

## THE IMPACT OF SERVICE QUALITY ON HALAL PURCHASE DECISIONS: A STUDY OF CUSTOMER SATISFACTION AND WORD OF MOUTH

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### ABSTRACT

This study empirically examines a mediated moderated mechanism to explain customer satisfaction with halal purchase intentions via word of mouth, grounded on Expectation-Confirmation Theory (ECT). Compiling data from purchasers of fast-moving consumer goods (FMCG) by means of structured questionnaires, we employ partial least squares structural equation modeling (PLS-SEM) to address the objective of the study. Our findings indicate that service quality reliability plays a pivotal role in influencing customer satisfaction. Likewise, the physical environment in which customers are provided services plays a decisive role in consumer fulfillment. This indicates that service excellence reliability also performs a crucial function in ensuring satisfaction among customers.

*Keywords:* Halal purchase intention, Service quality, Tangibility, Reliability, Word of mouth.

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## **I. INTRODUCTION**

Over the past few years, halal demand worldwide has grown exponentially, driven not only by religious requirements, but also by consumer awareness of hygiene, quality and ethics. Despite such rising demand, research on the halal sector, especially that pertaining to customer satisfaction and purchase intentions, remains limited. On the other hand, there is extensive literature on customer satisfaction and purchase intentions which emphasizes traditional dimensions of service quality – tangibility, reliability and physical environment – as being important in crafting customer attitudes, satisfaction and behavioral intentions.

As consumer expectations for value-driven and ethically-compliant products continue to rise, knowledge of how service is related to this trend would be useful for businesses interested in developing their consumer loyalty and trust in halal-certified offerings (Liu et al., 2022; Rachbini, 2018; Pradana et al., 2022). In addition, customer satisfaction is not isolated from the rest. It is usually manifested in terms of behavioral outcomes using harboring of words of mouth (WOM) (Hamzah et al., 2020). In markets such as that of Pakistan, where personal recommendations play a crucial role in influencing consumer behavior, WOM is a strong moderating link between satisfaction and purchase intentions (Mukhamad & Guritno, 2024).

In Muslim majority nations such as Pakistan, consumption of halal fast moving consumer goods (FMCGs) has emerged as a key area of interest for marketers and researchers (Wibowo et al., 2022; Amalia et al., 2020; Abdalla et al 2025; Lim et al., 2022; Mutmainah, 2018). This points to the need to understand ways in which foundations of quality in core services can influence consumers' views and choices (Bashir et al., 2019; Nurkhin et al., 2023; Khan et al., 2020). However, their precise effect in the halal consumption context has been underexplored (Mittal & Frennea, 2010; Aslam et al 2025; Chen et al 2025; Peng et al 2025; Peña-García et al., 2020; Nurhayati & Hendar, 2020; Morwitz et al., 2007).

This study is motivated by the need to understand how traditional service quality dimensions influence conventional (offline) customer satisfaction and purchase intention in the halal context. While many studies have addressed online or digital behavior, in the Pakistani FMCG sector, brick-and-mortar stores and face-to-face service interactions continue to dominate halal product consumption. Digital platforms for halal product purchases are growing, but have yet to surpass or significantly disrupt the conventional retail landscape. Acknowledging this reality is important to avoid overgeneralizing digital trends and tailoring strategies for segments that are still rooted in physical retail dynamics.

The novelty of our investigation lies in its comprehensive mediated-moderated model, which captures not only how service quality influences satisfaction and intention, but also how WOM functions as an intermediate behavioral response. By combining PLS-SEM with a large sample of 672 participants, the investigation provides empirical depth to theoretical relationships that remain underexplored, particularly in the halal consumer services sector. The findings will aid academics and policymakers in developing strategies to craft appropriate strategies for halal products in Pakistan. The research is unique in its assessment of the impact of service quality on the intention of customers to purchase halal products. Moreover, the study offers novel insights, although the focus on conventional (offline) retail environments may limit generalizability to e-commerce contexts, and the data is

confined to the Pakistani FMCG sector. These limitations are addressed in more detail in the discussion section.

The remainder of the paper is structured as follows. The following section reviews previous research, while Section 3 describes the methodology. The results are presented in section 4, and section 5 concludes the study.

## **II. LITERATURE REVIEW**

Expectation-Confirmation Theory (ECT), originally developed by Oliver (1980), is a widely adopted framework in the consumer behavior literature for understanding post-purchase satisfaction and behavioral intentions. It proposes that satisfaction is not solely based on performance, but is fundamentally rooted in the comparison between expectations and perceived outcomes (Fahamsyah et al., 2025; Nawaz et al., 2025). The integration of ECT into the study provides a robust theoretical foundation to justify the inclusion of customer satisfaction as a key explanatory mechanism in the proposed conceptual model (Nurhayati & Hendar, 2020; Awan et al., 2015; Hamzah et al., 2020; Setiawati et al., 2019).

### **2.1. Purchase Intention**

Purchase intention refers to the intention of an individual to acquire a service or product, influenced by various factors such as perception, attitude and belief (Ajzen, 1991). Against the background of halal food, research on purchase intention has been conducted extensively, with religiosity, trust, perceived quality and brand image identified as major antecedents (Morwitz et al., 2007). Lada, Tanakinjal & Amin (2009) argue that Expectation-Confirmation Theory (Oliver, 1980) can be readily applied in describing halal purchase intention. Research that has employed the theory in halal the context has found that trust in halal and halal awareness certification strongly influence consumers' intentions (Haris et al., 2017). Moreover, demographic variables including age, income and level of education also moderate halal purchase behavior, whereas demographic, cultural and geographical differences influence the intensity of halal consciousness among Muslim as well as non-Muslim consumers (Brodowsky et al., 2018).

### **2.2. Customer Satisfaction in Halal Purchase Intention**

In the case of halal food, satisfaction depends not only on product quality and taste, but also on conformity to religious values, ethical sourcing and brand authority (Bowen & Chen, 2001). Research has shown that customer satisfaction has a positive effect on repeat purchase behavior and brand loyalty in halal food markets (Oliver, 2006). Satisfaction with halal certification assurance has also been shown to increase consumer confidence and establish long-term loyalty (Mittal & Frennea, 2010; Yao-Ping Peng et al., 2025). Furthermore, consumers of halal foods report that they are particularly satisfied if they can see that a company is committed to transparency and religious and hygienic values, indicating that satisfaction is closely related to both functional and emotional benefits (Hanif et al., 2010).

Therefore, based on the above discussion and the theory of planned behaviour, we hypothesize that:

*H1: Customer satisfaction has a direct effect on purchase intention.*

### **2.3. Customer Satisfaction**

In halal markets, the mediating role of satisfaction demonstrates the manner in which consumer trust in halal certification results in stronger purchase intentions (Khan et al., 2022; Liu et al., 2025). For example, Aburayya et al. (2020) show that although trust and awareness directly affect halal purchase intention, customer satisfaction plays a major mediating function in their relationship, indicating that both trust and awareness have a positive effect on customer satisfaction, which in turn increases purchase intention. Similar findings have been reported by Albarq (2023), who demonstrates that perceived value and brand credibility have an impact on satisfaction and subsequently the intention to purchase halal-certified products. This mediating role implies that constant consumer expectations, not merely functional, but also based on religious and morally sound business approaches, are necessary for engendering consumer commitment and loyalty.

Therefore, this research incorporates consumer satisfaction as a mediator in the relationship between service quality and the intention to purchase halal products. In this regard, the following hypothesis is proposed:

*H<sub>2</sub>: Customer satisfaction positively mediates the relationship between reliability and purchase intention.*

### **2.4. Word of Mouth**

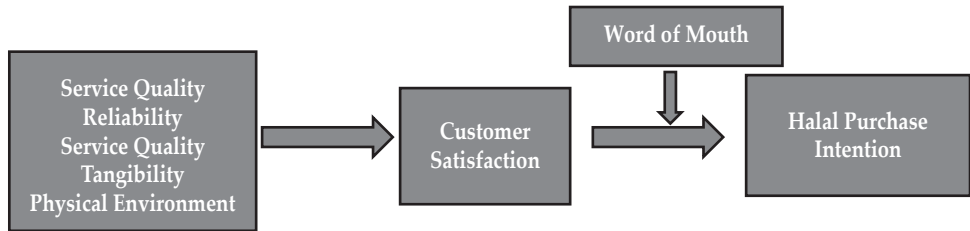
Word of mouth (WOM), whether online or offline, is a form of informal communication that can increase or reduce the effect satisfaction has on future behavioral intentions (Krishnamurthy & Kumar, 2018; Nawaz et al., 2024). In the consumption of halal food, WOM from peers, family and social networks is a vital trust-building mechanism, especially in cases of information asymmetry (Zhang et al., 2018). Studies indicate that positive WOM increases the level of consumer confidence in halal claims and alters attitudes towards halal brands (Rambocas & Ramsabhag, 2018).

In addition, WOM has been found to moderate the nexus between purchase intention and satisfaction because the more pleased customers are, the more likely they will be to spread the word to others, thus changing people's perceptions and behavior (Manyanga et al., 2022). On the other hand, if WOM is either negative or not credible, even satisfied consumers can be ambivalent in their purchase behavior (Cheung & To, 2021). Therefore, WOM not only supports the effect of customer satisfaction on purchase intention, but also serves as a social validation mechanism, especially in halal food. This feeling of trust is required to have an impact and create an elevated level of the purchase intention. In light of above discussion, it is hypothesized that:

*H3: There is a positive and significant relationship between word of mouth and halal purchase intention.*

## 2.5. Conceptual Framework

Based on the hypotheses, the following conceptual framework is proposed:



**Figure 1.**  
Conceptual Framework

## III. RESEARCH METHODOLOGY

The study uses a structural equation modeling research strategy as it is designed to investigate the connection between customer satisfaction and the purchase intention of halal commodities. The research data were collected via questionnaires distributed personally to customers. Such a strategy is relatively efficient and offers more convenience to the participants (Aslam et al., 2023).

### 3.1. Data

We distributed 800 questionnaires to fast-moving consumer goods (FMCG) customers in two major cities in Pakistan, Lahore and Karachi. These cities were selected due to their significant market share and diverse consumer base, providing a representative sample of Pakistani FMCG consumers. A total of 716 valid and appropriately completed questionnaires were received from respondents for analysis, a usable response rate of 89.5% (see Table 1). To ensure validity, field enumerators were trained to guide respondents during the questionnaire process. In cases of doubt, respondents were briefed on questions to avoid misunderstanding. Additionally, a random verification check was conducted on 10% of the completed questionnaires to assess consistency and completeness.

**Table 1.**  
Descriptive Statistics

Demographic Variable	Category	Frequency (n)	Percentage (%)
Age (years)	Mean (SD)	–	33.9
Gender	Male	411	54.00
	Female	351	46.00
Education Level	Higher Secondary	191	25.10
	Graduate	411	54.00
	Postgraduate	160	21.00
Monthly Income	Mean (PKR)	–	86,000
Location	Lahore	404	53.00
	Karachi	358	47.00
Response Rate	–	–	84.60

Source: Authors' own calculation

### 3.2. Proposed Model and Variables

The study builds on Expectation-Confirmation theory (Oliver, 1980) and integrates dimensions of service quality from the SERVQUAL model to propose a structural model that explains halal purchase intention (HPI) through the mediating role of customer satisfaction (CS) and the moderating role of word of mouth (WOM). The conceptual model hypothesizes that SQT, SQR and PHE positively affect CS, which in turn mediates the effect on HPI. WOM is hypothesized to moderate the link between CS and HPI. The latent variables and indicators are described in Table 2.

**Table 2.**  
**Latent Variables and Indicators**

Latent Construct	Indicators (Sources)
Service Quality - Tangibility (SQT)	Appearance of facilities, equipment, personnel (Zeithaml et al., 1996)
Service Quality - Reliability (SQR)	Ability to perform promised service dependably (Zeithaml et al., 1996)
Physical Environment (PHE)	Cleanliness, lighting, space design (Baker et al., 2020)
Customer Satisfaction (CS)	Overall satisfaction with service experience (Oliver, 1980; Fornell et al., 1996)
Word of Mouth (WOM)	Likelihood to recommend, give positive opinions (Grenler & Brown, 1999; Maxham & Netemeyer, 2002)
Halal Purchase Intention (HPI)	Intention to buy halal products (Bonne et al., 2007; Lada et al., 2009)

### 3.3. Method

Smart PLS was adopted for the study as it is a powerful tool for a multivariate analysis. In addition, Sadiq et al (2026) states that it is the technique most commonly used in social sciences studies, specifically management sciences. Aslam et al. (2026) also believe that it is a very promising procedure, with an approach similar to regression.

Smart PLS is a better estimation tool for sample sizes such as ours when compared to conventional techniques. The approach does not require the variables to be normally distributed and is applicable even for complicated SEM models (Shabbir et al., 2020). The method is also capable of handling both reflective and formative structures, and is extremely useful for prediction.

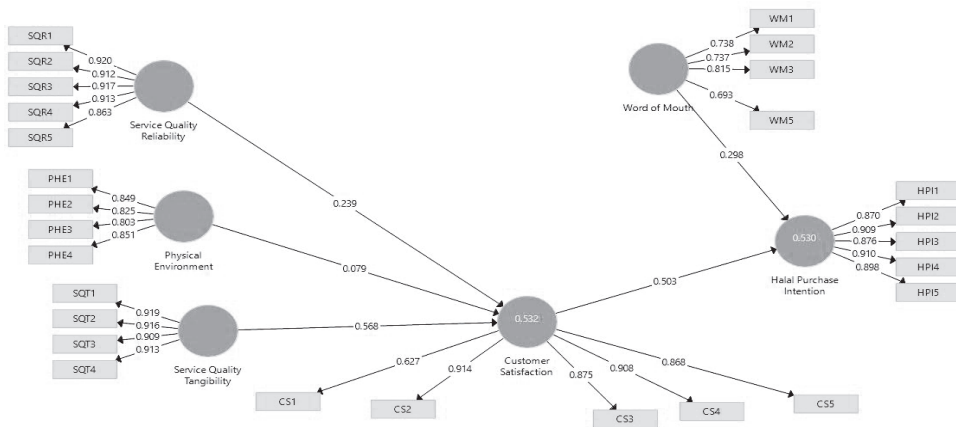
IV. RESULTS AND ANALYSIS

**Table 3.**  
**VIF Test**

	CS	HPI
CS		1.732
HPI		
PHE	1.123	
SQR	1.214	
SQT	1.293	
WM		1.732

Note: CS= Customer Satisfaction, HPI= Halal Purchase Intention, PHE= Physical Environment, SQT= Service Quality Tangibility, SQR= Service Quality Reliability, and WM= Word of Mouth

The constructs in our research meet the VIF criteria, as can be seen in Table 3. Figure 2 shows the measurement model of the study. Convergent validity, or the level of convergence between the constructs being measured, is critical in the measurement model (Compeau, Higgins & Huff, 1999; Nawaz et al., 2024). In order to establish convergent validity in a study, three criteria must be followed. The initial step is factor loading, as shown in Table 4, followed by composite reliability, and finally AVE. In terms of factor loading, the loading of the items must be greater than 0.5 (Compeau et al., 1999; Rehman et al., 2023). Therefore, WM 4, with a loading of 0.41, was deleted from the study.



Note: CS= Customer Satisfaction, HPI= Halal Purchase Intention, PHE= Physical Environment, and WM= Word of mouth

**Figure 2.**  
**Measurement Model**

Furthermore, the analysis used the R<sup>2</sup> coefficient to evaluate how well the independent variables contributed to variations in the dependent variables. The explanatory power of the customer satisfaction (CS) data reached 0.68, based on

the R<sup>2</sup> value. As stated in Shabbir et al. (2026), R<sup>2</sup> values ranging from 0.25 to 0.50 indicate weak explanatory power, ones above 0.50 demonstrate moderate power, and values above 0.75 indicate significant power. The R<sup>2</sup> value measuring halal purchase intention (HPI) was 0.68, thus indicating moderate explanatory power.

**Table 4.**  
**Factor Loading**

	CS	HPI	PHE	SQR	SQT	WM
CS1	0.631					
CS2	0.909					
CS3	0.869					
CS4	0.907					
CS5	0.871					
HPI1		0.870				
HPI2		0.913				
HPI3		0.869				
HPI4		0.921				
HPI5		0.899				
PHE1			0.851			
PHE2			0.841			
PHE3			0.802			
PHE4			0.862			
SQR1				0.930		
SQR2				0.915		
SQR3				0.918		
SQR4				0.914		
SQR5				0.866		
SQT1					0.923	
SQT2					0.921	
SQT3					0.909	
SQT4					0.912	
WM1						0.741
WM2						0.746
WM3						0.814
WM5						0.694

Note: CS= Customer Satisfaction, HPI= Halal Purchase Intention, PHE= Physical Environment, and WM= Word of mouth.

**Table 5.**  
**Reliability and Validity**

	Cronbach's Alpha	rho_A	Composite Reliability	(AVE)
CS	0.898	0.903	0.931	0.724
HPI	0.941	0.941	0.932	0.789
PHE	0.842	0.881	0.900	0.710
SQR	0.951	0.951	0.957	0.827
SQT	0.935	0.937	0.956	0.839
WM	0.741	0.754	0.852	0.677

Note: CS= Customer Satisfaction, HPI= Halal Purchase Intention, PHE= Physical Environment, WM= Word of mouth.

Table 5 presents the Cronbach's alpha, composite reliability and AVE values for internal consistency and convergent validity. Aslam et al. (2026) stipulate that CR and Cronbach's alpha must be greater than 0.70. All the values in the table confirm the measurement model's convergent validity. Furthermore, AVE was used to determine convergent validity, with its value representing the average variance extracted between construct items in terms of variance shared with other items. All the AVE values were greater than 0.5, so satisfied the criteria for convergent validity.

**Table 6.**  
**Structural Model Summary**

Endogenous Construct	Predictor	R <sup>2</sup>	Cohen's f <sup>2</sup>	Effect Size	Q <sup>2</sup>	Predictive Relevance
Customer Satisfaction	Physical Environment	0.56	0.04	Small	0.3	Medium
	Service Quality Reliability		0.16	Medium		
	Service Quality Tangibility		0.42	Large		
Halal Purchase Intention	Customer Satisfaction	0.64	0.38	Large	0.4	High
	Word of Mouth		0.22	Medium		

Table 6 shows a summary of the structural model. Analysis of the effect sizes (Cohen's f<sup>2</sup>) evaluate the functional significance between variables in the developed structural model. In this case, a small effect emerged from the relationship between physical environment and customer satisfaction, since the Cohen's f<sup>2</sup> value was 0.04. Service quality reliability shows a medium effect on customer satisfaction, with a Cohen's f<sup>2</sup> value of 0.16. Research shows that customer satisfaction has a significant impact on halal purchase intention as its Cohen's f<sup>2</sup> value was 0.38.

## V. CONCLUSION AND RECOMMENDATIONS

Due to the influx of new enterprises, FMCG organizations around the world are confronted with intense competition, both locally and internationally. FMCG companies in Pakistan are facing similar competitive pressure, which is in fact more intense because of the strong retail system in the country. Therefore, this study aimed to explore the influence of dimensions of service quality on customer satisfaction, which in turn has impact on customers' use of FMCG company services, and to examine the moderating role of word of mouth. The findings reveal that service quality dimensions (SQR, PE, SQT) are important to customer satisfaction, which then leads to the intention to buy halal products. Moreover, verbal discussion of the product is also an important factor which shapes positive perceptions in the minds of customers.

It is recommended that banks should also focus on the factors of tangibility and reliability. If employees are efficient, and the machinery being used to deliver services is attractive, customers will develop the intention to buy FMCG products.

Furthermore, the reliability with which customers are served is a crucial factor. Our study also provides support for the theory of planned behavior. Finally, FMCG should focus on ways to motivate positive WOM among their existing customers, since this is the most effective method of expanding the client base.

While the study highlights customer satisfaction as a mediating variable influencing halal purchase intention in the FMCG sector, it does have certain limitations. The findings are limited by the use of cross-sectional data and reliance on self-reported survey responses from only two cities, which may affect generalizability. Future research should employ longitudinal or experimental designs across broader geographic contexts to validate and extend our insights. Furthermore, the FMCG sector in Pakistan should be studied in terms of other service quality dimensions, such as empathy. The study findings will assist the FMCG sector in attracting more clients through service quality.

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