

# THE EFFECT OF CONSUMERS' INTEREST, INFORMATION ACCESS AND SPENDING WILLINGNESS ON HALAL PRODUCTS TRUSTWORTHINESS

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## ABSTRACT

Halal certification provides assurance to the consumers particularly the Muslims that the ingredients used and the production processes are according to shariah. The urge of attention to this issue departs from the trust of Muslim consumer to the certification process itself as many fake Halal logo certifications were lodged. Although, many recent studies on Halal issues, nevertheless, much left to be explored on the trustworthiness of Halal for consumers with regard to their purchasing decision. Hence, the purpose of this study is to investigate the effect of consumers' interest, information access and spending willingness towards the trustworthiness on Halal products. Based on a survey of 167 Malaysian Muslim respondents, the results of this study reveal that trust worthiness of Halal is significantly affected by consumers' interest on Halal products, their spending willingness and their level of education. This study contributes to the extent literature on Halal trustworthiness among related consumers.

**Keyword:** Halal trustworthiness, Halal Certification, Halal willingness, Halal interest, Information access

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## **INTRODUCTION**

According to IMDB World competitive yearbook 2010 reported in Bohari, Hin and Fuad (2013), Malaysia is in the top 10 ranking of being the only Muslim country in the rank having potential as leader in Halal industry as compared to other Muslims countries. Malaysia is a multiracial country that is business-friendly to Muslim and non-Muslim alike. Besides, the political stability and economic growth have contributed to strengthening Malaysia as a chosen Halal business hub for all industries. According to reports by Halal Industry Development Corporation (HDC), the export of Halal products to Organisation of Islamic Conference (OIC) has increased from 6% in 2010 to 9% in 2011. Of the exports, 70% are food, beverage and ingredients.

The Department of Islamic Development Malaysia (JAKIM), a Malaysian Government institution is responsible on Halal certification from the establishment of the Halal logo to monitoring and enforcement of Halal guidelines. Rezai, Mohamed and Shamsudin (2012) report that the consumer has more confidence with the Halal logo provided by JAKIM than one issued by its counterpart from the non-Muslim countries. Malaysian government is committed in prompting Halal products as evident by the measure undertaken by them as identified in the Second Industrial Master Plan (1996-2005) and the National Agricultural Policy (1998-2010).

In the Third Industrial Master Plan, Malaysian government allocates almost RM100 million to boost the effort in making Malaysia as an international Halal hub. In 2016 budget, the government allocates RM100 million grant for Halal industry to improve the quality of Halal product by way of attaining Halal certification and international standard like Goods Manufacturing Practice (GMP). Moreover, the presence of many agencies in Malaysia to support the Halal industry assures the business owners and consumers on the marketability and the success of the Halal certified product nationally and internationally.

However, the issues of this halal logo misused have been reported lately. Several cases of fake halal logo were identified that triggered the worrisome among Muslim consumers. A poultry slaughter house in Perak was raided by Perak Islamic Religious Department Halal Management and it

was found out that the slaughter house used fake halal logo (Sunday daily, 2017). In addition, a chicken processing and packaging factory in Jawi, was found to have used fake JAKIM halal logos while the factory had never obtained halal certification (New Straits Time, 2017). As a result, JAKIM halal certification was in doubt. The trustfulness of halal certification became the central issue that urged attention.

For Muslim rights protection against illegal and misconduct practises of any halal process or certification, strong monitoring functions are urged (Ahmad, Hussein, Roslan, Husny, & Rahim, 2016). On the other hand, Malaysia has enforced Trade Description Act 2011 as a mechanism to protect the Halal logo certification. The act states that, those who have in possession and control of fake Halal logo product for purpose of supplying to others are accountable for the illegal action under the Act. An individual if found guilty are liable to a fine not more than RM250,000 or imprisonment not more than five years. If the offender is a corporate body, it is liable to a fine not exceeding RM250,000 for first offence and RM5,000 on the subsequent offence.

Products that have Halal certification provide assurance to the consumers particularly the Muslims that the ingredients used and the production processes are according to shariah. Nevertheless, much left to be explored on the issue of whether the Halal logo itself is sufficient and sole contributor for consumers in purchasing decision. Does Halal logo guarantee on the marketability of the product? Does Halal logo override other attributes being considered by the customers? Other marketing factors such as product's interest, available information and spending willingness could also possess certain degree of influence to Muslim consumers in choosing halal products.

Thus, this study aims to investigate the effect of marketing factors of Halal interest and information access; and consumers' willingness towards the Halal products' trustworthiness while controlling the effect of consumers' common demographical factors. The outcome of this paper will not only provide insights on attributes that can possibly influence consumers' purchases; but also helps the Halal product producers to enhance their marketability while not solely rely on the Halal certification as a saleable point. The utmost finding of trustworthiness of Halal certification could also benefits the Muslim consumers as well as the producers.

The remainder of this paper is organized as follows. Section 2 discusses the underpinning theory that governs this study hypotheses supported by the review of previous studies on Halal trustworthiness, consumers' interest, information availability and willingness. Section 3 presents the research methodology, follow by Section 4 that discusses on the findings of the empirical results. Finally Section 5 concludes the paper.

## LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

### The Meaning of Halal Certification

According to Halal Malaysia, the definition of Halal as stated in the Trade Description Order (Usage of the Term "Halal") 1975 is as follows:

*"When the term is used in relation to food in any form whatsoever, in the process of trade or commerce as an aspect of trading or part of an aspect of trading for the referred to food, the terms 'Halal', 'Guaranteed Halal' or 'Muslim Food' or any other terms that may be used to indicate or may be understood as meaning to indicate as permissible to be consumed by Muslims and allowed in their religion for the referred to food to be consumed, must therefore mean the following, that is, the food for which such terms are being used: a) does not stem from or consists of any part of or item from animals that are forbidden to Muslims by Islamic law, or animals that have not been slaughtered according to Islamic law; b) does not contain any substance that is considered impure in Islamic law; c) is not prepared, processed or manufactured using equipment or utensils that are not free from impurities".*

Halal certification in food industry context refers to the examination of food processes (preparation, slaughtering, ingredients used, cleaning, handling, processing and storage), including transportation and distribution. Halal certification can only be obtained when the food has been verified as nutritious and prepared from permissible ingredients in a clean and hygienic manner. Halal is a product attribute that cannot be verified by

an individual consumer even after consuming the goods. Thus, Halal certification illustrates industrial convention, one of mechanisms of quality conventions and coordination that may be used to signal quality. Industrial convention refers to the compliance with standards, indicating that Halal certified product is conforming to the Halal standard.

Industrial convention with the other mechanisms: market, civil and domestic conventions were identified by Sauvee (1998). These mechanisms can be used to define and recognize quality of the product and to solve problem with quality uncertainty. Market conventions are related to supply-demand relation and price while civic convention is about the collective principles to which actor adhere. Domestic conventions on the other, is a face-to-face relationship and personal trust over past transactions. Since the nature of Halal is intangible and credence, the Halal quality is dominated by civic and domestic conventions. For instance, buying at the Islamic butcher even without Halal identification indicates that the consumers do trust on product through personal interaction with strong preference to deal with individual of known reputation. Civic convention is driven by religious aspect that Halal credence quality is associated with good intention and act that an actor is willing to share above personal interest. Lever and Miele (2012) show that Halal meat status in France gains trust from the consumer via the business commitment in donating parts of the business profit to charity.

### **Theory of Planned Behaviour**

The theory of planned behavior (TPB) is an extension of the theory of reason action with the inclusion of perceived behavior control. Jaffar and Musa (2013) posit that TPB model is one of the most influential and popular framework in studies concerning prediction of behavior from attitude variables. TPB consists of three components namely, a) attitude towards behavior, b) subjective norm and c) perceived behavioral control, which links between belief and behavior. The theory states that attitude toward behavior, subjective norms, and perceived behavioral control, enable to shape an individual's behavioral intentions and behaviors. Simply put, a person who believes that if a particular behavior is positive and his significant others such as family members or close friends expect him to perform that behavior, he will perform that behavior. Such behavior

however, is determined by his perceived ease or difficulty of performing the behavior and is subjected to factors that may facilitate or impede his behavior performance. The relevance of TPB in Halal concerns help to explain the purchasing behavior of the consumer towards Halal certified product.

### **Previous Studies on Halal Certified Product**

In consistent with the theory of planned behavior, Halal certification can increase the confidence level of the consumer. Survey study performed by Al-Nahdi and Islam (2011) show that perceived behaviour control is the most influential component that influences Malaysian Muslims to support Halal restaurants. As such, a growing number of restaurant operators seek Halal certification to gain more customers among the observant Muslims and health conscious individuals who look for foods that are prepared according to shariah principles.

Omar, Mat, Imhemed and Ali (2012) investigate the direct effects of Halal product to actual purchase based on sample of international Muslims consumers from various universities in Malaysia. Confidence is reported as the most influential factor in the actual purchase of the Halal product. Abdul, Ismail, Mustapha and Kusuma (2013) report that SME entrepreneurs in Indonesia perceived Halal certification as a mean to promote customers satisfaction, confidence and trust. It will also help boost their market share and increase competitiveness.

Similar results were obtained by Abdul, Ismail and Mustapha (2013) on Malaysian SMES entrepreneurs. The evidence suggests that Halal certification could assist companies to build up the confidence and attract consumer to buy their products, this is consistent with the findings of Abdul et al. (2013) that show Halal logo convinces the customers on the Halalness of the food consumed.

Halal logo offers many benefits to entrepreneurs. Firstly, the Halal certification enables Muslims to make an informed choice of their purchase and to select goods without doubt of their Halal status. Secondly, Halal certified business owners could guarantee their products not only fulfill Halal requirements, but also are in accordance with strict hygiene practices (HCCP) – hence quality products.

Razalli, Abdullah and Yusoff (2011) find from their survey study on EDC-UUM staff that Halal certification is environmental friendly and closely related to human resource issues in the following information: (1) personnel qualification, (2) employee motivation, (3) multi-skillness of employees, (4) efficiency, (5) environmentally conscious and (6) cost saving. Thirdly, Halal certified products, as a marketing tool can help the businesses to secure bigger market shares as Halal food is suitable for both Muslims and non-Muslims. The Director- General of JAKIM reports that the word Halal is no longer the sole property of Muslims but has now expanded into international markets, where trading communities are generally composed of non-Muslims. Evidence also shows that consumers are willing to pay more to buy the Halal certified products.

Verbeke, Rutsaert, Bonne and Vermeir (2013) perform a survey on Belgium consumers on purchasing meat. They identify that, the Muslim customers are willing to buy Halal certified meat at premium from Islamic butchers than from the supermarkets that have no assurance of Halal status. This can signify the importance of Halal certification to build customers' confidence in purchasing Halal food. The confidence leads to the interest of consumers towards Halal products. Thus, this study hypothesises,

**H<sub>1</sub>:** Consumer interest on Halal products is significant to their Halal trustworthiness level

Although Halal logo promote confidence among the Muslims consumer to consume the product, labeling also plays a role in providing necessary information for the consumers in making purchasing decisions. Since the Halal attribute refers to its origin, the nature and the processing method, the credibility of the quality needs to be clearly informed through an indication on-pack or on-label. Besides shariah obedient, Halal certification also focuses on the hygienic, quality, and safety aspects of the food and its preparation. The finding by Ruzevicius (2012) indicates that consumers in Lithuania, a non-Muslim country consider Halal food as healthy and safe to be consumed however the majority acquires more quality information on the quality of the Halal products.

Halal certification may not be an exclusive determinant in purchasing among Muslim. Bonne and Verbeke (2006) show that Muslims customer

in Belgium rather chose to buy non-Halal meat from supermarket because it has information on hygiene and control of the meat that is not available from Halal meat sold by the Islamic butcher. Similar finding was reported by Mohamed, Rezai, Shamsudin and Chiew (2008) that customer decides to buy only after reading the list of the ingredients although the product has been Halal certified. The more informative the products, the higher the consumers' confidence.

Ireland and Rajabzadeh (2011) suggest that the Muslim consumers in UAE have less confidence on the status of wholesome Halal in food. Their results are consistent with the theory of planned behavior that the perceived behavior control has caused the customers not to consume the Halal food due to other unsatisfactory factors.

In an effort to overcome the lack of information on product, Anir, Mohd, Nizam and Masliyana (2008) have shown the needs of Halal tracking system, so that customers can locate product efficiently than via Short Messaging System or Halal website. Aziz and Vui (2012) perform a survey study on non-Muslims in Klang Valley also reported that other than Halal awareness and Halal certification, their purchase intention are influenced by marketing promotion and brand.

In addition, a well-known product brand and availability of information on the ingredients enhance the customers' confidence. Their findings suggest that information on brand plays a role in determining the confidence level of the consumer on the Halalness of the product. A study in Pakistan by Hussain, Rahman, Zaheer and Saleem (2016) show that processing, ingredient, perceived value, food safety concern and religious factor had a positive effect on purchase intention of Halal food products. The study found that Halal logo had negative effect on purchase intention of Halal product; and hence argued that the consumer do not trust the uncertified Halal logo in the market.

Hence the Halal information accessed by consumers may have some degree of influence towards their trust on this noble logo. Thus, parallel with the premise posit by theory of planned behavior, products Halal information access can increase the consumers' confidence, this study hypothesise that,



**H<sub>2</sub>:** Information access of Halal products is significant to consumer Halal trustworthiness level

Theory of Planned behaviour stresses out the importance of one attitude towards his or her behaviour. In the context of Halal products, Muslim consumers still have choices to select their consumptions despite of the strictly syariah requirement due to the absence of physical obligation monitoring. Thus, their decisions to choose halal products were driven by their willingness that perhaps reflected by their degree of syariah obedience.

Soon, Chandia and Regenstein (2017) perform literature review on Halal issue and media reports on cross-contamination of Halal food and fraud related case involving several countries. There are different school of thought on Halal interpretation that are modified by the customs of different countries; while one adopts a standardised or benchmarked Halal standards, others choose to remain independent. Whilst these adoption provide different advantage to the countries, the most crucial factor in offering Halal food internationally is transparency, concerted effort from food supply chains, policy makers, Halal certification and accreditation bodies and research institutions.

Soon et al. (2017) suggest that Halal integrity encompass the origin of food, production and facilities and sourcing of ingredients and raw materials, food trade and Halal as a way of life. The Halal logo is a trademark of product being certified Halal, but some consumers have lack of awareness and knowledge as reported by Wan Ismail, Othman, Abdul Rahman, Kamarulzaman, and Ab. Rahman (2016). They interviewed 23 Muslim consumers to identify their awareness of Halal logo. Most of the respondents are aware that Jakim is an authorised body in issuing the Halal certification, but they were unable to recognize the correct Halal logo. It raised another issue of whether the consumers are willing to check the Halal logo before deciding to buy a product; or do they just accept any Halal logo printed on the packaging.

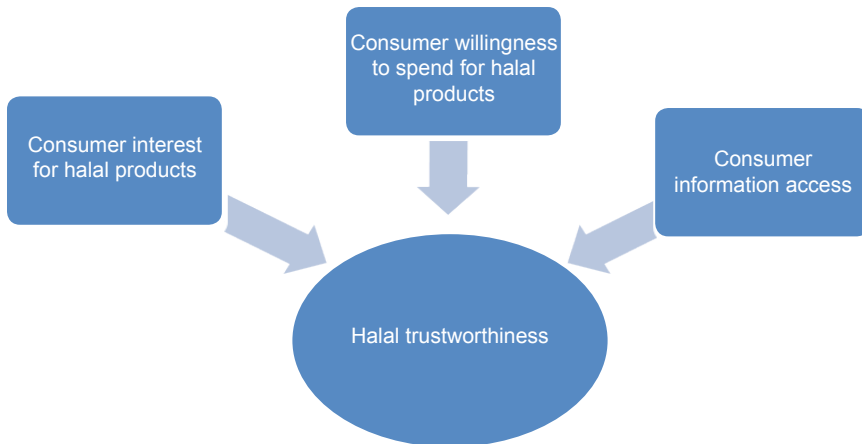
Isfahani, Pourezzat, Abdolmanafi and Shahnazari (2013) find that intrinsic and extrinsic attributes of influence the consumer in making purchasing decisions despite the products being Halal certified and syariah compliant. Person with intra-personal and inter personal religiosity, in

fact also concerns on the product price and quality and less likely to make impulsive purchase decision. Similar findings was reported by Yousaf and Malik (2013) that Pakistani university students categorized as highly religious are more price conscious in purchasing, but regardless of religiosity level, they are quality conscious. Thus, consumers psycho- social and inter personal values may influence their willingness to spend for Halal products. Hence, this study develop the final hypothesis as,

**H<sub>3</sub>:** Consumer willingness to spend for Halal products is significant to their Halal trustworthiness level.

## METHODOLOGY

Figure 1 depicts the research framework of this study. This study examines the effect that consumer interest, information access and spending willingness may have towards their Halal product trustworthiness. This study parameter also controls the effect of consumers' age, gender, level of education and income in determining the effect of interest, information access and spending willingness to their trustworthiness perception on Halal products.



**Figure 1: Research Framework**

## **Sample**

For the purpose of this study, three hundred and sixty questionnaires were distributed to Muslim respondents through email questionnaires. The respondents name were first retrieved based on the list of interested attendees of an Islamic Finance Conference held in Kuala Lumpur in 2016. These interested attendees have submitted their online and hardcopy response forms. After access approval granted to this email lists, 360 questionnaires were emailed. However, only 167 questionnaires were replied. According to Sekaran and Bougie (2013), the general rule to identify the sample size is more than 30 and less than 500 for any area of researches. In this present study, the final respondents' size is 167 (46.3%). Hence, such number is considered appropriate.

## **Research Instrument**

This study uses the closed-ended questionnaires that provide alternative choices to the respondents (Sekaran and Bougie, 2013). The questionnaire in this study consists of five sections. Section 1 contains four questions requiring demographic information. Section 2 requests the respondents to identify their interest on Halal products. Meanwhile, Section 3 requests the respondents to disclose their information frequency of Halal products. The questions were designed to determine how often consumers were informed on Halal status on each product that they consumed. Section 4 contains four questions focusing on the consumer willingness to spend for Halal certified products. Finally, section 5 contains 8 questions requesting the respondents to identify their trust level on Halal certification. Apart from Section 1, most sections use a five-point scale ranging from '1' as strongly disagree to '5' as strongly agree, while willingness and information were designed based on three-point scales only.

## **RESULTS AND DISCUSSIONS**

### **Descriptive Results**

Table 1 presents the distribution of dependent and independent variables among 167 respondents. The results show that the trustworthiness level among respondents are averagely medium (28.4) where the score was

based on 8 items as specified as 1-15 (low); 16-29 (medium) and 30-40 (high). However the minimum score falls in the medium category which shows that the different trustworthiness level among respondents is not wide as supported by low standard deviation (2.1). Interest on Halal product among respondents is averagely recorded as high (22.2) as the score was designed based on 7 items questions as 1-7 (low); 8-16 (medium); and 17-28 (high). Information on Halal products obtained by respondents is considered high (28.7) where the scale was designed as 1-10 (low); 11-20 (medium); and 21-30 (high) based on 10 items. Finally willingness to spend on Halal products among respondents is regarded as high (7.1) based on 3 items as follows 1-2 (low); 4-6 (medium); and 7-9 (high).

**Table 1: Distribution of Dependent and Independent Variables among Respondents. N=167**

Variable	Min	Max	Mean	Standard Deviation	Skewness	Kurtosis
Trustworthiness	25.2	33.3	28.4	2.1	.15	-.69
Interest	13.3	27.6	22.2	2.6	-.51	1.99
Information	18.2	36.4	28.7	4.2	-.78	.03
Willingness	3.4	8.5	7.1	4.1	-.86	-.04

Table 2 presents the distribution of respondents by their demographic profiles—gender, age, education and income level. These demographic items also reflect the control variables of the study parameter. More than half of the respondents were female (69%). Majority of them fell in the age cohort of 26-45 (33.5% + 40.1%). Education level among respondents are widely distributed from the basic education level (34.1%), Diploma holders (29.3%) to Degree holders (24.55). Income among respondents mostly fell below Ringgit Malaysia 3000 (40.12%) and between Ringgit Malaysia 3001-5000 (26.9%). Hence, majority of the respondents were low to medium income earners. These results however, correspond well to the education level among respondents.

**Table 2: Demographic Results among Respondents, N=167**

Control Variables		No	%
Gender	Male	51	31
	Female	116	69
Age	18-25	7	4.2
	26-35	56	33.5
	36-45	67	40.1
	46-55	22	13.2
	56 and above	15	9.0
Education	SPM	57	34.1
	Diploma	49	29.3
	Degree	41	24.55
	Master	15	8.9
	PhD	5	3.15
Income	Below RM3,000	67	40.12
	RM3,001- RM5,000	45	26.9
	RM5,001-RM8,000	28	16.7
	RM8,001- RM10,000	22	13.2
	RM10,001- RM15,000	5	3.8

### **Correlation Results among variables**

Table 3 presents the Pearson Correlation results to show the relationship between pairs of variables. The results show that there is a significant positive relationship between respondent trustworthiness and willingness to spend on Halal products. Interest on Halal products is significant among female, elderly, high income earners nonetheless lower level of education respondents. For information on Halal products, female respondents show significant correlation effect while female, elderly and high income earners are significant to willingness to spend for Halal products.

**Table 3: Pearson Correlation Results among Pairs of Variable**

	Interest	Information	Willingness	Gender	Age	Education	Income
Information	-.304						
Willingness	-.071	-.019					
Gender	.334**	.432**	-.170*				
Age	.181*	-.164	.195*	.375**			
Education	-.389*	-.153	.163	-.612**	-.280**		
Income	.345**	.031	.229**	.607**	.555**	-.609**	
Trustworthiness	.126	.076	.513**	-.067	.023	.021	.132

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\*. Correlation is significant at the 0.05 level (2-tailed).

### Multiple Regression Results among independent and control variables

$$\text{Trustworthiness} = B_0 + B_1\text{Interest} + B_2\text{Information} + B_3\text{Willingness} + B_4\text{Gender} + B_5\text{Age} + B_6\text{Education} + B_7\text{Income} + e \quad (1)$$

**Table 4: Multiple Regression Results among the Independent and Control Variables on Trustworthiness**

	Coefficient	T Estimates
Constant	18.628	5.774***
Interest	.175	1.843*
Information	.092	1.485
Willingness	.604	5.192***
Gender	-.350	-.636
Age	-.644	-1.477
Education	.171	1.812*
Income	.474	.339
Adjusted R <sup>2</sup>		0.257

\*\*\*. Correlation is significant at the 0.01 level (2-tailed).

\*\* . Correlation is significant at the 0.05 level (2-tailed).

\*. Correlation is significant at the 0.10 level (2-tailed).

A regression analysis was performed to further examine the relationship between trustworthiness of Halal products among respondents to their interest, information they obtained and willingness to spend while controlling their demographic variables. All independent, control and

dependent variables were entered into the regression analysis as specified in model 1.

Table 4 depicts the results of the regression analysis. The results show that respondents' interest on Halal products is significant to their trustworthiness level on Halal products at 90% confidence level. Additionally, willingness of respondents to spend on Halal products confirms the significance relationship to their Halal products trustworthiness at 99% confidence level. Thus, H1 and H3 are supported while H2 is rejected since information access on Halal products shows non-significance effect to trustworthiness level of respondents. The two supported results imply that the greater interest on Halal products and the higher willingness level to spend on Halal products among respondents are significant to their trustworthiness level.

The control variable results show that only education level is significant to trustworthiness level implying that the higher education levels of respondent the higher their trustworthiness level to Halal products.

## **CONCLUSION**

The purpose of this study is to examine the effect of consumers' interest on Halal products; their information access on Halal Products; and their willingness to spend for Halal products towards their perception of Halal certification trustworthiness. The parameters of this study also designed to control the effect of respondents' gender, age, education and income level.

Products with Halal certification should provide assurance to Muslim consumers regarding the Syariah compliance ingredients and production processes requirements. Nevertheless, due to several reported fake Halal certification, the Halal logo itself may not be sufficient to convince Muslim consumers in their purchasing decision. Therefore, this study was designed to gather evidence on Muslim trustworthiness perception for Halal products along with other marketing aspects — consumers' interest, information access and willingness to spend. Consumer interest, information access and willingness to spend on Halal products were chosen as the antecedents to determine their trustworthiness level across respondent demographic

profiles as these factors are hypothesised to have significant impacts towards trustworthiness.

The results of this study show that only respondents' interests and spending willingness are significant to their trustworthiness perception. Additionally, level of education is also significant in determining this trustworthiness.

The results of this study could pave way to other researchers in the same area to further explore the issue in Halal matters. Besides trustworthiness, the aspect of logo integrity and reliability of Halal should also be among the concerns for future research.

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