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Islamic marketing and consumer behavior toward halal food purchase in Bangladesh

An analysis using SEM

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Halal food purchase

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Abstract

Purpose – The purpose of this paper is to examine consumer behavior toward halal food purchase in Bangladesh. Specifically, how do individual beliefs about trustworthiness of the halal food products affect individual intentions to purchases and actual purchasing behavior?

Design/methodology/approach — To answer this question, a theoretical framework using the theory of planned behavior (TPB) as its basis was established. Using measurement scales created to assess different aspects of trustworthiness, and perceived behavioral control and subjective norms, a survey instrument was developed to test the various relationships implied by TPB. Data were collected from the households located in the metropolitan city of Dhaka during the months of November and December 2017, and the analysis of this data helps answer questions about the different relationships of the constructs of the study.

Findings – The findings of the study revealed that four factors, namely, trustworthiness, attitude, normative structure and self-efficacy, significantly influence halal food purchasing. The results also demonstrated that trustworthiness of halal food is one of the most important variables of food marketing in Bangladesh.

Research limitations/implications — In reality, there is a serious lacking of halal food marketing particularly in Bangladesh. In this respect, this study can be a pioneer one and may have some limitations in terms of research procedures.

Practical implications – It is crucial for the halal food marketing and its management organizations to provide their products and services in Islamic way, because it is different from the conventional way of modern marketing.

Social implications – This result specifically implies that like normative structure and self-efficacy, trust in the authenticity of halal food is particularly important to influence attitude toward halal food purchase in Bangladesh.

Originality/value — This study is perhaps the first study in the context of Bangladesh food market that deals with the halal food purchase behavior of the consumers. In this regard, the findings of the study are important in Islamic marketing and halal food marketing.

Keywords Consumer behaviour, Trustworthiness, Attitude, Islamic marketing, Halal food purchase

Paper type Research paper

Introduction

"Islam as a way of life, a philosophy, a religion, and a belief system rooted in culture, is both evolutionary and revolutionary. This means that it balances liberalist and conservative standpoints, which often lead to differences in opinion" (Wilson, 2012, p. 8). These variations in opinions, in turn, originate debates on the actual meaning of Islamic marketing (Ahmad, 2018). Though the term "Islamic marketing" is relatively new (Wilson, 2012), its essence is as



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old as Islam itself (Koku and Jusoh, 2014), because the messenger of Islam started his earliest career as a marketer in Mecca with outright truthfulness, honesty and sincerity upholding the due rights deserved by the stakeholders of both the owner of the business and the consumers of the products. This essence later became complete when the Islamic principles got its complete shape through 23 years of revelations during the Prophet's (pbuh – peace be upon him) entire life time documented in the Scripture of the Holy Qur'an in the seventh century A.D. As a cross disciplinary study, Islamic marketing is, thus, based on Islamic teachings that are relevant to marketing as part of human activity such as fair dealings, integrity, prohibition of self-interest to the disadvantage of others, treating customers with respect and honesty, promotion of kindness and good interest for all mankind. However, the practices or behavior of Muslim consumers are situational, i.e. time-and place-bound specifics (Ahmad, 2018).

As a relatively new discipline, Islamic marketing has not been well-defined. As a growing field, it is in need of further conceptual development (Arham, 2010; Sandikci, 2011). Some conceptualize it as a subset of marketing discipline (Adas, 2006; Gibbs and Ikan, 2008; KoKu and Jusoh, 2014; Sandikci and Ger, 2010), one of the derivatives of which includes Islamic brand (Alserhan, 2010a). Some relate it with an increase in the relevance of Islamic marketing as truly phenomenal (Alserhan, 2010b; Sandikci, 2011). In a recent editorial, Wilson (2012, p. 6) notes that "[...] emergent phenomena and global events point toward the study of Islamic marketing becoming a prerequisite for any truly global and forward-thinking marketer". Kadirov (2014) outlines Islamic marketing to fit within the frameworks of micromarketing, macromarketing and Islamic macromarketing. However, there has been much talk about what Islamic marketing is and how it should be defined or understood (Kadirov, 2014).

Wilson (2012, p. 6) defines Islamic marketing as "a school of thought which has a moral compass which tends towards the ethical norms and values of Islam and how Muslims interpret these, from their varying cultural lenses". In similar fashion, Kadirov (2014) argues that Islamic macromarketing ought to deal with how transformed marketing systems can interact with other societal systems. In this respect, Kadirov (2014, p. 9) goes further and says:

Transformed marketing systems refer to societal provisioning systems that have been designed/altered/modified based on the Islamic values and principles and with a mind to maximize societal welfare for a Muslim population (however, it is to be realized that the benefit is not just intended for a Muslim population but is supposed to transcend religious boundaries).

Based on the fundamental sources of Islamic principles such as the Holy Qur'an and the Hadiths (traditions) of the Prophet (pbuh), Islamic marketing can be defined as the wisdom of satisfying the needs of customers through the good conduct of delivering Halal (permissible), wholesome, pure and lawful products and services with the mutual consent of both sellers and buyers. And this is done for the purpose of achieving material and spiritual wellbeing in the world here and hereafter and making consumers aware of it through the good conduct of marketers and ethical advertising (Abuznaid, 2012). It is clear from the previous discussion that Islamic religion plays central role in determining the production and the consumption of all types of products available in the market which is, in brief, termed as Islamic marketing. In the present paper, Islamic marketing will, however, be confined solely to halal food products produced and consumed in Bangladesh.

The main purpose of this paper is to examine consumer behavior toward halal food purchase in Bangladesh. Specifically, how do individual beliefs about trustworthiness of the halal food products affect individual intentions to purchases and actual purchasing behavior? To answer this question, a theoretical framework using the theory of planned behavior (TPB) as its basis was established. Using measurement scales created to assess different aspects of trustworthiness, and perceived behavioral control (PBC) and subjective norms, a survey instrument was developed to test the various relationships implied by TPB. Data were collected from the households located in the metropolitan city of Dhaka during past winter 2017 holiday, and the analysis of this data helps answer questions about the relationship of consumers' beliefs about trustworthiness in halal food to actual purchasing behavior.

The plan for this paper is as follows: first, the halal food market in Bangladesh is explored and then, the TPB is briefly reviewed, as are the relevant literatures on halal food purchase and trustworthiness. Next, the research framework and hypotheses are presented, followed by a discussion of the research method and findings from the data analysis. A discussion of the meaning of the results and their implications ends the paper.

Brief overview of the halal food market in Bangladesh

Islam is the third religion of the monotheistic Abrahamic faiths (El-Seidi, 2018). Its adherents constitute about 25 per cent of the world's population, with 52 per cent of Muslims under the age of 24, and, thus, are a significant and huge potential market (Auda, 2008; Wilson *et al.*, 2013; Wilson, 2014b). Given to this information, Muslims are no longer an ethnicity minority but rather a global and viable consumers segment (El-Bassiouny, 2014), which can no longer be ignored by the manufacturers and marketers to cater this significant segment. These facts have reinforced expansion of the global halal food market irrespective of developed and developing and emerging economies.

In the world atlas, Bangladesh constitutes a tiny land in the south Asian region distinctly featured with a vast population of about 166.37 million (WPR, 2018). Islam is the major religion here in the country followed by 90 per cent of the Muslim population, 9.5 per cent Hindus and the remaining 0.5 per cent constitutes Buddhists, Christians and others. Bangladesh has been ranked as the third largest Muslim country in the world. As a populous country, it has a bright growth potential for consumer products. In late October 2015, an American Company namely the Boston Consulting Group (BCG) projected that Bangladesh had been emerging as one of the world's next great growth markets for consumer products. According to the report, "Bangladesh is one of the greatest untapped growth markets in Asia, yet it has been off the radar of most major consumer-product companies" (p.1). And "companies that move now to get into position, have an opportunity to build a lasting competitive advantage" (p. 1), as the report finds.

The findings are based on the research done by the Center for Customer Insight of BCG on 2,000 Bangladeshi consumers and analysis of their consumption patterns. Although only 7 per cent of Bangladesh's population of 166 million is currently classified as middle-income or affluent – compared with 21 per cent in Vietnam and 38 per cent in Indonesia – their ranks are growing rapidly due to a decade of stable economic growth, a growing workingage population, and strong upward mobility. Bangladesh's MAC (middle and affluent class) population having US\$5,000 and more yearly is projected to triple by 2025, to about 34 million (BCG, 2015).

The BCG research also uncovered several distinct attitudes and cultural traits in Bangladesh that companies must take into account if they are to succeed in this market. To win for the long term in the still underdeveloped Bangladesh market, the authors recommend that companies factor these consumer attitudes and consumption traits into their product and marketing strategies. Companies should start fighting now to win brand loyalty among consumers by stressing high quality for money. Companies selling big-ticket



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products such as cars and major appliances can unlock significant growth opportunities if they can ease consumer anxieties related to personal debt, by, for example, introducing credit at affordable interest rates and educating consumers on how to manage debt. Companies should also develop distribution networks capable of selling products through small local shops. And they should build robust, mobile-centric digital e-commerce platforms (BCG, 2015).

According to the report, for most companies, winning in Bangladesh's rapidly growing consumer market will require not only a ramped-up presence; it will also require an entirely new approach based on deep insights into MAC consumers. Based on these insights of distinct attitudes and cultural traits in Bangladesh, Islamic marketing can take a competitive business advantage and play a leading role in branding halal consumer products in the country (BCG, 2015).

Among these halal products, particularly the case of food products is the most important concern for the consumers in Bangladesh right at the moment because of prevalence of profound dishonesty and malpractice of the producers and distributors in the supply chain of food stuffs. Specifically, the producers and suppliers of foodstuffs are thoroughly corrupt and dishonest. It is almost impossible to have any food items which are not adulterated by mixing toxic chemicals. From raw vegetables and fruits to dairy and dairy products to fish, meat and processed food – every food item is contaminated (Rahman, 2017; Rahman et al., 2015). Almost every day in the newspaper (Dhaka Tribune, 2016, 18 June; The Independent, 2017, 25 May), newer methods of adulterating newer types of foods are reported. Different chemicals like carbide, formalin, heavy metal, chemical, textile colors, artificial sweeteners, DDT, urea etc. are used rampantly for this purpose. Contamination of foods with toxic chemicals poses threat to public health, especially in a country like Bangladesh. In the long run, these chemicals in food adversely affect vital organs such as heart, liver and kidney resulting in organ failure and/or cancer and thus, ultimately loss of life (Rahman et al., 2015). In this circumstance, people are totally doubtful about the honesty of the food producers and suppliers who tag halal logo on the food products, because there is no guarantee that they are truly halal. In this respect, trustworthiness of the halal food available in Bangladesh is realistically and justifiably questionable.

Theory and past research

Theory of planned behavior

In this study, TPB (Ajzen, 1985, 1991) is used (Figure 1) as a theoretical foundation because it has a wide range of implications and diversified perspectives of human behavior. TPB is a popular theoretical model that extended the theory of reasoned action (TRA) (Fishbein and Ajzen, 1975) by adding a concept of PBC because TRA has

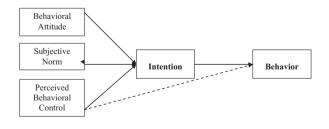


Figure 1. TPB

Source: Ajzen (1991)



limiting ability in explaining intended behaviors in which a person does not have volitional control over it (Ajzen, 2008). TPB describes how people's behavior can be determined by their intention to perform a certain behavior (Ajzen, 1985, 1988, 2001, 2002, 2008).

TPB puts forward that immediate antecedent of actual behavior is intention of someone to involve in that behavior. Intention encompasses behavioral motivations to perform the behavior (Ajzen, 1991). Attitude and subjective norm affect actual behavior through the variable of intention. According to Ajzen (1991), attitudes are in general individual judgment to engage in a specific behavior, but subjective norms are the social enforcement on an individual to engage or not to engage in that behavior. In addition to attitudes and subjective norms, TPB intends to predict some behaviors which are not fully volitional. By using PBC over engagement in the behavior as an extra domination of intention and behavior, PBC is the perceived idea of easiness or complexity in engaging in the behavior. And it has been idealized to apprehend the apparent behavioral skills or abilities, resources and opportunities (Ajzen, 1991).

One of the underlying premises of the current study is that beliefs about trustworthiness of the halal food update attitudes toward its purchasing. Based on the model of TPB, beliefs about how important other persons related to consumers feel about halal food should also influence intent to make halal purchases. Finally, beliefs about having the necessary opportunities and resources to engage in halal food purchasing might influence intent to purchase and directly influence purchasing behavior itself.

Trustworthiness

Religion plays a crucial role in one's behavior, well-being, lifestyle (Tieman and Hassan, 2015; Essoo and Dibb, 2004; Assadi, 2003; Salman and Siddiqui, 2011), in food production (Al-Mazeedi, Regenstein and Riaz, 2013; Thomas *et al.*, 2015) and in demand or purchasing decision (Razzaque and Chaudhry, 2013; Rezai *et al.*, 2015). In fact, almost every religion in the world restricts certain types of food to be consumed by the devotees (Kim, Mcintosh, Kubena and Sobal, 2008; Tieman and Hassan, 2015). The teachings of Islam command its devotees, the Muslims, to consume only halal foods and restrain from the haram (Bonne and Verbeke, 2006; Bonne *et al.*, 2007; Eid and El-Gohary, 2015; El-Seidi, 2018; Jamal and Sharifuddin, 2015; Flogel, 2010; Mukhtar and Butt, 2012).

The word halal is an Arabic term mentioned in the Holy Quran meaning permitted, lawful or legal. Its opposite term is haram, meaning forbidden, unlawful or illegal (El-Seidi, 2018; Khalek, 2014). Islam is a comprehensive way of life directing several dimensions of halal and haram in the life of the Muslims (Yunos *et al.*, 2017). In Malaysia, the Trade Description Order 1975 defines the term halal as:

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 concerns. 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; and (c) is not prepared, processed or manufactured using equipment or utensils that are not free from impurities (Yunos et al., 2017).

Trustworthiness is the key construct of trust that operates in various levels of services relationships (Sekhon, Ennew, Kharouf and Devlin, 2014; Corritore, Kracher and



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Wiedenbeck, 2003). According to Nasser, Yusoff, Islam and Nasser (2014), trustworthiness is an important attributes of attitude that can influence on human behavior particularly related to buyer-seller nexus. According to Berry and Parasuraman (1991), customers generally buy products undergoing through the intense psychological process of trustworthiness. On the basis of the above conceptualizations, trust can be considered as a factor of consumer's attitude to depend on the integrity of producers and sellers for deciding on taking an action in an uncertain situation whereby the consumer may become vulnerable to the halal food seller in the hope of a positive outcome (Sayogo, 2018). Jarvenpaa *et al.* (2000) refer trust as the willingness of the consumer to rely on the seller and to interact in situations where action makes the consumer exposed to the seller's machinations.

Much of an individual's attitude toward making halal food purchases can be thought of in terms of trustworthiness (Sayogo, 2018). Many consumers do not trust the halal food providers enough to engage in relationship of food exchanges with them (Soon *et al.*, 2017). In view of consumer concerns over the trustworthiness of halal food, it should not be surprising that a recent study found that people perceived halal food shopping as risky concern (Maman *et al.*, 2018). Thus, consumer views of the trustworthiness of halal food should be expected to affect their attitude toward purchase.

Various studies looked at trust and its role in different products' purchasing behavior. Bhattacherjee (2002) developed and validated a seven-item scale for measuring trust in online firms. George (2002) measured trustworthiness with three items taken from the survey instruments and found that positive beliefs about the trustworthiness were related to positive attitudes toward online purchase. Pavlou (2002) used a TPB model in his study and found that trust in an online retailer was statistically significantly correlated with attitudes toward online transactions and with PBC. Suh and Han (2003) and Mukherjee and Nath (2003) found trust was statistically significantly related to both attitudes and intention toward internet purchase. They measured trust with five items. This study follows George (2002), Suh and Han (2003) and Mukherjee and Nath (2003) conceptually in seeking to measure global trust for personal, as opposed to employer-related business. However, there is no such study on anti-consumption behavior of the consumers toward halal food purchase.

Research model and hypotheses

The research model used in the study, shown in Figure 2, is based on TPB. The behavior in question is purchasing halal food stuffs. As mentioned earlier, the typical TPB model would incorporate the intention to make halal food purchases as a construct of antecedent to purchasing behavior. However, intention was not included in the present research framework. The logic for this step taken in building the framework

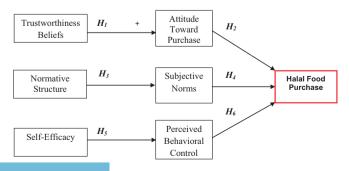


Figure 2.
Research model



stem from George (2002). This study argues that as the data were all collected at one point in time, it is not possible to include both intention to perform a behavior and the behavior itself in the model. Intentions reflect future behavior, while reports of actual behavior reflect what happened in the past. Past behavior is at best a surrogate for future behavior and not always a good one (Hoffman *et al.*, 1999). Therefore, intention does not appear in the model and instead there is a direct path from attitudes toward halal food purchase behavior.

The six hypotheses incorporated in the model are listed below. The directionality stated in each hypothesis has been derived from the previous reviews of different beliefs about trustworthiness and from the basic theoretical structure of TPB. Beliefs in the trustworthiness of halal food should be embodied in the model as a precursor of willingness to buy (Yunos, Zakaria and Mahmood, 2017; Wilson, 2014c; Thomas *et al.*, 2015; Verbeke *et al.*, 2013; Omar *et al.*, 2012). If an individual believes that halal food is a trustworthy for consumption generally, then those beliefs should positively impact the individual's attitudes toward halal food purchase (El-Seidi, 2018; Shafie and Othman, 2003; Mohamed *et al.*, 2008; Othman and Hashim, 2010; Rezai *et al.*, 2012). Therefore:

H1. Beliefs that halal food is trustworthy should positively influence attitudes toward its purchase.

The remaining five hypotheses and the expectations they contain are derived directly from TPB. However, positive attitudes toward the behavior in question should result in the conduct of that behavior are documented in various studies such as Al-Swidi *et al.* (2014), Cutler (2007), Mukhtar and Butt, (2012), Widodo (2013), Wilson (2014a) and Wilson and Liu (2011). Thus:

H2. Positive attitudes toward halal food should positively influence halal food purchase behavior.

An individual's normative structure (Rivis and Sheeran, 2003; Bicchieri, 2006), i.e. her or his beliefs about what important others think about the behavior in question, should directly influence her or his subjective norms, or perceptions of the social pressure to comply with expectations about engaging in the behavior. Subjective norms should, in turn, influence the individual's inclination to engage in the behavior (Basha *et al.*, 2015; Thøgersen *et al.*, 2016; Paul and Rana, 2012). In this case, if purchasing halal food is seen as socially desirable behavior, based on what important others think about it, then the individual is more likely to make such purchases. Hence:

- H3. Beliefs about what important others think about halal food should influence an individual's subjective norms about halal food purchase.
- H4. Subjective norms about halal food should positively influence halal food purchase behavior.

According to TPB, an individual's beliefs about self-efficacy to perform the behavior in question also influence whether or not he/she actually engages in the behavior (Bandura and Adams, 1977; Bandura, 2006; Ling, 2013). In terms of halal food purchase, if an individual is self-confident in terms of self-efficacy about engaging in activities related to purchase halal food, he/she should feel positively about her or his behavioral control over making halal food purchase (Ma et al., 2012; Wang et al., 2014; Arvola et al., 2008). The more in control an



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individual feels about making halal food purchases, the more likely he/she will be to do so. Therefore:

- H6. Positive beliefs about self-efficacy of making halal food purchases should positively influence PBC over making such purchases.
- H7. Positive beliefs about PBC should positively influence organic food purchase behavior.

Study design

Data collection took place in November and December 2017. The method used for the data collection was a face-to-face interview, using a structured questionnaire, with closed-ended questions. A total of 380 individuals pulling one respondent from each of the families located in different areas of the metropolitan city were interviewed to complete a questionnaire that contained measures of the constructs of concern. Convenience sampling procedure was followed in the survey. However, some of the questionnaire were erroneous and incomplete and excluded from the analysis. Finally, 365 data were selected to analyze. The questionnaire was pilot tested with a small number of data. Table I lists demographic statistics of the respondents of the sample.

The approach to testing the TPB model was based on that used by Taylor and Todd (1995a, 1995b) to test a TPB model with decomposed belief structures. Each variable is measured using previously developed instrument and a seven-point Likert Scale was used to measure all the variables. Measures of attitude (four items), subjective norms (two) and PBC (three) were adapted from Widodo (2013), Al-Swidi *et al.* (2014) and Bonne *et al.* (2007), respectively. Measures of normative structure (six) and self-efficacy (five) were all based on an instrument developed by Taylor and Todd (1995a). The referent others used in the normative structure questions were friends, relatives, parents, spouse and religious leaders. Items measuring trustworthiness of halal food (six) were based on Jarvenpaa *et al.* (1998), who measured the trustworthiness of virtual teams, and who adapted the organization trustworthiness scale developed by Pearce Branyiczki and Balacsi (1994). Actual purchasing behavior was measured with two items, "How many times would you say to purchase halal food per month?" and "how long have you been buying halal foods? Descriptive statistics for the scales is presented in Table II.

The data were analyzed using structural equation modeling (SEM) by AMOS 20 software. First, the research model in Figure 2 was run for exploratory factor analysis and confirmatory factor analysis (CFA). Next, item loadings were checked to make sure they were all above 0.6, and all were in CFA, except the items of halal food purchase. Internal consistency reliabilities (ICRs) were then computed for each construct that had more than two indicators. The measurement model with item loadings through CFA appears in Figure 3. The average variance explained (AVE) for each construct was above the 0.5 cutoff level (Table III).

All constructs made up of three items had ICRs of 0.8 or higher, and all constructs made up of four items had ICRs of 0.9 or higher. For scales with only two items for halal food purchase and subjective norms, Cronbach alphas were calculated. Measures of reliability for all scales are included in Table III. The statistical significance of the paths in the model was tested using jackknifing procedure, with a sample size of 1, for 365 samples. Using two-tailed tests, five of six paths were statistically significant at p < 0.001, providing support for H1-H6. The evaluated model with respective p-values and path coefficients is listed in Table IV.

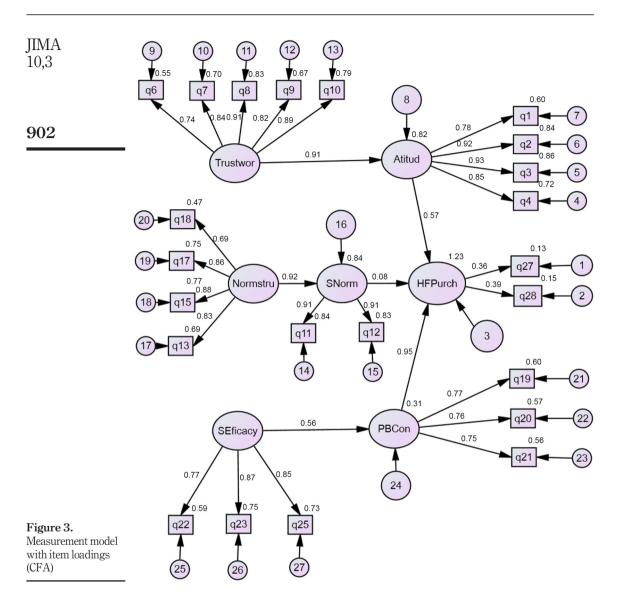
Profiles	Valid (%)	Halal food purchase
Gender Female Male	37 63	1
Age (Years) 15-25 26-30 31-35 36-45 Above 45	21 26 25 24 4	901
Marital Status Single Married Divorced Religion Islam Hindu Christian Others	14 80 6 61 34 4	
Education Secondary Higher Secondary Undergraduate Postgraduate	10 30 50 10	
Monthly Income (Bangladeshi Taka) 0-15,000 15,001-25,000 25,001-40,000 40,001-60,000 Above 60,000 Source: Study survey	6 9 25 40 20	Table I. Demographic profiles of the respondents

Construct	n	Min.	Max.	Mean	St. Dev.	Skewness	Kurtosis
Purchase	365	1.00	6.00	2.287	1.070	0.709	-0.165
Attitude	365	1.35	7.00	5.186	1.645	-0.394	-1.402
Trustworthiness	365	1.92	7.00	5.063	1.574	-0.338	-1.315
Subjective Norm	365	1.00	7.00	4.600	1.643	-0.259	-0.979
Normative Structure	365	1.02	7.00	4.302	1.379	-0.070	-1.770
Behavioral Control	365	1.03	7.00	4.800	1.256	-0.453	-0.052
Self-Efficacy	365	1.50	7.00	4.85	1.174	-0.172	-0.720

Results and discussion

Different past surveys have reported that many consumers have claimed that trust concerns have prevented them from making halal food purchases in the contexts of non-Muslim countries, but none of these studies have investigated the empirical associations between beliefs about trustworthiness and attitude toward either intended or actual purchasing





behavior. Findings derived from the sample in the study indicate that trustworthiness, as a factor of halal food purchase, is more important in shaping attitudes toward purchasing, in the context of Muslim majority populated countries. However, in a case, where Muslims are living in a non-Muslim country, it might be possible that some of them are less skeptical and exhibit high trustworthiness on the authenticity of available halal food products. In the present study, trustworthiness beliefs about halal foods had a significant impact on attitudes (H1). Equally likely, attitudes toward halal food purchase, in turn, affected actual purchasing behavior (H2).



As would be expected from TPB, beliefs about self-efficacy for consumer purchases of halal foods directly affected PBC (*H5*), and PBC, in turn, directly affected purchasing behavior (*H6*). There was no relationship between subjective norms and halal food purchase (no support for *H4*), although there was a strong relationship between normative structure and subjective norms, as expected (*H3*). In short, respondents who believed in the trustworthiness of halal foods and in their own abilities to successfully engage in buying behavior actually engaged in halal food purchase.

As there is a scanty research in the field of halal food consumption and anti-consumption behavior in the context of Bangladesh, the present study depends on comparing the findings which are similar to those reported in other countries and other fields of studies as well such as e-commerce (George, 2002; Pavlou, 2002; Suh and Han, 2003) or online purchase or internet purchase (George, 2002) or online banking. Like El-Seidi (2018), Shafie and Othman (2003).

Mohamed *et al.* (2008), Othman and Hashim (2010), Rezai *et al.* (2012) and Widodo (2013), there was a significant association between trust and attitude toward halal food purchase. Similar association was also observed in other studies of George (2002), Pavlou (2002), and Suh and Han (2003) in e-commerce. Like Al-Swidi *et al.* (2014), Cutler (2007), Mukhtar and Butt, (2012), Widodo (2013), Wilson (2014a) and Wilson and Liu (2011), there was a significant relationship between attitude and halal food purchase. Like Al-Swidi *et al.* (2014), there was a strong relationship between normative structure and subjective norms toward halal food purchase. This evidence is also available in the study done by Bhattacherjee (2000) and Song and Zahedi (2001). Like Bonne *et al.* (2007), there was a strong association between PBC and actual purchasing of halal food. As to the findings of Limayem *et al.* (2000) and Khalifa and Limayem (2003), there was also a strong relationship between PBC and

Construct	Reliability	1	2	3	4	5	6	7
Purchase (1)* Attitude (2) Trustworthiness (3) Subjective Norm (4)* Normative Structure (5) Behavioral Control (6) Self-Efficacy (7)	0.78 0.93 0.92 0.92 0.88 0.85 0.83	0.468** 0.455** 0.434** 0.419** 0.519**	0.77 0.894** 0.787** 0.750** 0.425** 0.737**	0.75 0.825** 0.754** 0.447** 0.752**	0.85 0.786** 0.412** 0.690**	0.69 0.483** 0.676**	0.62 0.653**	0.73

Notes: *Denotes the items which have two items and for them the Cronbach alpha value has been calculated; **correlation is significant at the 0.01 level (2-tailed). Cronbach's Alpha values are calculated for purchase and subjective norm which possess two items in the questionnaire and the rests have ICRs

Table III. Correlations and average variance extracted (on diagonal in italic)

Path	Path coefficient	<i>p</i> -value	
H1. Trustworthiness to attitude* H2. Attitude to halal food purchase* H3. Normative structure to subjective norm* H4. Subjective norm to halal food purchase ns H5. Self-efficacy to PBC* H6. PBC to halal food purchase*	0.91 0.57 0.92 0.08 0.56 0.95	0.00 0.00 0.00 0.43 0.00 0.00	Table IV. Standardized coefficients for hypothesized paths
Notes: *Significant at $p < 0.00$; ^{ns} Not significant		and p-values	



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actual online purchasing. Resembling to Bhattacherjee (2000), but unlike Song and Zahedi (2001), there was a strong association between self-efficacy and PBC.

Typically in TPB models, the impacts of subjective norms on behavior would also be mediated by intention instead of the direct association posited here. That hypothesized direct association was not supported, even though the expected association between normative structure and subjective norms was. In this particular case, it may be that parents, friends, and relatives are not the important others that the respondents listen to for determining their halal food purchase behavior. Another possible reason may be that the food adulteration is a widespread phenomenon in the food market including halal foods in Bangladesh for which the referents are not emphasizing to buy any type of foods here.

The CFA fit model (Figure 4) shows that the measurement model has a good fit with the data based on assessment criteria such as GFI, CFI, TLI, RMSEA (Hair *et al.*, 2010). All CFAs of constructs produced a relatively good fit as indicated by the goodness of fit indices such as CMIN/df ratio (<2); *p*-value (>0.05); Goodness of Fit Index (GFI) of >0.91; and root mean square error of approximation (RMSEA) of values less than 0.08 (<0.08) (Hair *et al.*, 2010). Observed values obtained by CFA from revised fit-model for GFI is 0.912, CFI is 0.920, TLI is 0.905, parsimonious fit ratio is 0.935 and root mean square error approximation (RMSEA) also shows a better readings of 0.056 which is below the acceptable limit (<0.08). Therefore, goodness of fit is ensured in this study.

Implications for research and practice

As specific research involving TPB and halal food purchase in Bangladesh market has not been found through an extensive search, the future research could initiate further projects incorporating these issues. Like some other studies outside Bangladesh have also successfully used the TPB as a theoretical framework from which to explain intention toward online purchasing or other e-commerce activity (Bhattacherjee, 2000; Jarvenpaa and Todd, 1997a, 2017b; Davis *et al.* (1989); Pavlou, 2002; Song and Zahedi, 2001; Tan and Teo, 2000), or to explain actual purchasing behavior (George, 2002; Khalifa and Limayem, 2003; Limayem *et al.*, 2000; Suh and Han, 2003), future studies could use intention as antecedent of halal food purchasing behavior.

From a practical perspective, as a cumulative body of work on halal food purchase emerges, it would facilitate more to advice suppliers on the elements they need to address to increase their halal food customers. In this study, the one area of findings that may help the halal food business is that the most concerns trust. Consumption of adulterated food items

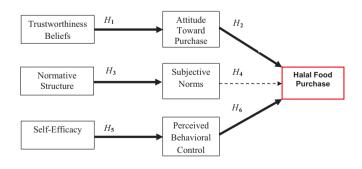


Figure 4. Evaluated model

Notes: $p < 0.00 \longrightarrow$; ns---->



including non-halal and toxic elements severely affects the human health by producing many acute and chronic diseases. It is very essential to stop food adulteration. Checking at the retail level only will not bring enough positive impacts. The whole supply chain from the producers and importers through wholesalers to retailers will have to be checked and cleaned. Simultaneously, consumer awareness is also an essential object in this respect (Rahman, et al., 2015).

Directions for future research

This study considered only one antecedent to attitudes toward halal food purchase. There may well be others that should be considered in future research, such as other aspects of trustworthiness, such as chemical free foods and Byford's (1998) social relationship and other views. Beliefs about security and safety mainly in terms contamination, distinguished from beliefs about trustworthiness, could also be included, given the current media focus on food adulteration and security.

Also, this study asked respondents about the importance of friends, parents and relatives in determining their views about purchasing halal food. Future studies could test the importance of a normative structure based on other influences than the ones tested here. Future research could include measures of both intention to buy and actual purchasing behavior in halal food purchase. As intention measures future behavior and actual purchasing measures past behavior, there should be a time lag between when intention is measured and when behavior is measured. Having measures of both intention and behavior strengthen the results of almost any TPB-based study, even though past studies have typically showed a strong association between these two constructs (Ajzen, 1991). However, fears are an important barrier to purchase halal food. Despite the fact, this purchasing behavior continues to grow in volume and more and more people seem to be taking the plunge (Cutler, 2007; Ahuja, Gupta and Raman, 2003).

Limitations

As with any study, there are limitations to the study outlined here. The study is limited to metropolitan urban areas of a city only. To be fair to say, if the sub-urban areas or rural areas could be included in the study, the findings would be batter to represent the vast population of the country. Nevertheless, the usual cautions about overgeneralizing findings from this sample, to populations for which it is not strictly representative, apply. Another concern is that the questionnaire did not include any questions about the availability of halal food in the local market. Indeed, this issue could be an important issue for which the people located in the study areas may be impeded to buy halal food. Last but not least, the sample was not randomly drawn to represent a population to which findings could be generalized. Instead, it was followed a snow-balling sampling procedure, and as such, the ability to generalize the findings very far beyond the sample is limited.

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