

## **The Mediating Role of Consumers' Trust towards Consumers' Purchase Intention of Halal Food from Malaysia: Application of Structural Equation Modelling**

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### **Abstract**

This study investigates consumers' trust mediating role towards consumers' purchase intention of halal food offered by the Malaysian halal food producers. Three constructs of trust were incorporated – namely competence, care and openness – with attitude as the mediating variable and purchase intention is the dependent variable. A self-completion questionnaire distributed online using QR code and 401 questionnaires were recorded and analysed. Structural equation modelling was applied, using SmartPLS 3.0 version, to test the model fit of the proposed relationships among the causal and outcome variables. Care, Competence and Openness have significant level of the relationships with Attitude and Purchase Intention. The results show that the measurement model has sufficient predictive relevance of the constructs, and Attitude's mediation effect is statistically significant. The findings highlight the importance of consumers' trust in order to be successful in the volatile halal food market. The food producers have to comply with the need of consumers' trust or they might be overlooked or ignored by this segment. Thus, Malaysian halal agencies as well as the halal food producers, must continuously monitor the level of consumers' trust and adhere to the requirements to maintain or elevate the level of their trust.

**Keywords:** *Consumers' Trust, Attitude, Purchase Intention, Halal Food*

## **Introduction**

Halal market and halal industry has evolved into halal economy due to its stimulating economic growth and societal well-being (Kadirov, 2010; Kadirov, Tjiptono & Fam, 2020; Evans, 2010). Karia and Asaari (2016) postulated that halal service is about behavior, activities, and operations which are not violated or conflicted with the Islamic thoughts. It operates and performs with trust, dedication, and honest, and Shariah compliant, as well as minimize hardship, and generate welfare or benefits to people (society), planet (environment), profit (economy), and ultimately the desire for Allah blessing (Kadirov, Tjiptono & Fam, 2020; Kadirov, Tjiptono & Sharipudin, 2020).

Trust significantly influences attitude, satisfaction and loyalty (Sarkar et al., 2020; Hajiheydari & Ashkani, 2018; Ofori et al., 2018; Wisker et al., 2020). Various food scandals around the world show that trust influences the consumers' demand and purchase behavior (Khan et al, 2019). Food scandals scare and affect consumer trust. The food and beverage sector suffered the biggest decline (Reis et al., 2018). Some examples include Brazil's rotten meat in 2017 and salmonella in 2018 (Brooks and Patton, 2017; Reuters, 2018). The 2013 UK's horsemeat scandal (Manning et al., 2017) and UK-based Halal meat fraud incident (Fuseini et al., 2017). When customers lose their confidence, they cannot make informed decisions about their healthfulness, sustainability, authenticity, and safety of the food products (Mandlik et al, 2021). Most of the time, food scandals on food adulteration, substitution, and fraud happened because of manufacturers' want to increase their profits (Ling & Wahab, 2020; Grimm et al., 2014; Pejic et al., 2013; Premanandh, 2013).

Elliott (2014) defined food integrity, as ensuring that food offered for sale is safe, with expected nature, substance and quality and has been ethically sourced, procured and distributed to consumers. Manzini and Accorsi (2013) address the food trust's complexity from the perspective of food quality, food safety, sustainability, logistics, and efficiency. According to Ali et al. (2018), firms that are well equipped in food integrity are better prepared to implement integrity systems – such as traceability, address the critical points of food production, and track down possible causes of any incidents. This is because it is a vital factor in consumers' trust and safe guarding of food integrity (Ali et al., 2018; Zulfakar et al., 2014; Manzini and Accorsi, 2013). Trust also reduces the adverse effects of risk perceptions (Sarkara et al., 2020, Marriott & Williams, 2018). Furthermore, trust provides perceived privacy and security (Zoghلامي, Yahia, & Berraies, 2018; Ozturk, Nusair, Okumus, & Singh, 2017).

Some studies confirmed that the lack of information and trustworthiness impede consumers from buying intention (Sultan and Wong, 2018; Nuttavuthisit & Thøgersen, 2017; Meyer-Höfer et al., 2015). Zhang et al. (2018) postulated that trust could increase perceived benefits and reduce perceived risks. These issues could be applicable toward consumers buying behaviour of Malaysian halal food products as well. Thus, the need to investigate the role of trust towards Malaysian halal food products is crucial.

## **Literature Review**

According to Morgan & Hunt (1994), trust is consumers' confidence towards a brand, product or organization's reliability, integrity, honesty, competence, benevolence. Various studies found that trust could influence consumer attitudes, satisfaction, loyalty, and behavioural intentions (Raju et al. 2021; Sarkara et al., 2020; Beza et al., 2018; Hajiheydari & Ashkani,

2018; Ofori et al., 2018, Said et al. (2014). Trust is crucial in the selling and buying processes (Hartmann et al., 2020; Hartmann, Wieland, & Vargo, 2018; Arli et al., 2018; Sheth & Sharma, 2008). The consequence of trust could lead to higher buyer commitment, higher word-of-mouth, higher sales revenue, higher economic (and non-economic) satisfaction and lesser supplier switching (Wood et al., 2014; Said et al., 2014; Friend, Hamwi, & Rutherford, 2011; Hansen & Riggle, 2009). Gaining the trust of Muslim migrants (Krisjanous and Kadirov, 2018), interregional migrants (Kadirov and Triveni, 2010), and other groups with specific needs (Krisjanous et al., 2021) is important.

Macready et al. (2020) and Jonge et al. (2008b) identified three types of trust, namely competence, care and openness. Competence is defined as the ability of the producer to act in a manner that warrants trust. Care is when the producer is motivated to act in a trusting manner – also refers as integrity or benevolence. Openness refers to the producers' transparency in its food productions and traceability of the food supply system (Macready et al., 2020; Wang et al., 2017). Food systems must be monitored by authorized regulatory institutions or be more transparent (Galvez et al., 2018). Thus, this study investigates consumers trust towards Malaysian food products and determine if trust influences their purchase intention.

According to Macready et al. (2020), consumer trust in the food chain needs continuous monitoring to track their confidence in the food. Consumers need to trust the farmer, food manufacturer, relevant authorities and the supply chain. Claims on health, sustainability, the authenticity of their food products are confusing and difficult to verify by the average consumer (Simeone et al., 2015; Parkes et al., 2010). Extensive studies have looked into food trusts such as farmers (Moore, 2006), food manufacturers (James, 2006), retailers (Rampl et al., 2012) and government (Omari et al., 2017), or food safety (Chen, 2013; Liu et al., 2013) and country differences (Hartmann et al., 2018). Wang et al. (2017) conclude that food integrity is a summary construct that consumers have for food products. This study looks at the effect of consumers' trust on Malaysian halal food products and their influence on purchase intention.

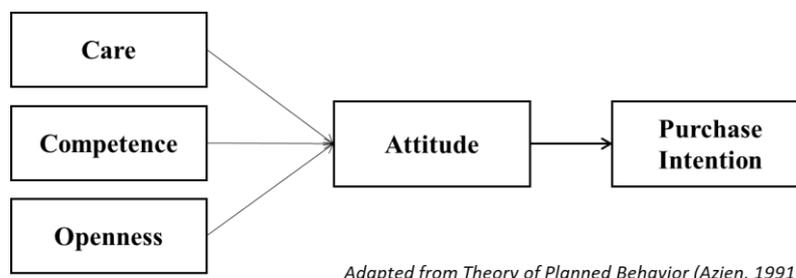
The violation of trust would influence negative consumption behaviour (Omar et al., 2017), consumers satisfaction and loyalty (Sarkara et al., 2020; Wang et al., 2019; Berraies, Ben, & Hannachi, 2017; Jimenez, San Martin, & Azuela, 2016). Furthermore, service quality determines users' trust and perception of the service provider competency (Ofori et al., 2018; Silic & Ruf, 2018; Puriwat & Tripopsakul, 2017). A study by Omar et al. (2017) on trust recovery and negative consumption behaviours on halal products has concluded that brand image directly and positively affects consumers' brand trust.

Purchase intention has become a vast research area of its own (Ummah et al., 2021; Rahman et al., 2015; Awan et al., 2015; Teng and Wang, 2015; Ahmed et al., 2014). The research works on halal food focused on both Muslim and non-Muslim consumers (Ali et al., 2018; Ali et al., 2017; Ahmed et al., 2014; Said et al., 2014; Mukhtar and Butt, 2012; Ireland and Rajabzadeh, 2011). The behavioural intention has been proven significantly predicted by attitude (Asif et al., 2018; Tarkiainen & Sundqvist, 2005; Armitage & Conner, 2001). According to Ajzen (1991) higher attitudes lead to a higher behavioural intention. Scalco et al. (2017) postulated that attitudes reflect the preferences to perform or not to perform a behaviour (Meier, Dillard, & Lappas, 2019; Giampietri et al., 2018). Thus, this study also investigates the mediating role of attitude towards purchase intention of Malaysian halal food products.

## Methodology

This study investigated the influence of consumers' trust towards their purchase intention of halal food products offered by halal food producers. There are seven hypotheses identified for this study based on the research framework depicted in Figure 1.

**Figure 1** Research Framework



A self-completion questionnaire was distributed using both online and offline methods among international postgraduate students using QR Code scanning, and 401 questionnaires were analyzed. The data were analyzed using structural equation modelling – SmartPLS 3.0 version – to test the model fit of the proposed relationships among the causal and outcome variables.

## Findings

401 data for this study was collected from 401 international students and expatriates and their friends and families who are studying, working or residing using convenience sampling and snowballing methods. Table 1 depicts the demographic profile details. The majority of the respondents are aged between 20 and 50 years old. More than 50% have Bachelor's degree, and another 21% are Master degree graduates. There are slightly higher male respondents (54.1%) than females (45.9%).

**Table 1** Demographic Profile of the Respondents

| <b>AGE GROUP</b>         | <i>f</i> | %    | <b>EDUCATION</b>       | <i>f</i> | %    |
|--------------------------|----------|------|------------------------|----------|------|
| Less than 20 years old   | 41       | 10.2 | Diploma                | 98       | 24.4 |
| 20 to 35 years old       | 124      | 30.9 | Bachelor               | 202      | 50.4 |
| 36 to 50 years old       | 148      | 36.9 | Master                 | 84       | 20.9 |
| 51 to 60 years old       | 71       | 17.7 | PhD/DBA                | 14       | 3.5  |
| Above 60 years old       | 17       | 4.2  | Others                 | 3        | 0.7  |
| <b>GENDER</b>            | <i>f</i> | %    | <b>INCOME RANGE</b>    | <i>f</i> | %    |
| Male                     | 217      | 54.1 | No Income              | 53       | 13.2 |
| Female                   | 184      | 45.9 | Below US\$1,000        | 91       | 22.7 |
| <b>OCCUPATION</b>        | <i>f</i> | %    | US\$1,000 to US\$4,999 | 166      | 41.4 |
| Self-Employed            | 75       | 18.7 | US\$5,000 to US\$9,999 | 78       | 19.5 |
| Working for organization | 233      | 58.1 | Above US\$10,000       | 13       | 3.2  |
| Students                 | 78       | 19.5 |                        |          |      |
| Unemployed               | 11       | 2.7  |                        |          |      |
| Others                   | 4        | 1.0  |                        |          |      |

More than 50% of them are employees working in various organizations, and about 19.5% are currently pursuing their education. More than 40% are earning a monthly salary between

\$1,000 and \$5,000. There are about 23% getting less than \$1,000 a month. Almost 20% are earning between \$5,000 and \$9,999.

Table 2 below shows the results of the measurement model's reliability and validity show that all five constructs in the model meet the threshold values for the convergent validity and average variance extracted. All the CR results are above 0.7, and the AVE results are above 0.5, which meets the threshold as suggested by Ramayah et al. (2018) and Hair et al. (2017).

**Table 2 Reliability and Validity Results**

| CONSTRUCTS         | ITEMS | LOADINGS | CR    | AVE   |
|--------------------|-------|----------|-------|-------|
| Competence         | CPT1  | 0.931    | 0.932 | 0.873 |
|                    | CPT2  | deleted  |       |       |
|                    | CPT3  | 0.938    |       |       |
| Care               | CR1   | 0.869    | 0.914 | 0.781 |
|                    | CR2   | 0.894    |       |       |
|                    | CR3   | 0.887    |       |       |
| Openness           | OPN1  | 0.911    | 0.945 | 0.85  |
|                    | OPN2  | 0.930    |       |       |
|                    | OPN3  | 0.925    |       |       |
| Attitude           | AT1   | 0.892    | 0.93  | 0.816 |
|                    | AT2   | deleted  |       |       |
|                    | AT3   | 0.908    |       |       |
|                    | AT4   | 0.910    |       |       |
| Purchase Intention | INT1  | 0.905    | 0.933 | 0.822 |
|                    | INT2  | 0.907    |       |       |
|                    | INT3  | 0.908    |       |       |

The inner VIF values for all the independent variables are less than 5.0, indicating no lateral collinearity concern in the measurement model. Competence is the most important exogenous construct in predicting Attitude with 0.436 scores. Care (0.267) comes second, and Openness (0.241) is the third most important. Meanwhile, Attitude (0.694) has a strong effect on the endogenous construct, Purchase Intention.

T-statistics measure the significant level of the relationships between the constructs. The bootstrapping results show that all four relationships t-value are more than 0.645. These figures mean that the relationships are significant at 0.5 of significance (Ramayah et al., 2018).

From Table 3A, Competence ( $\beta = 0.436$ ,  $p < 0.01$ ), Care ( $\beta = 0.267$ ,  $p < 0.01$ ) and Openness ( $\beta = 0.241$ ,  $p < 0.01$ ) are positively related to Attitude and explains 75.9% of variances in Attitude. Thus, H1, H2 and H3 are supported. Meanwhile, Attitude ( $\beta = 0.694$ ,  $p < 0.01$ ) is positively related to Purchase Intention, which explains 48.1% of the variance in Purchase Intention. This result supports H4.

**Table 3A** Summary of Hypotheses Testing

| HYPO THESES | RELATIONSHIPS                  | STD. BETA | STD. ERROR | T-VALUE | P-VALUE | DECISIONS |
|-------------|--------------------------------|-----------|------------|---------|---------|-----------|
| H1          | Competence -> Attitude         | 0.436     | 0.053      | 8.159   | 0.000   | Supported |
| H2          | Care -> Attitude               | 0.267     | 0.055      | 4.853   | 0.000   | Supported |
| H3          | Openness -> Attitude           | 0.241     | 0.050      | 4.800   | 0.000   | Supported |
| H4          | Attitude -> Purchase Intention | 0.694     | 0.030      | 23.283  | 0.000   | Supported |

The  $f^2$  results from Table 3B show that Competence (0.251) has a medium effect size of producing the  $R^2$ . Whilst Care and Openness have small effect sizes at 0.087 and 0.092, respectively. According to Hair et al. (2017),  $Q^2$  value of higher than 0 indicates the measurement model predictive relevance of the construct. From the blindfolding procedure, both Attitude (0.610) and Purchase Intention (0.393) have a  $Q^2$  values higher than 0. Thus, the model has sufficient predictive relevance

**Table 3B** Summary of Hypotheses Testing

| HYPO THESES | RELATIONSHIPS                  | $R^2$ | $F^2$ | $Q^2$ | $q^2$ | EFFECT SIZE |
|-------------|--------------------------------|-------|-------|-------|-------|-------------|
| H1          | Competence -> Attitude         | 0.757 | 0.251 | 0.610 | 0.118 | small       |
| H2          | Care -> Attitude               |       | 0.087 |       | 0.038 | small       |
| H3          | Openness -> Attitude           |       | 0.092 |       | 0.041 | small       |
| H4          | Attitude -> Purchase Intention | 0.480 | 0.928 | 0.393 | 0.393 | large       |

Ramayah et al. (2018) and Hair et al. (2017) postulated that the  $q^2$  values indicate the predictive relevance effect size of the endogenous constructs. The results from Table 3B shows that Competence (0.118), Care (0.038) and Openness (0.041) have small  $q^2$  effects on Attitude. Meanwhile, Attitude (0.393) has a large  $q^2$  effect on Purchase Intention.

The bootstrapping analysis measured the significant level of Attitude's mediation effect of all three relationships. Table 4 shows that  $\beta = 0.185$ ,  $\beta = 0.303$  and  $\beta = 0.185$  indicate its significance with t-values of 5.068, 6.965 and 4.490. The indirect effects 95% confidence interval bias-corrected scores [LL=0.123, UL=0.248], [LL=0.240, UL=0.383] and [LL=0.104, UL=0.223] do not straddle a 0 in between, thus the mediation effects are statistically significant.

**Table 4** Summary of Hypotheses Testing on Mediation

| HYPO THESES | RELATIONSHIPS                                  | STD. BETA | STD. ERROR | T-VALUE | CONFIDENCE INTERVAL (BC) |       |
|-------------|--|-----------|------------|---------|--------------------------|-------|
|             |  |           |            |         | LL                       | UL    |
| H5          | Care -> Attitude -> Purchase Intention         | 0.185     | 0.002      | 5.068   | 0.123                    | 0.248 |
| H6          | Competencies -> Attitude -> Purchase Intention | 0.303     | -0.005     | 6.965   | 0.24                     | 0.383 |
| H7          | Openness -> Attitude -> Purchase Intention     | 0.167     | 0.003      | 4.490   | 0.104                    | 0.223 |

## Discussion and Conclusion

Customer's trust is now a prevalent research area due to its importance in the food system and tremendous effect on consumer purchase intention. It also affects consumer confidence and the demand for halal food products – since it is associated with healthfulness and sustainability.

The study aimed to find out the mediating role of customer's trust towards their purchase intention of Malaysia halal food products. The finding of the study shows that there is a significant positive mediation effects among the three elements of customer's trust and their purchase intention. A higher level of trust encourages buying because it influences offerings, knowledge, and solution. Small and medium enterprises make purchase decisions based on trust since they are inexperienced and lack negotiating power and knowledge (Hartmann, 2020). The findings of this study emphasized the crucial three factors that could instill and enhance consumer trust. Thus, companies need to address these factors, namely Care, Competence and Openness, when formulating their business dealings and marketing strategies.

Macready et al. (2020) indicates that a producer who has a higher level of care will act and conduct business dealings with integrity and benevolence. For example, indicating whether the source of ingredients is Syariah compliance or halal. Competence is the ability of the producer to act in a manner that warrants trust, such as Gardenia supporting the Malaysian Consumers Associations through advertising and knowledge sharing session on the major player of bread producers in Malaysia. Openness is when the producers are transparent about its food production and traceability (Wang et al., 2017; Brereton, 2016) – such as microbial/plant derivative rennet for cheese processing. Intensive advertising and promotion could spread the trustworthiness of companies' policies, operations and conducts. However, word-of-mouth (WOM) is more effective to instill trust among the customers. WOM could influence customers' attitude, and attitude has a significant effect on their purchase intention.

This study was tested among the Middle Eastern of six nationalities and mostly are expatriates and students and their friends and families who are working, studying and residing in Malaysia. Thus, the findings may not be generalized. The concept needs further testing to ensure its stability. The constructs were selected based on the relevancy of the study, testing other constructs – such as ethnocentrism, spiritual intelligence et cetera – should be able to strengthen the model better. Another possible research area is on the moderating role of trust towards purchase intention.

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