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Faithful and luxurious: Mediating halal with luxury through self-congruity

Zahirah Zainol ^a, Nurhafiz Noor ^b and Ashley Tong ^a

^aCurtin University Singapore, Business School, Singapore, Singapore; ^bJames Cook University Singapore, Business School, Singapore, Singapore

ABSTRACT

With the rise in luxury marketing and the opening of Halal markets, luxury brands have begun to penetrate the lives of Muslim consumers. This has been accelerated particularly with the growing service economy. However, there is a lack of understanding of the underlying mechanism through which luxury services can impact the purchasing behavior of Muslims. With Islam influencing all aspects of Muslims' lives including their purchasing behavior, it is important to resolve tensions between religiosity and luxury purchasing. Using the self-congruence theory, this study proposes a conceptual model of how religiosity can influence the purchasing behavior of luxury services and the well-being of Muslim consumers. This study contributes to the emerging luxury services and Halal service marketing literature, advances the transformative luxury and transformative service research agendas on well-being, and suggests a path for firms to encourage the spending of luxury services to capitalize on the growing Halal economy. The study concludes with a research agenda to advance research on the consumption of Halal luxury services.

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1. Introduction

Luxury brands continue to enter the Muslim vocabulary as the call to luxury grows globally. Indeed, with the burgeoning Muslim modest fashion industry expected to grow from USD 313 billion in 2023 to USD 375 billion in 2025 (DinarStandard, 2022), luxury brands such as Fendi, Dior and Valentino have capitalized on this trend to create dedicated fashion collections to service the needs of Muslim consumers desiring a more luxurious lifestyle (Navlakha, 2019; Theunissen, 2023).

Against this backdrop, many studies have been conducted to understand Muslim consumers' consumption of luxury products. One reason is that religion may not be an entirely compatible facilitator of luxury consumption, and Muslims who have higher levels of religiosity can form negative attitudes toward luxury brand products (Abalkhail, 2021; Aksoy & Abdulfatai, 2019). Against these headwinds, progress has been made to better understand what can encourage luxury product consumption among Muslims. For

CORRESPONDENCE TO Zahirah Zainol  Zahirah.Zainol@curtin.edu.sg  Curtin University, 10 Science Park Road, Level 3, Unit 03-08, The Alpha, Science Park II, Singapore 117684, Singapore

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instance, in the area of brand management, young Muslims may develop the emotional concept of brand love through a deep involvement with the fashion style, and this brand love can in turn increase brand loyalty (Kusumawati et al., 2022). A high degree of brand awareness and understanding of the luxury product's advantages can also lead to greater purchasing intentions (Khan et al., 2017).

While these studies are significant in advancing the understanding of luxury product consumption among Muslims, less is known about consumption drivers in the luxury service context. In luxury research involving service, insights such as the importance of perceived interactivity of self-service technologies for fashion retail stores (Kim & Yang, 2018) or the role of online service quality in driving luxury cosmetic products (Golalizadeh et al., 2023) inform us of the important role services play in supporting goods-centric luxury businesses. However, more research is required to understand the area of luxury services in service-centric economies (Wirtz et al., 2020) and how Muslims can contribute to this significantly growing market. This is because similar to product consumption, Islam can also have an impact on how Muslims view and consume luxury services (Noor, 2022). Understanding the drivers of Halal luxury service consumption by Muslims is especially pertinent in the hospitality industry given the continued investments in luxury services such as luxury hotels and resorts for Muslims (DinarStandard, 2022) and the need to ensure that Muslim consumers react to these Halal luxury service propositions favourably.

Based on the definition of luxury services by Wirtz et al. (2020), we define Halal luxury services as extraordinary hedonic experiences that are exclusive and catered to the religious needs of Muslims. It is worth noting that due to the core characteristics of services such as non-ownership and intangibility, the consumption of luxury services is less conspicuous than that of luxury products since less visible luxury signals are communicated to others (Wirtz et al., 2020). This bodes well for consumers who, because of their heightened religiosity, may not want to be too physically attached to their luxury purchases or be seen by others as being too excessive and extravagant in their luxury lifestyle. Overall, a better understanding of Halal luxury service consumption can lead to new research streams in the services marketing literature.

Thus, this study aims to investigate the impact of religiosity and self-congruence on the purchase intentions of luxury services and consumer subjective well-being. This paper uses a conceptual approach that synthesizes the services marketing, psychology and Islamic marketing literature culminating in our conceptual model. With this, this study makes three contributions. First, this paper answers the call of researchers to further advance research on luxury services and to examine this phenomenon for other customer segments (Wirtz et al., 2020). In the context of Muslim markets, this also further advances the Halal service marketing literature (Kadirov et al., 2020; Noor, 2022). Second, this paper proposes a novel mediating variable in the Halal luxury service context – self-congruence – to theoretically bridge religiosity levels with luxury consumption behavior. The self-congruity theory states that consumers align themselves with products and services that are consistent with their self-image to seek self-consistency (Sirgy, 1982). As past studies have indicated no direct effect between religiosity and luxury consumption (Geiger-Oneto & Minton, 2019), with religiosity leading to negative attitudes towards luxury (Abalkhail, 2021), it is important to resolve these tensions by exploring a suitable mediator to link religiosity to purchasing intention. In

this study, we posit self-congruity to be the suitable mediator. Third, our study advances the call for the focus on consumer well-being outcomes advocated by both the transformative luxury (Batat, 2022) and transformative service research streams (Field et al., 2021).

The remainder of this paper is structured as follows. We begin with an overview of the luxury services landscape by discussing the literature on luxury services and analyzing current research on religiosity and luxury before giving examples of Halal luxury service brands in the hospitality industry. We then show how religiosity can lead to positive outcomes of luxury purchasing through the activation of self-congruence which will be elaborated in the theoretical background and proposition development section. We conclude the paper by discussing the theoretical and managerial implications of our paper and a research agenda on the consumption of Halal luxury services.

2. Luxury services and the role of religion

2.1. Luxury services

The term “luxury” is derived from the Latin word “luxuria”, signifying “extras of life” (Danziger, 2004). Tynan et al. (2010) define luxury products as “high-quality, expensive, and non-essential products and services that convey rarity, exclusivity, prestige, authenticity, and deliver high levels of symbolic and emotional/hedonic values through customer experiences” (p. 1158). In brand literature, luxury has been characterized as the utmost tier of prestigious brands, encapsulating various physical and psychological values (Vigneron & Johnson, 1999). Conventionally, scholars have incorporated key variables such as quality, price, prestige, hedonism, conspicuousness, materialism, and value to assess the luxuriousness of a product or service (Christodoulides et al., 2009; Truong et al., 2008; Vigneron & Johnson, 1999, 2004).

Vigneron and Johnson (1999, 2004) present a theoretical framework for the value of luxury brands, encompassing both personal (hedonism and quality) and non-personal (conspicuousness, uniqueness, and social value) perceptions. They assert that conspicuousness exemplifies the Veblen effect, highlighting luxury products’ ability to showcase wealth and power. Uniqueness underscores the rarity and exclusivity of luxury items, while social value reflects a consumer’s inclination to own prestigious brands to align with a desired reference group and distance oneself from less desirable ones. Hedonism pertains to the emotional benefits of luxury consumption, such as indulgence and pleasure, while quality value is linked to the utility derived from a luxury brand’s superior performance. Building on Vigneron and Johnson’s work, Wiedmann et al (2007, 2009). expand the luxury value framework by introducing a financial value dimension to represent the monetary worth of a luxury brand. They argue that customers must perceive sufficient value in a luxury product to justify its high price. Consequently, they propose a new four-dimensional framework comprising financial, functional, individual, and social values.

In the context of services, the ownership of tangible items is generally impractical, but psychological ownership remains feasible (Pierce et al., 2003). Additionally, research indicates that psychological ownership of services can effectively serve as a substitute for material ownership needs (Fritze et al., 2020). Consequently, in the realm of luxury

services, psychological ownership is expected to assume an augmented role in self-extension, warranting a central focus for firms. The absence of tangible goods and the consequent lack of ownership transfer give rise to a second significant implication related to conspicuous consumption. Yang and Mattila (2013) stated that consumers are more inclined to opt for luxury goods rather than luxury services to signal social status. For example, when someone carries a luxury handbag or wears a luxury watch, the intention is for others to take notice without the owner actively promoting the item. In contrast, in the case of a luxury service experience, like a luxury jet excursion, it's challenging for others to be aware of the customer's participation unless they actively share their experiences on social media or recount them at social gatherings. As a result, conspicuous consumption may hold reduced relevance for services, with other needs and motivations likely to be of heightened importance in the context of luxury services.

Within the realm of hospitality services, luxury hotels are identified as those with the highest 15% average daily room rate, as per data from Smith Travel Research (STR) in 2015. When it comes to luxury restaurants, the term typically encompasses establishments offering comprehensive table service, a high-quality ambiance, and an upscale menu (Chen et al., 2015; Hwang & Hyun, 2013). Lee and Hwang (2011) investigate how consumers perceive luxury restaurants, revealing that these establishments are characterized by excellent full-table service, an expensive menu, high-quality cuisine, and superior physical environments. Among these traits, premium pricing stands out as the most distinctive feature of luxury restaurants from the perspective of consumers.

While economics often associates luxury with a premium price, there is a consensus that the definition of luxury is subjective. Determining where the boundary lies between the ordinary and luxury is a matter of degree assessed by consumers (Miller & Mills, 2012; Tynan et al., 2010; Vigneron & Johnson, 2004). Consequently, it becomes crucial to explore the concept of luxury from consumers' viewpoints – What values are they pursuing in luxury hospitality services?

2.2. Religiosity and luxury

For decades, a connection between religion and luxury products has been prevalent in popular culture, evident in song lyrics, religious imagery, and brand names (e.g. True Religion and Affliction). Even products with explicit ties to religion have their luxurious counterparts, like iPhone cases adorned with gold-etched Christian crosses (Spooky, 2017) and luxury versions of the Islamic hijab by designers such as Dolce and Gabbana (Gani, 2016). These products arguably arise from consumer desires.

While indulging in luxury product consumption allows individuals to derive pleasure and enhance their self-image using their earnings, there are also adverse consequences associated with such behavior. For instance, the consumption of luxury goods has been linked to ostentation, wastefulness, and excessive indulgence (Frank, 1999). Numerous researchers argue that the constant pursuit of wealth, status, and prestige through luxury consumption contributes to societal erosion. Aligning with religious principles emphasizing purity (Schmidt et al., 2014), the avoidance of luxury products may be driven by a desire to distance oneself from associations with immoral actions. In essence, motivations to refrain from luxury consumption may stem from a wish to minimize potential contagion or association effects (Baron, 1999).

For example, a religious consumer viewing the consumption of luxury products as a moral concern might actively avoid purchasing or associating with such items to prevent any perceived immoral influence. In the event of contagion, where religious consumers see luxury product consumption as immoral, individuals may attempt self-purification to mitigate moral contamination (Xie et al., 2014). Alternatively, consumers may seek to disparage others choosing to buy luxury goods, presenting themselves as more morally upright to safeguard their own moral identity (Zane et al., 2015).

Religion stands as one of the most enduring sources of fundamental values for consumers, exerting influence on consumption motives, even on a subconscious level (Minton & Kahle, 2014). Furthermore, explicit references to materialism, pride-based consumption, and status consumption are found in religious scriptures (Schmidt et al., 2014), indicating that a consumer's religious background provides insights into motives for and responses to the consumption of luxury products. Consequently, the consumption of luxury items should be considered a moral concern for religious consumers due to scriptures specifying right and wrong (i.e. moral) behavior in relation to luxury purchases.

It is noteworthy that over 80% of consumers worldwide adhere to some form of religious belief (PEW, 2017). The link between religion and luxury traces back to fundamental religious figures, such as the Hindu deity of wealth, Lakshmi, venerated by numerous adherents (Schmidt et al., 2014). Even today, religious edifices are adorned with extravagance, exemplified by structures like the Vatican in Catholicism, Mormon temples, and Hindu temples. Despite this, western religious scripture advocates against materialism and excessive consumption, and pride is recognized as one of Catholicism's seven deadly sins (Schmidt et al., 2014). Likewise, eastern religious doctrine stresses the importance of detachment from material possessions as integral to attaining enlightenment (Hunt & Penwell, 2008).

Minton and Kahle (2014) characterize religiosity as the intensity of religious values and beliefs, encompassing both an internal spiritual connection, often termed intrinsic religiosity, and more externally visible religious behaviors and practices, referred to as extrinsic religiosity. This contrasts with religious affiliation, defined as "a commonly held set of beliefs and values that guide external behavior and internal search for meaning". Religiosity offers unique insights by detailing the extent to which consumers adhere to their religious affiliation and the associated tenets of their religion (Mathras et al., 2016). In essence, religiosity serves as an informative gauge of how closely religious consumers adhere to messages advocating avoidance of materialism and luxury product consumption.

Teimourpour and Hanzaee (2011) concentrated on religious aspects in their examination of cultural factors influencing the behavior of Iranian consumers concerning luxury products. Their findings indicated that religion does indeed influence consumer behavior. Within the context of the Islamic religion, certain values such as price, quality, usability, and materialistic values were identified as more crucial than others. While Islam may not be overtly evident in individual general consumption patterns, the level of commitment to Islamic principles does impact consumers' decision-making processes (Teimourpour & Hanzaee, 2011).

In investigating the influence of religiosity on the behavior and purchasing choices of Muslim consumers in Malaysia, Shah Alam et al. (2011) discovered that Islam

significantly shapes consumers' behavior and decisions. Adhering to Islamic teachings, Muslim consumers exhibit moderate spending habits. The findings of the study revealed that individuals with higher religiosity scores displayed lower impulsiveness in their purchasing decisions and appeared to be more mature and responsible compared to those with lower scores. The researchers emphasized the importance of exploring how religion impacts the acquisition of luxury products and suggested a comparative analysis between Islam and other religions concerning the consumption of luxury brands.

In a study conducted by Nwankwo et al. (2014) among Moroccan consumers, the researchers explored the impact of Islamic values and motivation on intentions to purchase luxury brands. The findings indicated that Moroccan Islamic consumers are primarily motivated to acquire luxury goods to elevate their social status, express uniqueness, and fulfill conspicuous motivations. To examine the connection between the consumption of luxury products and religion, it is crucial to consider a consumer's religiosity, indicating their degree of faith. This is essential because various religious affiliations share commonalities in discouraging prideful and materialistic consumption (Schmidt et al., 2014).

2.3. Luxury services for muslims

With over two billion followers, Islam is the second-largest religion in the world and is expected to outnumber Christians by 2050 (World Population Review, 2024). The global halal market is set to contribute 2.8 trillion U.S. dollars to the world economy in the years to come (Statista, 2024). This lucrative, emerging market has attracted much academic attention to study the consumption patterns and purchasing behaviors within the Islamic context where predominantly hospitality and tourism service sectors were analyzed to understand the motivations and preferences of Muslim travelers and/or destinations (Al-Hajla, 2017; Albattat et al., 2018; Alserhan et al., 2017; Kassim & Zain, 2015; Mohamed et al., 2020).

The integral role religion plays in influencing Islamic travel and hospitality consumption has been outlined. In any travel destination, Muslim travelers "continue to practice their religion" (Han et al., 2019). There are certain circumstances that Muslims have to follow such as not ingesting any food and drinks with pork and alcohol, consuming food and engaging in activities permitted by the Quran (Mohamed et al., 2020). Muslim travelers need to eat halal food and abstain from gambling and other vices. Gender segregation is often valued when using hospitality facilities to give a sense of privacy for the female Muslim traveler (Farmaki et al., 2020).

Hence, the Shariah compliant hotel is a new innovative concept that has been introduced in the hospitality industry (Albattat et al., 2018). In Malaysia, the Muslim-Friendly Accommodation Recognition (MFAR) scheme was implemented by the Islamic Tourism Centre (ITC) to recognize Muslim-friendly hotels in the country (Yusof, 2020). Crescent Rating, the world's leading authority on halal travel, has created a Halal-friendly 7-point rating scale for hotels to certify and audit their services and facilities (CrescentRating, 2023). These official criteria and guidelines set by various formal agencies can pave the way toward a more unified and consistent application of luxury hospitality and tourism service quality. Service inconsistencies and failure to address Muslim travelers' religious needs can lead to a decrease in consumer satisfaction and

purchase intention (Han et al., 2019). Farmaki et al. (2020) noted that there are variations in the degree of religious commitment of the Muslim traveler. Hence, catering to different levels of Halal-friendliness options would bring greater consumer satisfaction and loyalty.

In Islamic tradition, the concept of “wasatiyyah” or moderation may further discourage luxury spending (Hanapi et al., 2019; Manshur & Husni, 2020). However, there is an exception to hospitality. Islam propagates a balance of frugality and opulence in hospitality as there is praise for the host’s intentions and means (Dekhil et al., 2017). Muslims value perfection by showing devotion to their faith to please God. In luxury services and hospitality, this is seen through the need for superior quality, design and customer services (Al-Issa & Dens, 2021). High-income Muslim consumers will be more inclined to make luxury purchases when there is a spiritual and religious motivation. A study done on Tunisian Muslims indicates that consumer attitude and personal orientation have a stronger positive effect on luxury brand purchase and repurchase intention of women than in men (Dekhil et al., 2017). Another study done on Kuwaiti consumers, where higher religiosity and affluence are attributed, noted that these consumers are more inspired to purchase and consume luxury products that demonstrate achievements, success and social status (Al-Issa & Dens, 2021). A study conducted by Koburtay (2021) on luxury hotel guests in Jordan examined the guests’ subjective happiness and concluded that guests’ happiness was elevated by the existence of spiritual amenities provided in the luxury hotel but high levels of religiosity and spirituality lowered the guests’ happiness during their stay in the luxury hotel. Therefore, it is important to find a suitable mediator that will enable religiosity to have an eventual positive impact on Halal luxury purchasing.

In terms of the Halal luxury hotel landscape, the degree to which luxury services are Muslim-friendly exists in a spectrum. For instance, some luxury services that target all consumers may contain a low level of Halal characteristics. In this context, these general luxury services also have Muslims as customers. In other instances, Halal luxury services may be designed especially for Muslim target markets. Stephenson (2014) proposed a model, that was adapted into Koburtay’s (2021) study, for “Islamic hospitality” that outlined five spiritual facilities/services (*prayer time provision, Qibla prayer direction stickers, female and male prayer room with prayer mats and copies of the Qur’an included, built-in ablution facilities, revised working hours for Muslim staff during Ramadan*) and five Islamic guidelines (*transactions in accordance to principles of Islamic, no casino or gambling machines, separate leisure facilities (including swimming pools and spas) for both sexes, separate floors with rooms allocated to women and families, Halal food with no pork or alcohol on site*).

Table 1 shows a list of selected Halal luxury hotels that are available globally. While we recognize that the classification of an establishment as a luxury hotel is not always clear (Jain et al., 2023), selected hotels that have been awarded a minimum hotel rating of five stars by external agencies or guides like Tripadvisor have been considered as luxury hotels (Jain et al., 2023; Lu et al., 2015) and have been included in Table 1.

In addition to offering extraordinary hedonic accommodation and dining experiences (Jain et al., 2023), these luxury hotels have characteristics that are Halal or permissible to Muslims (Al-Qaradawi, 2001). This is because they cater to the dietary needs of Muslims by providing Halal food, with some establishments offering more Muslim-friendly

Table 1. Selected examples of Halal luxury hotels.

No.	Hotel Name	Country	Continent
1	Shaza Makkah	Saudi Arabia	Asia
2	Shaza Riyadh	Saudi Arabia	Asia
3	Shaza Doha	Qatar	Asia
4	Burj Al Arab	United Arab Emirates	Asia
5	Armani Hotel	United Arab Emirates	Asia
6	St Regis Hotel	United Arab Emirates	Asia
7	Fushifaru Maldives	Maldives	Asia
8	InterContinental Jakarta Pondok Indah	Indonesia	Asia
9	Shangri La Hotel Sydney	Australia	Australia
10	Fraser Suites Sydney	Australia	Australia
11	Taj Cape Town	South Africa	Africa
12	Alanda Marbella Hotel	Spain	Europe
13	Swissotel Sarajevo	Bosnia and Herzegovina	Europe

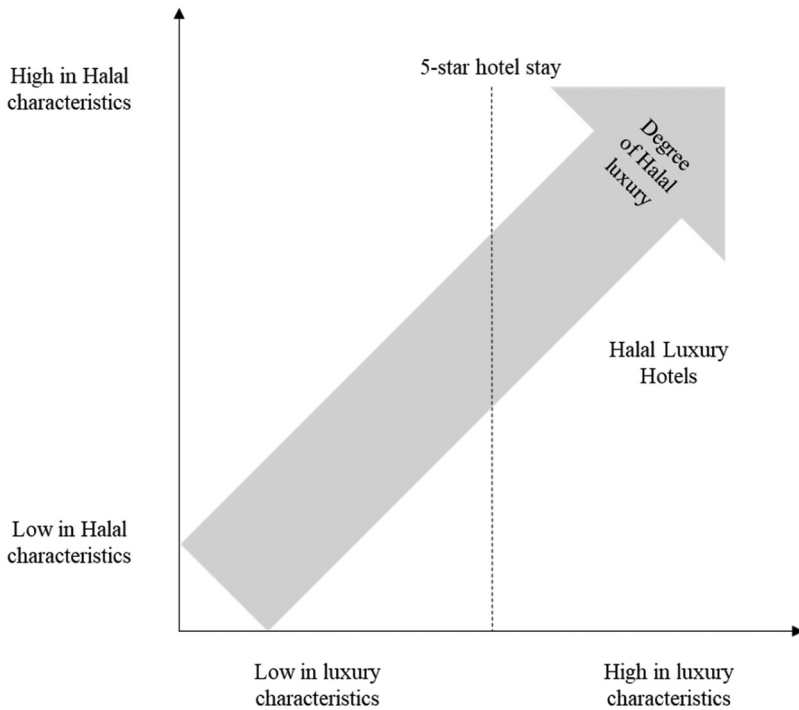


Figure 1. The Halal-luxury service spectrum for hotels.

services including gender-separated facilities, designated prayer rooms and the absence of alcoholic drinks on-premises (CrescentRating, 2023). Drawing inspiration from the luxury-ordinary service continuum by Wirtz et al. (2020) and the hotel Muslim-friendly rating system by CrescentRating (2023), we visualize the Halal-luxury service spectrum for hotels in Figure 1. As discussed earlier, we use a minimum hotel rating of five stars as a signal of luxury hotels (Jain et al., 2023; Lu et al., 2015). In Figure 1, a higher degree of Halal luxury would mean that such hotels have a minimum rating of five stars and have a high degree of Halal characteristics. Examples of such hotels from Table 1 include Shaza Hotels which won the world’s leading Halal hotel group in 2021 and offers its guests

luxury hospitality experiences with unique attention to Islamic culture including sophisticated Middle Eastern décor (ArabNews, 2021).

3. Theoretical background and proposition development

3.1. Self-congruity

Self-congruity theory proposes that consumer behaviour may be influenced when the consumer compares the product image against the consumer's actual self-image resulting in a subjective experience termed self-congruity (Sirgy, 1982, 1985). This measurement of self-congruity differs from ideal congruity (i.e. comparison between the ideal self-image and product image), social congruity (i.e. between the social self-image and the product image), and ideal social congruity (i.e. between the ideal social self-image and product image (Sirgy, 1985). Self-congruity can be measured using a self-administered questionnaire in which the consumer indicates their agreement with self-image congruence statements such as "Using this product is consistent with how I see myself" (Sirgy et al., 1997). This psychological assessment may result in high self-congruity (i.e. product-user image matches their self-image) or low self-congruity (i.e. lack of a match) (Sirgy et al., 1997).

As products and services are treated as tools for self-expression in the self-congruity theory, the consumption phase then becomes a stimulus that motivates consumers to purchase products that are consistent with their self-image (Sirgy, 1985). A few studies have revealed that self-congruity is an important aspect that impacts the intention to purchase (Jamal & Goode, 2001; Sirgy, 1985; Yu et al., 2013). This provides robust evidence that there is a relationship between self-image/product-image congruity, and purchase intention (Ericksen, 1997). Therefore, this study posits the following relationship:

Proposition 1: Consumers who have higher self-congruence are more likely to purchase Halal luxury services.

3.2. Religiosity

Religiosity refers to a set of beliefs and values that are practiced by individuals (Koenig, 1998). These values include practices that are transcendental and participatory (Koenig, 1998; Mookherjee, 1994; Shalihin et al., 2023; Zullig et al., 2006). Practicing individuals will show their devotion to their faith through acts of worship (transcendental) and taking part in other religious activities (participatory) (Mookherjee, 1994). Thus, religion can shape and influence consumers' daily lives and routines (Arslan & Sututemiz, 2019).

Studies have shown that religiosity impacts consumers' identity fit and self-congruity (Arslan & Sututemiz, 2019; Minton & Geiger-Oneto, 2020; Shalihin et al., 2023). Therefore, this study proposes the following relationship:

Proposition 2: Consumers with higher levels of religiosity are more likely to have more self-congruity.

3.3. Subjective well-being

Subjective well-being refers to the evaluation that people make of their own lives (Diener, 1984) and can be cognitive or affective in nature (Diener et al., 1985, 1999). The focus on consumer well-being has been an important research agenda in both the services (Field et al., 2021) and luxury research streams (Batat, 2022). This emphasis on the care of the person's well-being is also contained in the Islamic tradition (Al-Qaradawi, 2001). Due to these key reasons, and supported by studies in luxury hospitality that treat subjective well-being as a dependent variable (Wang et al., 2023), our study focuses on subjective well-being as the key outcome and dependent variable in our conceptual model.

Kapferer and Valette-Florence (2016) state that consumers are increasingly seeking hedonic well-being through luxury purchases. Consumers are perceived to achieve positive emotional value when they consume luxury brands (Seo & Buchanan-Oliver, 2019). Nowadays, luxury consumption is not about status-seeking only but revolves around the need for positive experiences and self-indulgence (Danziger, 2004). Hedonistic consumers ascribe a high value of emotional fulfilment to the intangible benefits that they derive from luxury consumption (Hirschman & Holbrook, 1982). In the luxury hospitality literature, subjective well-being is shown to be a dependent variable that is distinct from satisfaction; while subjective well-being is the person's evaluation of their life, satisfaction is an evaluation of the service experience (Wang et al., 2023). Further, the literature indicates that upon purchasing a luxury item, luxury consumption (Hudders & Pandelaere, 2012) and satisfaction (Wang et al., 2023) can affect subjective well-being. Therefore, this study suggests the following relationship:

Proposition 3: Consumers who purchase Halal luxury services will experience improvements in their sense of well-being.

According to the Islamic tradition, Islam offers comprehensive guidance for Muslims to support their well-being (Al-Qaradawi, 2001). In a recent systematic review (Shahama et al., 2022), emphasize that there is a strong relationship between the level of religiosity among Muslims and their degree of happiness. In the context of Muslim consumers, several studies also support this relationship (Alotaibi & Abbas, 2023; Sarofim et al., 2020). Therefore, this study proposes the following relationship:

Proposition 4: Consumers with higher levels of religiosity are more likely to have a better sense of well-being.

According to Sirgy (1982), consumers align themselves with products and services consistent with their self-image to seek self-consistency. Consumers are more likely to have positive emotions, brand attitudes and product quality judgments when products and services reflect closer to their perceived ideal state (Das, 2015; Rogers, 1959; Sirgy et al., 2008). Studies have also shown that self-image congruence can influence consumers' subjective well-being positively (Li et al., 2021; Pavot et al., 1997). Therefore, this study posits the following relationship:

Proposition 5: Consumers with stronger levels of self-congruence are more likely to have a better sense of well-being.

Figure 2 summarizes the conceptual model and the proposed relationships as discussed in this section.

4. Discussion and future research directions

Overall, this paper explores the impact of religiosity on luxury consumption and the mediating effect of self-congruity. The context of this paper is on luxury services and Halal markets.

This study contributes to the existing literature in two key ways. First, to the best of our knowledge, our conceptual model is the first to propose self-congruence as a mediating variable between religiosity and the purchasing intention of luxury services. This fills an important gap in the literature by providing a conceptual foundation that the theory of self-congruence can address the phenomenon of unfavourable attitudes toward luxury services that are triggered by greater religiosity. This helps scholars to better understand how religiosity can be antecedent to the outcome of luxury consumption.

Second, our study proposes consumer’s subjective well-being as the outcome of the luxury purchase. Thus, beyond the impact of luxury service purchasing on the financial health and bottom line of companies, the proposed conceptual model factors the important contribution that luxury services can have to the well-being of customers. Beyond contributing to the transformative service and luxury research agendas, such a focus on customer well-being fits well in the context of Halal luxury services where elements of religion should help the Muslim consumer live better and happier. Overall, the focus on well-being contributes to consumer ecosystems which are more sustainable and beneficial for both companies and customers.

In terms of managerial implications, our paper proposes paths for firms to encourage consumer spending on luxury services amidst the growing Halal economy. One way is for service managers to highlight the value proposition that luxury services can increase the

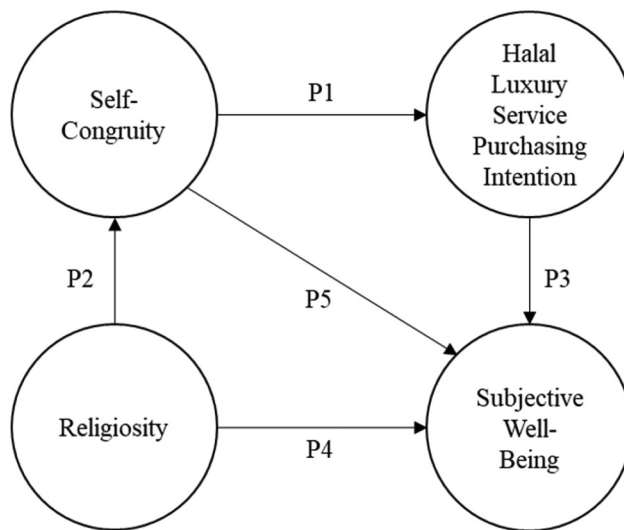


Figure 2. Conceptual model.

Table 2. Research propositions and managerial implication.

Proposition	Managerial implication
P1: Consumers who have higher self-congruence are more likely to purchase Halal luxury services.	<ul style="list-style-type: none"> ● Luxury service providers need to ensure that brand touchpoints in the pre-purchase, service encounter and post-encounter stages communicate to customers that the luxury service is suitable for them and fits with their perceived self-images. ● This self-congruence can be better nudged to customers by creating visible customer service tiers. Customers who are aware of their service tiers and their associated benefits can form new expectations of wanting to purchase the Halal luxury service offerings that have been tailored for them. ● In addition to levels of affluence, customer tiers can be designed around the attributes unique to Muslim travelers, including family travel for large families and the need for privacy particularly for Muslim female guests who are traveling alone.
P2: Consumers with higher levels of religiosity are more likely to have more self-congruity.	<ul style="list-style-type: none"> ● Marketing messages can be crafted particularly in the pre-purchase stage to trigger the problem-recognition phase that encourages potential customers to reflect on their current state and if it accurately reflects who they are. ● To this, the luxury brand needs to segment its customers along the additional dimension of religiosity and target this database with specific “self-congruence campaigns” during special periods such as Ramadan and Eid festivities when levels of religiosity may be particularly heightened. ● Beyond marketing campaigns, triggering the customer’s self-congruity can also be done by frontline hospitality employees who interact with guests. For instance, staff can ask customers – whom they perceive to have higher levels of religiosity based on tangible signals such as attire and mannerisms – if they would want to consider further luxury services that better fit their needs.
P3: Consumers who purchase Halal luxury services will experience improvements in their sense of well-being.	<ul style="list-style-type: none"> ● Service managers can promote the value proposition that the Halal luxury service will also improve the customer’s subjective well-being. This can be educated to the target market during the pre-purchase and reinforced during the consumption and post-encounter stages. ● Such marketing messages should be tested with a sample audience to understand potential cultural blind spots and religious sensitivities before deciding on a full launch campaign.
P4: Consumers with higher levels of religiosity are more likely to have a better sense of well-being.	<ul style="list-style-type: none"> ● Careful marketing messages can be designed to reinforce the teachings of the religion with the importance of taking care of oneself. ● Such marketing messages need not be done in text alone but can be executed by other elements including unique decor which can calm the senses yet signal Islamic culture and heritage.
P5: Consumers with stronger levels of self-congruence are more likely to have a better sense of well-being.	<ul style="list-style-type: none"> ● Service providers can carefully analyze the customers’ moods and opinions during the post-encounter stage to identify ways to better align the luxury service to match the customer’s image of themselves. ● Such analysis can come in the form of feedback forms, observations, interviews to sentiment analysis of online comments.

Table 3. Illustrative research questions related to the adoption of halal luxury services.

Area	Research question
Luxury service purchasing Intention	<ul style="list-style-type: none"> • Compared to ordinary Muslim-friendly services (Arasli et al., 2023), which attributes of luxury services matter more to Muslim markets? Which of the luxury characteristics are objective and which are subjective (Wirtz et al., 2020)? • What is the role of the 3 Ps of services marketing (i.e. people, process and physical evidence) in encouraging Muslim consumers to commit to purchasing luxury services? • How does religiosity affect the post-encounter stage of the consumption of luxury services?
Self-congruity	<ul style="list-style-type: none"> • A conceptual model was developed theorising the mediating role that self-congruence can have between religiosity and the purchasing intention of Halal luxury services. Future empirical studies can validate this relationship. • To what extent does self-congruity mediate the relationship between religiosity and subjective well-being? • How does self-congruity change for different customer segments in Halal luxury markets?
Religiosity	<ul style="list-style-type: none"> • Similar to the spectrum of Halal offerings that different luxury services may offer, the level of religiosity in Muslims can also exist in a spectrum and vary at different times. How do these differences affect self-congruity, subjective well-being and the intention to purchase luxury services? • How do private facilities separate by gender impact the element of social exclusivity in luxury services (Wirtz et al., 2020)? • Based on our Halal-luxury service continuum in Figure 1, what is a suitable Halal luxury service governance framework including one for the hospitality industry?

well-being of consumers. As for the mediating role of self-congruence in enabling religious people to purchase more luxury services, this translates to hoteliers and other luxury service managers strategically communicating to customers in the pre-purchase, service encounter and post-encounter stages that the consumption of luxury services fits their perceived states. As per our conceptual model, this reminder that the consumption of beautiful luxurious services which are Halal is not prohibited in the religion (Al-Qaradawi, 2001) should be particularly salient for those of higher religiosity and who have more religious knowledge and understanding. Table 2 gives an overview of the above recommendations as well as other managerial implications based on our five propositions.

Finally, there are research opportunities arising from the conceptual framework developed in this paper. Further empirical research using appropriate variable measures is required to validate the relationships between the variables as proposed in our conceptual model. Accordingly, Table 3 identifies additional important research questions that would extend our understanding of the adoption of Halal luxury service hotels.

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ORCID

Zahirah Zainol  <http://orcid.org/0000-0002-4411-3993>

Nurhafihz Noor  <http://orcid.org/0000-0001-8502-5722>

Ashley Tong  <http://orcid.org/0009-0002-4850-5449>

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