantially correlated with their consumption.

There are three studies by Poloma and Pendleton (1990), Casas et al. (2009) and Tiliouine (2009) to understand the appropriateness of religious satisfaction in a consumer's behavioral context. Poloma and Pendleton's (1990) study identified the significant effect of religious satisfaction on social

welfare. The influence of religious satisfaction as a moderator is mostly overlooked in the literature of Islamic thoughts (Tameme and Asutay, 2012; Mohd Azli et al., 2013). Religious satisfaction can clarify how the relationship occurs between purchase intentions to consider applying for OTC medicine purchase behaviour for Muslim consumers. It is explained that religious satisfaction can disclose to us a succession of impacts that happens when independent factors and a reliant variable are discovered noteworthy.

In contrast, the consideration of religious satisfaction can change such a critical connection between independent factors and an observed variable. If the relationship is observed to be irrelevant, religious satisfaction is especially filled in as a moderator (Amin, Abdul-Rahman and Razak, 2014). Besides, religious satisfaction can influence the course and quality of the relationship between contextual factors and ability to consider applying for an Islamic perspective. This may clarify that when religious satisfaction is higher, purchase intention becomes so essential to influence the ability to support behaviour. Figure 1 shows the moderating role of religious satisfaction between purchase intention and purchase behaviour of a Muslim consumer.



**Fig.1: Conceptual Framework**

## METHODS

This study integrates Maqasid al-Shariah approach with consumer behaviour theories, relevant to OTC. To effectively measure the research constructs, information from the theoretical and empirical research studies in both consumer behaviour and religious satisfaction were used. For purchase intention and purchase behaviour, this study adapted the measures used by Haque et al., (2015). For religious satisfaction, this study adapted the measure used by Amin, Abdul-Rahman and

Razak (2014). To accomplish targets of this investigation, a self-controlled, close-ended, organised survey has been carried out to accumulate essential information from respondents. The survey questionnaires are comprised of a five-point Likert type answer scale going from 1 (strongly disagree) to 5 (strongly agree) in printed copies. The target population was pharmacy clients who are Muslim from a population of 1,73,47,900 in the metropolitan territory of Kuala Lumpur and Selangor states of Malaysia (Department of

Statistics Malaysia, 2018). Pharmacies are the primary location where OTC medicines are being purchased by customers. A non-probabilistic purposive sampling technique has been applied to choose respondents. Data collection was undertaken over three months, from October to December 2019. The respondents were being reviewed on various week-days and week-ends to cover a wide range of customers.

**Findings**

**Descriptive Analysis**

The questionnaire sets were distributed to 400 walk-in customers in pharmacies, among which

308 customers agreed to participate in the research. So, the response rate was 77 %. Table 2 represents the demographic information of the participants, including gender, age, education level, their marital status, occupation, family income, frequency of purchasing OTC medicine and OTC medicine purchased for children/adults/elderly. Among the respondents, 51.6% were male, 41.2% were in their youth age (26 to 35 years old), 58.8% were graduated, 54.5% were married, 36.4% were in active service, 34.4% had a monthly family income less than 5000 RM, 58.8% purchase OTC medicine monthly and 48.4% purchase OTC medicine for themselves.

**Table 2. Demographic Profile**

Demographic Variable	Frequency	Percent (%)
<b>Gender</b>		
Male	159	51.6
Female	135	43.8
<b>Age</b>		
18-25	78	25.3
26-35	127	41.2
36-45	78	25.3
46-55	8	2.6
56-65	3	1.0
<b>Education</b>		
Higher Secondary	50	16.2
Bachelor	181	58.8
Masters	44	14.3
PhD	9	2.9
Others	9	2.9
<b>Marital Status</b>		
Married	168	54.5
Unmarried	111	36.0
Widowed	8	2.6
Divorced	3	1.0
Others	3	1.0
<b>Occupation</b>		
Service	112	36.4
Business	60	19.5
Student	80	26.0
Housewife	8	2.6
Others	32	10.4
<b>Family Income</b>		
Less than 5000 RM	106	34.4



5000 RM to 10000 RM	96	31.2
Above 10000 RM	59	19.2
Others	31	10.1
<b>Frequency of Purchasing OTC Medicine</b>		
Daily	7	2.3
Weekly	44	14.3
Monthly	181	58.8
Yearly	57	18.5
<b>OTC Medicine Purchased For</b>		
Children	44	14.3
Adults	149	48.4
Elderly	97	31.5

### Reliability Statistics

In IBM SPSS (version 25), Cronbach's alpha is generally used to measure the internal consistency of questionnaires. After running the test and from the output, it is found that for every instrument variable, the Cronbach's alpha value is greater than 0.7 (Table 3) which means that all the instruments used in this research are reliable enough.

**Table 3. Reliability statistics**

Variables	Cronbach's Alpha	N of Items
Purchase Intention	0.816	5
Religious Satisfaction	0.780	5
Purchase Behaviour	0.829	9
Total	0.840	19

### Exploratory Factor Analysis (EFA)

In SPSS, after running descriptive factor analysis on the data, it is found from the KMO table that, the measure of sampling adequacy is 0.799 which is more than 0.5, means sampling is perfectly adequate. From the data extracted for communalities using principal component analysis extraction method, there is no value which is less than 0.3, means all the variables can be kept. After running EFA in SPSS, from the total variance extraction table, it is found that there are five components out of nineteen are having eigenvalue

of greater than one and the rest components are having eigenvalue of less than 1. It means five components have been found which should be retained. After analysing the data again in SPSS through a fixed number of factors (five) and removing coefficient value less than 0.5, we can see the component correlation matrix is orthogonal. Then, the varimax method in SPSS for analysing orthogonal matrix has been selected. From the rotated component matrix (Table 4), the final factor loading table has been found.

**Table 4. Rotated component matrix**

Indicators	Purchase	Religious	Purchase
	Intention	Satisfaction	Behaviour
Pi1	.734		
Pi2	.783		
Pi3	.761		
Pi4	.739		
Pi5	.650		

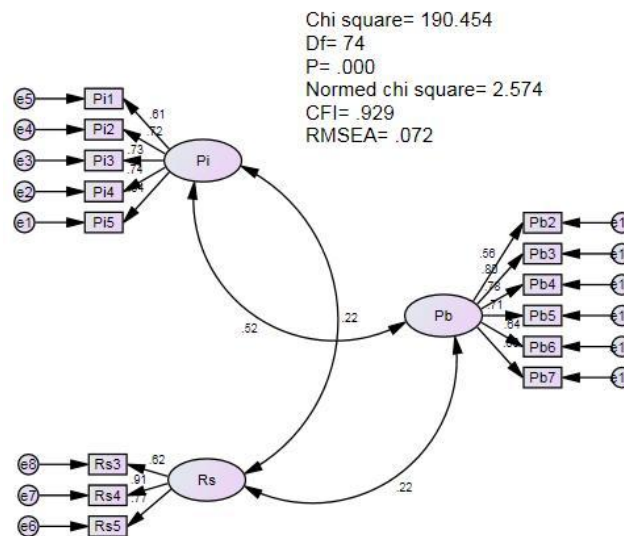
Rs3		.736	
Rs4		.881	
Rs5		.823	
Pb2			.671
Pb3			.845
Pb4			.776
Pb5			.655
Pb6			.639
Pb7			.662

**Confirmatory Factor Analysis (CFA)**

IBM AMOS (version 25) has been used for confirmatory factor analysis. There are varieties of indicators that tell us how good the model fits through Structured Equation Modeling (SEM) technique. The global model fit can be done in two non-exclusive ways, by using inference statistics, i.e. so-called tests of model fit, or using fit indices, i.e. an assessment of approximate model fit (Hair et al., 2017). Now a day, it has become usual to find out

the model fit both for the measurement model and for the structural model. Structural model means where all constructs correlate freely.

Figure 2 represents the default structural equation model. The model fitted properly as the CFI value (0.929) met the standard threshold level (more than 0.9 is required). In this analysis, the Chi-Square and RMSEA values are also used to evaluate the model fit. So, based on CFI, the model fit was found good.



**Fig.2: Structural Equation Model**

**Moderation Test**

For moderation test, first the continuous variables were converted into categories (0 and 1) and created standardised values of the variables (Pi, Rs and Pb) in SPSS. Then, added another variable for interaction effect (Int) through multiplications of Pi and Rs. Again, the path modelling in AMOS has

been drawn for testing the interaction variable. Figure 3 represents the model for the moderation test. Based on this model, the hypothesised path coefficients are presented in Table 5 which shows the critical ratios (CR) obtained for the model. It presents the hypothesized paths, coefficients, CR and the p-values. The critical ratio and significance

of path coefficients are used as the basis for supporting or rejecting the relationships in the model where the threshold is  $CR \geq \pm 1.96$  and the path is significant at the 0.05 level. Therefore, it can be concluded that there is a significant

relationship exists among purchase intention, purchase behaviour and religious satisfaction where the moderation variable (Int) is statistically significant.

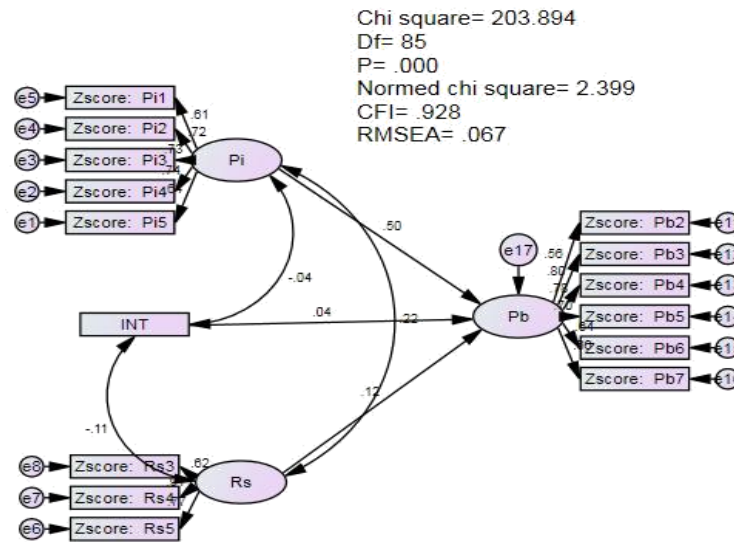


Fig.3: SEM (Interaction Model)

Table 5. Regression Weights of Interaction Model

		Estimate	S.E.	C.R.	P
Pb <---	Pi	.096	.034	2.791	.005
Pb <---	Int	.011	.002	5.018	***
Pb <---	Rs	-.131	.041	-3.215	.001

**DISCUSSION**

The part of “satisfaction” is a pivotal factor in medicinal services. From a consumer’s viewpoint, this entrusted his/her beliefs based on various ideologies. For Muslims, this refers to religious satisfaction, not only conventional customer satisfaction for the social insurance proficient just as in the treatment received. There is an elevated level of consumer loyalty, trust and dependence on purchasing OTC medicines in community pharmacies, but religious matters were not explicitly taken as a predictor or influencer. Islam as a religion is the most profound path of doing trade, and any sort of activities for humankind and

Muslims has a profound duty on taking these actions on the next level. The connection between consumers and pharmacists with their locale drug store, together with quiet, focused consideration is significant as it might impact a client's perspective on drug store as a sheltered and valuable social insurance asset that they prefer. Results from this investigation recommended that this “religious satisfaction” additionally prompts more clients wanting to purchase their pharmaceutical items from a drug store instead of a general store. Also, most of the people, in general, reported more satisfaction in their pharmacists for medication supply.

Most fundamentally, this study examined from Islam perspective by introducing religious satisfaction which significantly influences the cognitive behaviour of Muslims for any purchase decisions they make. Famous Islamic scholar, Ibn Abbas has narrated that Prophet Mohammad (PBUH) said: "There are two blessings which many people lose: (They are) health and free time for doing good." (Al-Bukhari) . This study introduces a model for OTC medicine purchase behaviour by testing the role of religious satisfaction into it. The need for such research has been long recommended by Khan (1994) and therefore, is explored by Hamdani and Ahmad (2002). Still, it has failed to capture the objectives of Maqasid al-Shariah and religious satisfaction. Hamdani and Ahmad (2002) also failed to address Islamic consumer behaviour theory from a particular context such as OTC medicine purchase decision. Previous research on OTC medicine purchase intention has largely overlooked this matter. We doubt why these scholars ignore the importance of Maqasid al-Shariah in predicting one's behavioral intention on medicine purchase. The inclusion of religious satisfaction further provides valuable insights into the consumers' cognitive and inner beliefs.

We ought to recognise, as a Muslim, that healing from disease is beyond the ability of Allah. We have to try to find a solution that is not contrary to Islamic norms, such as Allah's use of dark enchantment or various illicit approaches. Additionally, products used as medicine should be ideal for the Islamic way of thought, such as clean and not containing Haram fixings. "Prevention is easier than treatment," as the truism goes. The perception and energies of Halal and Haram in medicine are fundamental. Both meetings with the aim that well-being can be handled by Islamic education should take them into account. However, it can never be concluded that a person belonging to a particular religious community would always be consistent with all the opinions and practises of that group or fully observant of them. Several variables can affect the reactions of individual patients to a given clinical circumstance, including what branch of a particular faith or ideology they adhere to, and how powerful their religious views are, for example, conservative or reformed, moderate or fundamentalist (Abdul, 2010). For this reason, each person should be regarded as an individual, and before therapy starts, those treating them should attempt to determine their thoughts and desires. In patients

who believe in Islam, this report introduces the problems to consider before using pharmaceuticals. In the world today, there is a broad continuum of sects and values. Any sects forbid certain foods and liquids from being consumed. How these affect and impact behaviours towards preparing, delivering and accessing health care from pre-conception right up to death and even after death, allows the prescribers of medication to be mindful of and responsive to the multiple viewpoints that patients bring to ethical decision-making. Accordingly, care should be extended to the personal views of the consumer before administering medications or therapy. Muslim consumer's knowledge about the OTC medicines compositions is not sufficient. Now a day, self-medication phenomenon is widespread, and it should be subjected to strict control for the betterment of the Ummah. The broad event of self-medication comes from the consumer's own decision which is worth conducting further research and analysis based on monitoring of their behaviour and its effects. Cooperation between consumers and pharmacists, along with controlling adverse events, should be the subject of investigation. According to global trends, consumers want to be more and more responsible for their health by using self-prevention. However, to do this, it is essential to aid the admission to the information about possible dangers of wrong use of OTC medicines. Therefore, pharmaceutical companies those who involved in the development of the OTC medicine market should try to reduce perceptions of risk among consumers, with particular emphasis on physical and psychological risk factors. This will enhance consumer trust in OTC medicine and will lead them to ask their pharmacists for this type of medications. It is vital to understand the key recognitions and desires for pharmacy customers and what may drive them, or to buy their OTC medicines from a pharmacy to more readily understand the needs and opportunities in this market.

### Implications

Halal means 'permissible' in Islam, while 'Haram' means 'forbidden' (Sarriff, 2013). The Quran and Hadith teachings give instructions to Muslims on what is permitted and not permitted in all matters, including personal conduct and drinking of food / drinks. A fundamental deciding factor in the decision-making process would be the elements of Halal and Haram among practising Muslims with respect to everything they eat, including pharmaceuticals. The production of Halal

pharmaceuticals alone is currently limited to producers in primarily Muslim-based countries (Halim et al., 2014). In order to allow entry into Malaysia, all imported medicines must be licenced by the Drug Control Authority (DCA), which constitutes a significant obstacle to the availability and accessibility of such medicines. Halal prescription can, however, be eligible for customer sales from certain retailers. The JAKIM is an example of Malaysia's Halal Certification Authority. These authorities mainly certify food, although certain OTC herbal items are included on their product lists. In order to be included in their warehouse, they can accommodate all OTC drugs available on the market.

### CONCLUSION

In the Muslim world, consumers are beginning to question and avoid medicines produced with Haram ingredients, especially foreign products (Aliman and Othman, 2007). They are increasingly sensitive to Haram issues. Therefore, the concept of Maqasid al-Shariah is the absolute key to deal with such problems. Muslim consumers need to be aware of the Maqasid al-Shariah guidelines when it comes to consumables product like over the counter medicines. Ibn Abbas wrote that Prophet Mohammad (PBUH) stated: "There are two blessings which many people lose: (They are) health and free time for doing good." (Al-Bukhari). From this hadith, it is evident that health is a blessing from Allah The Almighty and taking corrective actions for the betterment of health is one of the necessities for Muslims to conduct.

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