

Halalan Toyyiban: The mediating effect of attitude on Muslim's purchase intention towards imported Halal food in Malaysia

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Publication Details: Received 24/01/21; Revised 15/03/21; Accepted: 30/03/21

ABSTRACT

In line with the substantial expected growth of the Muslim market, the opportunities for Halal food businesses are favourable. It is projected that the Muslim market will grow more than 30% by the year 2024. Hence, this study aims to find out the determinants that affect willingness to purchase imported *halal* food based on their Halal Awareness, Islamic Brand, Product Knowledge with Attitude as the mediator. Data from Muslims in Malaysia were collected to analyse and understand the relationship and results showed that as individual variables, Halal Awareness has a significant influence towards Purchase Intention and a significant effect of Attitude as a mediator for the relationship of all three independent variables and the Purchase Intention towards imported *halal* food among Muslim consumers in Malaysia. The study added to literature on *halal* environment and hopes to contribute to businesses in understanding behaviours of consumers of the *halal* market.

Keywords: Halal, Purchase intention, Imported Food, Muslim, Islam.

INTRODUCTION

O mankind, eat from whatever is on earth [that is] lawful and good and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy. Al-Baqarah, 2: 168 (*Quran*, n.d.)

Food and beverage is symbolic in all major religions including Islam with various dietary regulations that restrict consumption (Ambali & Bakar, 2014; Stone, 1998). The restriction provided in Islam on such matter is through the concept of *halal* and *haram* which is explained thoroughly in the Quran and Hadith (Awan et al., 2015; Salehudin & Luthfi, 2011).

Muslims refer to the Quran as the primary source of references for guidance on way of life as well as regulations and prohibitions. Muslims are not allowed to eat any *haram* food and are to only consume permissible food and beverages as cited in several Quran verses (*Quran*, n.d.).

O you who have believed, eat from the good things which We have provided for you and be grateful to Allah if it is [indeed] Him that you worship. Al-Baqarah, 2: 172 (*Quran*, n.d.)

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Islam, as the official religion of Malaysia (Federal Constitution of Malaysia, 1957) with more than 60% Muslims in Malaysia is the second largest religion worldwide with about 1.9 billion Muslims (*Muslim Population By Country 2021*, 2021). As a result of such large population, the size of Muslim market is estimated at US \$2.2 trillion with estimated growth potential to approximately US \$3.2 trillion by 2024 with food and beverages sector as the largest Muslim market contributor (Statista, 2021) expected to reach US \$2.55 trillion by 2024 (Hexa, 2017). Malaysia has been positioning herself as a *halal* hub with the *halal* standard being globally used with *halal* products amounting to more than 50% of the total exports of the country (Abdul Aziz & Sulaiman, 2014; Islamic Tourism Centre, n.d.).

To ensure compliance on the restrictions outlined in the Quran, several Halal Certification Bodies and Authorities have been established around the world (Hexa, 2017). Such bodies is important to enforced the halal requirements in Muslims' daily lives based on Quran and Hadith as well as Islamic Syariah Law (Jaswir et al., 2016). In Malaysia, the responsibility of ensuring food and consumer products applicable to Muslims are examined, certified and regulated in an efficient and effective manner so as to guarantee purity and Halal certification in accordance with Islamic principles lies with JAKIM, Jabatan Kemajuan Islam or Department of Islamic Development Malaysia (JAKIM, n.d.-b). JAKIM, as of 2020 has recognised 78 certified bodies from 45 different countries (JAKIM, 2020). An important role of JAKIM directly connecting them to consumers is the introduction of halal confirmation through the Halal Logo (Figure 1) since 1994 (JAKIM, n.d.-a). The logo has been considered as a significant tool for Muslims consumers to identify the food and beverages that are permissible to them, easing purchase choices (Ambali & Bakar, 2014; Zaimah et al., 2018).

Figure 1: *Halal* Logo, Malaysia



It is understood that concept of halal plays a vital role for all businesses and manufactures inclusive of non-Muslim producers to ensure products they sell are able to satisfy the needs of Muslim buyers and instil confidence in their purchases (Touré, 2012). Along with this, the anticipated immense growth of halal food and beverage market and industry has also ignited business opportunities among halal food providers as the market is not considered to have been matured or saturated (Bohari et al., 2013; Syed Marzuki et al., 2018). With Muslims being around the world, halal food has been perceived as universal food encouraging businesses to ensure that their products are halal certified (Syed Marzuki et al., 2018). Countries without a majority Muslim population such as United Kingdom and Japan are enhancing the halal food industry as an alternative revenue as non-Muslims are also accepting the benefits of halal consumption (Haque et al., 2015; Mohamed Yunos et al., 2014; Nurrachmi, 2017).

The halal logo especially issued by JAKIM has been giving a significant sense of confidence to Muslims, however there are still Muslims who are afraid to purchase food that are

produced by Non-Muslims companies despite being Halal certified (Muhamad Yunus et al., 2014). Despite the increase in trends of purchasing imported *halal* food product, for example due to the Korean wave in Malaysia, concerns on *halalness* is still apparent (Choi & Jeong, 2020). As halal relies closely with the Syariah law and principles, Muslims consumers fear that products produced from other countries might not have strictly followed the related rules thus many prefers the Halal certification from their country of origin (Abdullah & Ireland, 2012).

On another note, worries among Muslims consumer were sparked by incidents of food fraud and scandal, questioning the authenticity of halal food products (Jaswir et al., 2016; Md Ariffin et al., 2021; Ruslan et al., 2018) and cases have shown an upsurge trend in food-related incidents and adulteration of food including creation of fake meat questioning the legitimacy and truthfulness of halal meat (Black et al., 2016; Liu et al., 2016; McElwee et al., 2017; Ramli et al., 2018). This led to Muslims in Malaysia and around the world being more aware and cautious about halal food, importantly, imported ones. Most recent of news on food fraud emerged in Malaysia in 2020 when a meat cartel of 40 years was busted for bribing the authorities to obtain Halal Certification despite getting their meat supplies from non-halal sources and mixing kangaroo and horse meat sold as halal beef (Raghu, 2020).

Notwithstanding the above, research done on factors affecting purchase behaviour and intention of imported halal products by Malaysian consumers have been limited (Mohammed & Nor Kamal, 2016; Muhamad Yunus et al., 2014), initiating this study aiming to provide marketers with insight on determinants affecting the purchase intention of Muslims towards imported halal food by analysing Halal awareness, branding and knowledge of Halal product as well as the mediating effects of attitude.

LITERATURE REVIEW

Halal simply means allowed or permissible in Islam and the word *toyyiban* is described as wholesome, pure, nutritious and safe (Ambali & Bakar, 2014; JAKIM, 2014; Yahya et al., 2016). The concept of halal and process of Halal certification is beyond just the type of food, but also in the slaughtering, storage, display, preparation, hygiene, and sanitation inclusive of transportation and distribution (Mohamed Yunus et al., 2014; Ruslan et al., 2018; Shariff & Lah, 2014).

How We poured down water in torrents, Then We broke open the earth, splitting [it with sprouts], and caused to grow within it grain, and grapes and herbage, and olive and palm trees, and gardens of dense shrubbery, and fruit and grass - [As] enjoyment [i.e., provision] for you and your grazing livestock.
‘Abasa, 80: 25-32 (Quran, n.d.)

Forbidden to you are carrion, blood, and swine; what is slaughtered in the name of any other than Allah; what is killed by strangling, beating, a fall, or by being gored to death; what is partly eaten by a predator unless you slaughter it; and what is sacrificed on altars....
Al-Ma’idah, 5: 3 (partly)

So eat only of what is slaughtered in Allah’s Name if you truly believe in His revelations.
Al-An’am, 6:118(Quran, n.d.)

Through the many verses, it can be seen that Islam permits Muslims to consume only good and healthy food, those of which are rich in various proteins and vitamins (Ambali & Bakar, 2014). Furthermore, halal principles are concern of global issues embracing sustainability, environmental awareness, safety and welfare of animals (Badrudin et al., 2012).

Such values are beyond religious value as it encourages health consciousness of consumers promoting more opportunities to food manufacturers and sellers to attract buyers (Mathew et al., 2014) leading to the importance of understanding consumers purchase intention towards halal food products (Awan et al., 2015).

By simple definition, purchase intention is the decision-making process that states the reasons to purchase a particular brand by a consumer (Abdul Rahim et al., 2019; Cham et al., 2018; Lacap et al., 2021; Lau et al., 2017; Shah et al., 2012; Zulfakar & Abdul Rahim, 2019). Intentions are elaborated through the Theory of Planned Behaviour elaborated by Icek Ajzen in 1985. It was explained as the antecedents to motivate an individual behaviour as well as the willingness of a person to conduct specific components (Ajzen, 1991). Moreover, Morinez et al. (2007) explained that buying intent refers to when a buyer wishes to acquire a specific product under a given situation and be a useful tool to predict behaviours of consumers (Nik Mohd Zainordin & Kamal Basha, 2018). Intents are essentially the preferences of a customer to make the purchase that can be driven by several factors (Younus et al., 2015). Understanding purchase intention regarded as one of a vital elements in the business field that could provide a competitive advantages to businesses (Xiao et al., 2018). Thus, it is important to identify those factors.

Similar to this study, several elements have been analysed to understand the elements that motivate and influence the purchase intention of consumer which includes, among others, awareness (Awan et al., 2015; Cheng et al., 2021; Low et al., 2021; Mohd Yousoof et al., 2021); branding and brand image (Cham, Cheng, Low, et al., 2020; Hannantyas et al., 2016; Mirabi et al., 2015); product knowledge and attitude (Cham, Cheng, & Ng, 2020; Nik Mohd Zainordin & Kamal Basha, 2018).

Halal awareness is the concept of having interest and consciousness toward what is permitted for Muslims to eat, drink and use (Ambali & Bakar, 2014; Nor Kamal & Mohammed, 2016). As mentioned, concerns among Muslims in issues relating to halal food has risen and as such so does awareness towards the upholding the principles of Islam (Che Man & Sazili, 2010). It is important for Muslims to have information as well as understanding on what is halal and what is haram to gain better awareness (Muhamad Yunus et al., 2014). This can be influenced by several factors which includes publicity from advertisement and Halal certification enforcements, health related reasons in consuming good food and importantly the religious belief and faith of every Muslims (Ambali & Bakar, 2014; Mohamed Yunos et al., 2014).

Closely relates to emotion (Mohd Yusof & Wan Jusoh, 2014), a brand may provide customers an impression of a product or service and brand image is a set of beliefs towards a specific brand (Cheing et al., 2020; Cheng et al., 2019; Kotler et al., 2015). Brand assists consumers in obtaining information to distinguish between brands (Hannantyas et al., 2016). For Muslims, branding cannot be separated from Islamic faith and teachings and is important that it advocates the values of Islam (Mohd Yusof & Wan Jusoh, 2014). Being Syariah compliant is a critical role on characteristics of an Islamic brand (Ismail & Alias, 2016). Moreover, Ismail & Alias (2016) suggests the definition of Islamic brand as products produced by Muslim's firm consisting of the integration of several aspects such as Syariah

compliance product and marketer's integrity (*Akhlak*) in order to educate (*Da'wah*) the consumer to achieve the blessing from Allah (SWT).

It is critical for every consumer to have enough product knowledge about a food product. Consumers look for information on a product before purchases are made to have better understanding of the product and its features (Vidia Khairunnisa & Hendratmi, 2019). From the Islamic perspective, the visualisation of products may be different from those produced by non-Muslims or Western countries (Nurhayati & Hendar, 2020).

Thus, it is important for Muslims to obtain enough information on the product to be able to consume it confidently. In making decisions about a product, the level of familiarity plays a fundamental role, which may lack when consumer deals with imported food product that they have never consumed before (Nguyen et al., 2019)

Attitude towards a brand is the consumers assessment of the said brand in relation to their expectation (Rossiter, 2014) It comes from direct experiences consumers have with a brand or product in the past (Nurul & Liza, 2018). Attitude towards a product can both be favourable or adverse, but it is beneficial to businesses for consumers to have positive attitude towards a product (Sheeraz et al., 2016; Wulandari, et al., 2015). Attitude varies between consumers as it is closely relating to the beliefs of an individual and can be influence by ones religion (Abd Aziz et al., 2015).

Hypotheses Development

The relationship between Halal Awareness with Attitude and Purchase Intention towards imported halal food

Awareness is a necessary precursor to attitude towards a product or brand (Rossiter, 2014). Generally, brand awareness has been proven to have relationship with purchase intention as it influences the decision of a consumer (Hsin et al., 2009; Shahid et al., 2017). Consistently, halal awareness contributes significantly to consumers purchase intentions (Awan et al., 2015; Patwary et al., 2018). Hence, possibly:

H1a: *There is a significant relationship between Halal Awareness and Attitude towards imported halal food among Muslim consumers in Malaysia.*

H1b: *There is a significant relationship between Halal Awareness and Purchase Intention towards imported halal food among Muslim consumers in Malaysia.*

The relationship between Islamic Branding with Attitude and Purchase Intention towards imported halal food

A brand being able to instil loyalty and trust in the customers (Abdul Rahim et al., 2019; Cham et al., 2015, 2016; Fam et al., 2021). Accordingly, customers having strong positive perception towards a brand image, will more likely have a strong positive opinion on the product (Hannantyas et al., 2016) as such beliefs may influence behaviours of consumers (Kotler et al., 2015). Moreover, the attitude towards Islamic Brand is significant in influencing decisions of Muslim consumers (Jumani & Sukhabot, 2021). Therefore, it is believed that:

H2a: *There is a significant relationship between Islamic Branding and Attitude towards imported halal food among Muslim consumers in Malaysia.*

H2b: *There is a significant relationship between Islamic Branding and Purchase Intention towards imported halal food among Muslim consumers in Malaysia.*

The relationship between Product Knowledge with Attitude and Purchase Intention towards imported halal food

As Muslims have to only select and purchase products that are permissible for them, the information regarding such product assists the decision-making process forming an integral part influencing the purchase intentions (X. J. Lim et al., 2020; Y. M. Lim et al., 2019; Nguyen et al., 2019; Wulandari, et al., 2015). Previous studies have tried to analyse the possibility of how increase in knowledge is likely to instil positive attitude as well as enhance intention to purchase (Abd Rahman et al., 2015; Briliana & Mursito, 2017).

Islamic regulations are delicate to Muslims thus lack of knowledge and confidence on a product may influence the purchase intention (Choi & Jeong, 2020). Hence, it is said that:

H3a: *There is a significant relationship between Product Knowledge and Attitude towards imported halal food among Muslim consumers in Malaysia.*

H3b: *There is a significant relationship between Product Knowledge and Purchase Intention towards imported halal food among Muslim consumers in Malaysia.*

This study further analyses the relationship of the three independent variables: *Halal Awareness*, *Islamic Branding* and *Product Knowledge* all together in influencing *Attitude of consumers* and *Purchase Intention* towards imported *halal* food products. This is to test if:

H4a: *There is a significant relationship between the three Independent Variables and Attitude towards imported halal food among Muslim consumers in Malaysia.*

H4b: *There is a significant relationship between the three Attitude and Purchase Intention towards imported halal food among Muslim consumers in Malaysia.*

H4c: *There is a significant relationship between the three Independent Variables and Purchase Intention with Attitude towards imported halal food among Muslim consumers in Malaysia.*

H4d: *There is a significant relationship between the three Independent Variables and Purchase Intention without Attitude towards imported halal food among Muslim consumers in Malaysia.*

The mediating effects of Attitude towards Halal Awareness, Islamic Branding and Product Knowledge in influencing Purchase Intention towards imported halal food

The attitude towards a product have shown significant influences towards the intention of consumers to purchase (Nik Mohd Zainordin & Kamal Basha, 2018). Attitude has proven to significantly influence intention to purchase (Altawallbeh et al., 2015; Briliana & Mursito, 2017; Wulandari, et al., 2015). As such, the study further analyses the effects of attitude in the relationship between the three independent variables and Purchase Intention to test if:

H5: *There is a mediating effect from Attitude towards the independent variables in influencing Purchase Intention towards imported Halal food among Muslim consumers in Malaysia.*

RESEARCH METHOD

This study acquired empirical data using self-administered questionnaire sent using convenience sampling to 260 potential respondents. The targeted respondents are Muslims from various other demographic profile. Questionnaires were distributed to recognise their intention to buy imported halal food as well as the determinants that influence their decision. The questions were adopted from Golnaz et al., 2009 and Ruslan et al., 2018 and distributed through several sections covering demographic, attitude towards halal, halal awareness, Islamic branding, product knowledge and purchase intention.

RESULTS AND DISCUSSIONS

Following data cleaning, the absolute count of questionnaires with no missing values for all variables under consideration was 200, representing a 77% response rate from the 260 questionnaires distributed. Table 1 shows the demographic characteristics of the respondents, including their gender, age, and academic qualification. 59% of the total respondents are female while 40.5% are male.

For the age group, 46.5% of the respondents are below than 20 years old, 39.5% of them are between 21 to 30 years old. Meanwhile the age group between 31 to 40 years old and 41 years old and above both represent 7.0% of the total respondents. In terms of academic qualification, more than half (51%) are undergraduate, SPM qualification amounted to 22.5%, STPM qualification 8.5%, postgraduate qualification 10.5% and the balance of 7.5% respondents represent others.

Table 1: Demographic profile of respondents

Characteristics	Classification	Frequency	Percentage
Gender	Female	119	59.5
	Male	81	40.5
Age	Below 20 years old	93	46.5
	21 – 30 years old	79	39.5
	31 – 40 years old	14	7.0
	Above 40 years old	14	7.0
Academic qualification	SPM	45	22.5
	STPM	17	8.5
	Undergraduate	102	51
	Postgraduate	21	10.5
	Others	15	7.5

Source: Developed for this research

The interrelatedness between the variables were measured using Cronbach's Alpha (α) with values ranging between 0.6 and 0.7 as moderate level of reliability while the value between 0.7 and 0.8 valued as a good level of reliability and those between 0.8 to 1 as very good reliability (Malhotra & Birks, 2006). The reliability test of this research as presented in Table 2 showing that Attitude (A) recorded the highest value of α : 0.912. Meanwhile, other variables recorded good level of reliability value; Purchase Intention ($\alpha = 0.794$), *Halal*

Awareness ($\alpha = 0.796$), Islamic Brand ($\alpha = 0.783$) and Product Knowledge ($\alpha = 0.787$). For overall mean score for each variable, Product Knowledge recorded the highest mean (4.6679), followed by Islamic Branding (4.645), *Halal* Awareness (4.104) and Purchase Intention (3.630). The lowest mean value is Attitude (3.058).

Table 2: Reliability Test and Descriptive Statistic of variables

Categories	Variables	Cronbach's Alpha	Mean	Standard Deviation
Dependent Variable	Purchase Intention (PI)	0.794	3.630	0.874
Independent Variables	<i>Halal</i> Awareness (HA)	0.796	4.104	0.696
	Islamic Branding (IB)	0.783	4.645	0.500
	Product Knowledge (PK)	0.787	4.669	0.480
	Attitude (A)	0.912	3.058	0.977

Source: Developed for this research

As this study aims to study the influence of *Halal* Awareness, Islamic Branding and Product Knowledge as well as the mediating effects of Attitude towards the Purchase Intention, the analysis begins with understanding the effects and relationship of the HA, IB and PK as separate independent variables towards attitude and purchase intention.

The analysis of relationship with attitude resulted in R^2 value and Adjusted R^2 of 0.145 and 0.132 respectively with significant F-value of 11.118 ($p < .001$). Table 3 reports, only *Halal* Awareness has a significant positive relationship with Attitude with beta value of 0.553 and significant positive relationship with Purchase Intention, beta = 0.643. The other two variables – Islamic Branding and Product Knowledge does not indicate a significant relationship with Attitude and Purchase Intention.

Table 3: Regression analysis HA, IB and PK to A and PI

Hypothesis	Variables	β	t	Sig.	Results
H1a	HA to A	.553**	5.742	.002	Supported
H1b	HA to PI	.643***	8.132	.000	Supported
H2a	IB to A	-.107	-.656	.513	Not supported
H2b	IB to PI	.252	1.878	.062	Not supported
H3a	PK to A	-.207	-1.220	.224	Not supported
H3b	IB to PI	-.244	-1.748	.082	Not supported

Source: Developed for this research

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Despite not all independent variables having significant relationship, the analysis continues with the relationship of the three independent variables, *Halal* Awareness, Islamic Branding and Product Knowledge combined together as a variable to test the mediating effects of Attitude towards the relationship with Purchase Intention on imported *halal* food.

Figure 2: Summary of the direct and indirect relationship between all three IVs together and attitude as mediator towards purchase intention of imported *halal* food

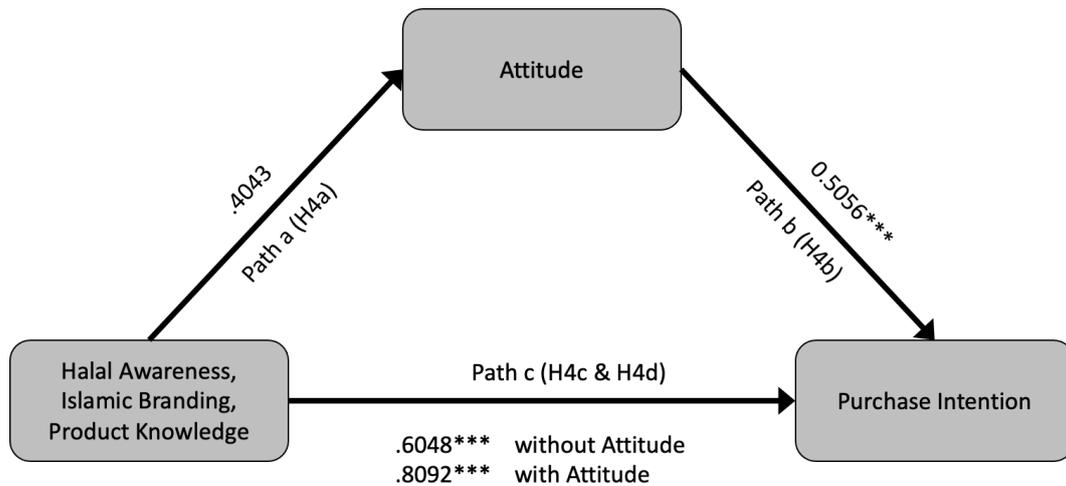


Figure 2 indicates Path *a* representing the relationship between the independent variables (IVs) with the mediator, Attitude while Path *b* represents the relationship between the mediator and Purchase Intention, the dependent variable. Path *c* symbolises the direct relationship between the IVs and the purchase intention towards imported *halal* food.

The results for Path *a* as seen from Table 4 below indicates a significant positive relationship of the three IVs all together influencing the attitude towards purchase intention of imported *halal* food with a beta value of 0.4043. There is also a significant positive relationship of Attitude and Purchase Intention (beta = 0.5056).

Table 4: Model summary of the relationship between HA, IB, PK and A to PI

Hypothesis	Variables	β	t	Sig.	LLCI	ULCI	Results
H4a	IVs to A	.4043*	2.4816	.0139	.0830	.7256	Supported
H4b	A to PI	.5056***	10.6373	.0000	.4199	.5993	Supported
H4c	IVs to PI with A	.8092***	5.9335	.0000	.5403	1.0782	Supported
H4d	IVs to PI without A	.6048***	5.4658	.0000	.3866	.8230	Supported
H5	A as mediator	.2044	-	-	.0558	.3705	Supported

Source: Developed for this research

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

The total effect with the mediator ($\beta = 0.8092$) and direct relationship ($\beta = 0.6048$) between the three IVs together with the purchase intention of imported *halal* food indicate a significant positive relationship as per Path *c*. Furthermore, the mediating effect of attitude towards the relationship is significant as 0 does not fall between both the lower level of confidence interval (0.0558) and the upper level of confidence interval (0.3705) with the indirect effect of 0.2044 (0.4043×0.5056).

DISCUSSIONS

From the results of this study, several findings in relation to the hypotheses developed earlier is worth noting. First, there is significant relationship between *Halal* Awareness and Attitude as well as between *Halal* Awareness and Purchase Intention. These are consistent with Patwary et al. (2018); Shahid et al. (2017); Muhammad Yunus et al. (2014) and Hsin et al. (2009). Muslims have to be aware of the concept of *halal* to ensure that they are following the strict regulations as per the Quran, Hadith and *Syariah* Law, thus proving that *Halal* awareness is influencing their decisions.

Secondly, there is no significant relationship between Islamic Branding with Attitude and Purchase Intention coherent with Patwary et al. (2018), Muhammad Yunus et al. (2014). This indicates that despite the importance of branding, Muslim consumers in Malaysia are not too concern on the brand image, so long as they are already aware of the *halalness* of the imported food product. Thirdly, for Product Knowledge with Attitude and Purchase Intention, both not showing significant relationship consistent with Abd. Rahman et al. (2015). Previous research has shown significant relationship Briliana & Mursito (2017) and Wulandari et al. (2015). However respectively the two research are looking into *halal* cosmetic product and green products. As this study looks into a different context: imported *halal* food product, it adds contributions to the literature.

Next, Attitude has a significant relationship with Purchase Intention supported by Briliana & Mursito (2017) and Abd. Rahman et al. (2015). This can be seen through the consciousness of Muslims consumers towards imported *halal* food leading them to have a positive attitude towards it and influencing their buying decisions. Attitude also provides a mediating effect indicating that the three independent variables, all together have a significant positive relationship with Attitude and continues to influence the Purchase Intention towards imported *halal* food products. Wulandari et al. (2015) has also proven that attitude can be used as a mediator purchase intention antecedents.

CONCLUSION

The overall result of this study supports that Attitude is a mediator to the relationship between the three independent variables and Purchase Intention. This study provides other valuable contributions through filling up the gap of literature in relation to buying behaviour of imported *halal* food products among Muslims in Malaysia. As the Muslim market continues to grow alongside Malaysia's aim as a prominent *halal* hub, it is vital for marketers to understand the factors that could influence the decisions of consumers if they choose to export their food products to Malaysia. From this study, areas to focus on includes *Halal* Awareness and Attitude of consumers towards the product.

Future research may focus on a larger cross section of respondents which comprises a more diverse set of demographic profile which could provide insight on how different generation reacts towards imported *halal* product. In addition, other models could also be explored and analysed to include factors such brand usage (Shahid et al., 2017), religiosity (Abd Rahman et al., 2015; Briliana & Mursito, 2017) and price (Patwary et al., 2018).

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