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THE EFFECTS OF HALAL CERTIFICATION AND PRODUCT FEATURES ON CONSUMER BEHAVIOR: A SCENARIO-BASED EXPERIMENT

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ABSTRACT

With the rise in the population of Muslims globally, the issue of halal products is becoming increasingly important. The fact that consumers prefer halal products and demand more of these products has attracted companies' attention as well. The certification of halal products and product type affects the behavior of consumers towards these products. Besides that, the countries that produce the products, whether Muslim or not, is a matter of concern for consumers who are sensitive about halal products. In this study, halal product certification, how consumer behavior changes according to product type, and the country where the product is produced were examined. A scenario-based experiment was used to test the hypotheses developed, and the effects of independent variables on consumer purchase intention, trust, and perceived risk were examined. The religiosity scale was used as a

control variable to control consumer religious sensitivities in the study. The results showed that halal-certified products and Muslim country product origin led to a higher level of consumer purchase intention, trust, and lower levels of perceived risk. Besides that, the existence of halal certification increased purchase intention for utilitarian products. Based on the results, the interaction of halal certification and country of origin has a significant impact on consumer purchase intention, while the interaction of halal certification and product type has a significant impact on consumer purchase intention as well as perceived risk. Halal certification increases both consumer purchase intention and trust in products produced by non-Muslim countries.

INTRODUCTION

Religion is a system of beliefs about the spiritual and supernatural world, about God, and how people in this world should behave (Sheth et al., 2011; Just et al., 2007). It is a universal structure that affects people's attitudes, behaviors, and values (Mokhlis, 2009). Every religion includes attitudes that shape its adherents in every area of social life (Yener, 2014). No religion can be separated from social and commercial activities (Saeed et al., 2001). Religious beliefs are seen as a possible explanation in forecasting consumer behavior. Although religion has always been a cultural element in consumer behavior framework, religion and its influence have long been perceived as a taboo subject of investigation in marketing areas (Hirschman, 1983). Depending on the context, taboos can deleteriously or positively affect the marketing of a range of products such as those subject to religious censure (Muhamad & Mizerski, 2013). Religiosity is defined as "the degree to which an individual is devoted to the religion and teachings he belongs to" (Johnson et al., 2001). The influence of religion on consumption varies according to the level of commitment of the followers to their own beliefs. Different levels of religiosity lead to different attitudes (Bonne et al., 2008).

Islam is the world's fastest-growing religion, and there are 2.25 billion Muslims worldwide ("World Muslim population", 2021). Muslims

make up the majority of 50 countries' populations around the world (Alserhan, 2010a). The concept of Islamic marketing has not yet been clearly defined (Arham, 2010; Sandıkçı, 2011). It is mainly defined as a sub-discipline of marketing (Ashraf, 2019; Koku & Jusoh, 2014). Wilson (2012, p. 6) illustrates it as "a school of thought with a moral compass for Islam's moral standards and values and how Muslims interpret them from various cultural perspectives." Halal rules must be complied with from the products consumed by Muslim consumers. To comply with the rules of their beliefs, they demand healthy and quality goods (Yener, 2015a).

Halal is the thing that the religion of Islam permits and does not see any harm in consuming. On the contrary, haram refers to prohibitions (Ahmad et al., 2018). Halal food rules are binding for all Muslims. However, according to each individual's degree of religiousness, the rate of following these rules also varies (Bonne & Verbeke, 2008a). Around a quarter of the world's population consists of Muslims. This case makes Muslim consumers a critical market segment in many areas, especially food (Riaz & Chaudry, 2003). The halal concept is not limited to food products. It is estimated that the global halal industry, comprising banking, insurance, fashion, tourism, medicine, and entertainment, has a value of over USD 2.1 trillion (Chanin, 2016; Temporal, 2011). Nevertheless, food, is the leading field for many Muslims in terms of halal (Haque et al., 2015). They are more flexible about halal towards non-food products (Abd Rahman et al., 2015). Kosher is another concept as crucial as halal in the food market worldwide. Kosher refers to foods prepared following the Jewish belief (Rosenzweig, 2006). It is recognized that in the 1990s, about 30–40 percent of supermarket products in the United States had kosher certification (Cohen et al., 2002; Hughes, 2008). Apart from some differences, there are significant parallels between the concept of halal and kosher regarding food. However, while kosher is limited to only food, the halal scope is much broader (Alserhan, 2010b).

Many studies in the literature aimed to determine the attitudes and preferences of consumers towards halal-certified products. There are also studies on the country of origin where the product is manufactured and how consumers' perceptions about these countries affect their attitudes towards halal products. However, to the author's knowledge, there are limited studies which examine

the effect of halal certification and the product's country of origin with product type (hedonic vs. utilitarian) interactions. To bridge this gap, these independent variables were manipulated, and consumer purchase intention, consumer trust, and consumer perceived risk were explored through a scenario-based study. The objective of this study is to examine the impact of a halal certificate, product type, and the product's country of origin on consumer behavior. Firstly, literature related to halal products and certification studies are analyzed, the country of origin including hedonic and utilitarian product types are examined in this study. Then, the methodology section describes how the hypotheses are tested before arriving at the results. Finally, the results are discussed and limitations and future research opportunities are presented.

LITERATURE REVIEW

Halal-certified foods account for a significant portion of the global food market. Given the rapid growth of Muslim communities, which account for about a quarter of the world's population, the trend is expected to continue (Pew, 2017). According to Tschannen (2018), the Muslim food and lifestyle industry was worth USD 2 trillion in 2016 and will be worth USD 3 trillion by 2022. According to studies in the services sector, Islamic facilities have a significant impact on expanding tourism and financial industries (Abror et al., 2019). The size of the halal food market corresponds to approximately 16 percent of the global food industry. The market is estimated to grow by 7–15 percent annually (Alam & Sayuti, 2011). With this growth rate, the halal food industry is the world's fastest-growing market (Al-Ansi et al., 2019; Yener, 2015a, 2015b). Halal is no longer just a religious concept but has become an important symbol of quality and lifestyle for businesses (Ab Talib et al., 2019). Muslims feel more confident if food has halal food certification (Mohd Fauzi et al., 2015). The intense immigration dynamics of the Muslim population, combined with market globalization, have positioned halal markets outside of Islamic countries, including non-Muslim countries as both producers and consumers (DeBoni & Forleo, 2019). The emergence and growth of the halal food market have been accelerated by widespread acceptance among non-Muslim consumers who believe that halal food is safe, hygienic, high-quality, and healthy (Nurrachmi, 2018). Furthermore,

halal products are a good alternative for consumer groups that do not consume animal products, such as vegetarians (Riaz & Chaudry, 2003). The concept of halal is no longer just a religious concept but also a commercial concept (Lada et al., 2009).

Products with the halal certificate are accepted by Muslims and people belonging to other religions (Ibrahim & Mokhtarudin, 2010). This is because consumers' trust and demand with different beliefs about these products also increase as the level of knowledge about halal food increases (Wilkins et al., 2019). Therefore, the potential market for halal food is not restricted to Muslim countries. Non-Muslim countries control about 80 percent of the halal food market (Power, 2008). The total expenditure of Muslims living in the USA reached USD 15 billion in 2003 (Riaz & Chaudry, 2003). Although the UK's Muslim population is about 5 percent, their consumption is 20 percent of the total consumption (Ahmed, 2008). In 2006, Australia exported halal meat worth USD 242 million (Yener, 2105b). Although 2 percent of Argentina's population consists of Muslims, it has an important position among the countries exporting halal food. Argentina's halal products account for 15 percent of total meat exports and it sells halal products to countries like the Netherlands, Ireland, Denmark, and Thailand (Yener, 2105a). Brazil sells USD 6.5 billion worth of halal meat annually to Muslim countries. Halal meat has been imported from New Zealand for more than 30 years (Yener, 2015b). In Southeast Asia, countries such as Indonesia, Malaysia, and Singapore have imported halal-certified products for years. A halal certificate is required for all products exported to member countries of the Association of Southeast Asian Nations (ASEAN) (Riaz & Chaudry, 2003). Thailand's annual sale of halal food to the UAE alone is around USD 1.5 billion (Ruenrom & Unahanandh, 2005). Non-Muslim consumers in countries such as Russia and the Philippines buy halal products because they consider them natural and safe (Wilkins et al., 2019).

Malaysia is a pioneer country in halal food. The MS:1500 standard has been developed, which is limited to food and certification in many areas (Tieman, 2010). It conducts planning and development efforts on halal food in countries such as Spain, Japan, and South Korea (Al-Ansi et al., 2019). Turkey is one of the most critical halal food markets worldwide. It is situated in a prime location at the crossroads

of two continents. Studies on halal certificates began relatively late, although the majority of the population are Muslims. For this reason, Turkish companies are only a small player in the global halal market. In terms of businesses, having a halal food certificate leads to a significant increase in earnings. Leading firms in the world invest in halal food (Yener, 2015a). Halal food has been added to the product range of fast-food companies such as Dominos, McDonald's, KFC, Subway, including large retailers such as Carrefour and Albert Heijn (Wilkins et al., 2019). For example, McDonald's has 8 million customers annually after receiving halal certification in Singapore. Taco Bell, Burger King, and KFC increased their sales by 20 percent after receiving halal certification (Lada et al., 2009). Swedish food giant, Nestle, is among the leading companies in halal. As a result of its investments, its turnover from halal products in 2008 reached USD 3.6 billion. A total of 75 out of its 456 factories are suitably equipped for halal production (Alserhan, 2010b).

One of the most critical application areas of the concept of halal is logistics. Halal logistics is a discipline that applies logistics operations to Islamic rules. Preventing the mixture of halal and non-halal goods in transportation, storage, and all other functions is the fundamental concept of halal logistics. Many companies from many countries work in halal logistics, from Malaysia to the Netherlands (Alserhan, 2011) to become regional halal centers that provide specialized production centers and halal logistics systems to maintain product purity during transportation and storage. Thus, many countries worldwide are making significant investments. In many parts of the world, necessary regulations are made to get a share of the rapidly growing halal food market. Similar to products, ports can also obtain halal certification. In the Netherlands, the Port of Rotterdam is the world's largest halal-certified port. Penang Port and Port Klang (Malaysia), and Port of Marseille (France) are among the critical ports for halal logistics (Yener, 2015b).

Halal Certification

Halal-certified products have become even more important for Muslims living in non-Muslim countries in the mid-1960s (Nurrachmi, 2018). As one of the pioneers of halal food certification globally, certification studies started in Malaysia in 1971. Halal certification is awarded by

the Department of Islamic Development Malaysia (JAKIM) since 1982. Malaysia has become an example for other countries with the Halal Standard of MS 1500: 2004 since 2004 (Abdul et al., 2009). To eliminate the differences between standards, the MS 1500 standard was first updated in 2009 and is compatible with Codex Alimentarius and HACCP (Hazard Analysis Critical Control Point) (Ahmad et al., 2017; Ahmad et al., 2018). The MS1500 standard was revised in 2019 to be more relevant to the current situation, given the circumstances and impending changes in technology, and the recently discovered body of knowledge. After the third revision, the code MS1500:2009 is now recognized as MS1500:2019 (Jais, 2019). The Codex Alimentarius Commission also cites Malaysia as the best example of halal food (Ibrahim & Mokhtarudin, 2010). While halal certification of foods is carried out as a government policy in Malaysia, the situation is different in France. As halal is considered a religious concept, there is no government-established standards in France (Journo, 2013). The government is involved in the certification process through three main mosques it recognizes as authorized.

Globally, there are more than 400 halal certification organizations (Zailani et al., 2018; Hosseini et al., 2019). Some of these organizations are for-profit businesses, while others are non-profit organizations. There are both government agencies and individual private companies (Motarjemi et al., 2013). Each institution can determine different halal conditions. This fragmented situation in the market slows down the growth rate of the halal market (Yener, 2015b). The certifying institution must be reliable and reputable (Motarjemi et al., 2013). Importing countries may not recognize certificates obtained from less known organizations. For this reason, a globally accepted halal standard is of great importance in halal practices (Khan et al., 2019). While certification forces businesses to comply with many measures, it also provides a competitive advantage. However, complying with the standards of more than one institution on the same subject increases the cost of certification for companies (Ali & Suleiman, 2018). Among the well-known institutions, JAKIM and IFANCA (Islamic Food and Nutrition Council of America) stand out and are authorized to issue halal certificates. The certificate obtained from these institutions means that it is open to Europe, the Middle East, Indonesia, Malaysia, and North and South America (Hughes, 2008). Turkey has two institutions authorized to issue halal certification. The

first institution is the Association for the Inspection and Certification of Food and Supplies (GIMDES). It is a member of the World Halal Council, which brings together halal certification institutions from 50 countries. The second institution is the Turkish Standards Institution (TSE), Turkey's official standards body. TSE started to issue halal certificates in July 2011 (Yener, 2015a). Considering the advantages provided to businesses when products have halal certification, the following hypothesis is as follows;

H_1: The presence of halal certificate (vs. absence) leads to a higher level of: a) consumer purchase intention b) consumer trust, and a lower level of c) consumer perceived risk.

Product Type

There are different motivations for consumers to shop. These motivations are accepted as the basis for understanding consumers (Babin et al., 1994; Childers et al., 2001). All shopping experiences are viewed by Hirschman (1984) as processes that deliver utilitarian and hedonic benefits. Hedonic products typically have more experience, entertainment, enjoyment, and excitement, whereas utilitarian products are mainly instrumental and practical (Dhar & Wertenbroch, 2000; Lim & Ting, 2010). Chocolate (hedonic) and toothpaste (utilitarian) are widely used in the literature as product examples (Kuikka & Laukkanen, 2012; Schouteten et al., 2018; Yener & Taşçıoğlu, 2021). While utilitarian motivation for food is related to the safety and health aspects of products, hedonic motivation is concerned with the pleasure of consuming foods (Ms, 2019). Previous studies show that it is possible to derive two different meanings from a single product, such as hedonic and utilitarian (Batra & Ahtola, 1991; Dhar & Wertenbroch, 2000). There are differences between consumer expectations regarding the utilitarian and hedonic dimensions of a product (Chernev, 2004; Chitturi et al., 2008). When consumers are offered two alternative products that provide hedonic and utilitarian value separately, they choose the hedonic one between them. In contrast, the product offering utilitarian value is preferred when both products are presented together (Okada, 2005). Understanding purchase intention is a valuable measure for predicting consumer behavior (Alam & Sayuti, 2011; Taşçıoğlu & Rehman, 2016). Consumers' hedonic and utilitarian motivations are linked to repeat

purchasing intentions, according to previous research (Garg & Joshi, 2018; Han et al., 2018; Mehran et al., 2020; Öztürk et al., 2016; Ryu et al., 2010; Sagheb et al., 2020; Tang et al., 2017). Purchasing intention is defined as a consumer's conscious effort to purchase a product (Shabbir et al., 2009; Spears & Singh, 2004). Purchase intention may be recognized as a reflection of real purchase behavior (Nasermoadeli et al., 2013) and is considered as an indicator for future purchases (Grewal et al., 1998). According to Fournier (1998), if a product meets a consumer's need, the consumer will subjectively form a relationship with the brand and raise their purchase intention accordingly. If the consumer's purchase intention is positive, then the probability of making an actual purchase will increase (Schiffman & Kanuk, 2009).

Country of Origin

The country of origin (COO) is commonly represented by the term "made in" and refers to the country where the product is manufactured (Ha-Brookshire & Yoon, 2012). Studies on the impact on product perception of COO show that the notion can have both positive and negative effects (Maheswaran, 1994; Elliott & Cameron, 1994; Verlegh & Steenkamp, 1999; Elliott, 2006; Rios et al., 2014). COO information has a positive effect if the relevant country is believed to specialize in producing the products to be purchased (Verlegh & Steenkamp, 1999). By transferring a country's image and reputation to product quality, consumers' decision-making processes are facilitated (Bilkey & Nes, 1982) to avoid some risks related to the product (Lim et al., 2014). Any visible element of a country's image can influence consumers' perception of product quality (Verlegh & Steenkamp, 1999). Consumers use shopping to find brands that best meet their needs, so brands from countries with the right image will have a better chance of being accepted than brands from other countries. While consumers perceive economically developed countries such as the United States, Japan, and Germany to have high-quality brands, consumers may perceive brands to be of lower quality from developing countries (Abedniya & Zaeim, 2011). COO is a vital sign that affects consumers' assessment of a product and helps consumers decide a product's quality (Hsu et al., 2017).

Growth in the global halal market, especially in the food sector, prompts Muslim and non-Muslim countries worldwide to benefit

from this huge potential (Aziz & Vui, 2012). Countries with a majority Muslim population (Malaysia, Saudi Arabia, etc.) are called Muslim countries, while countries with a minority of Muslims (France, China, etc.) are classified as non-Muslim countries (Temporal, 2011). The halal certificate logo on product packaging represents the standards of product quality that comply with Islamic rules (Gayatri et al., 2011). The halal logo on product packaging reflects the approval of an accreditation authority. This logo is a confirmation of the goods suitable for Muslim consumption and makes it easier for consumers (Abdul Aziz & Chok, 2012). As a risk reduction strategy, consumers use product-related certifications (Dimara & Skuras, 2003). A wide range of halal brands from Muslim and non-Muslim countries can be found by consumers who have different confidence levels in halal certificate logos from different countries (Rios et al., 2014). Consumers can tell the difference between Muslim and non-Muslim halal brands thanks to the different halal logo designs used by various halal certification bodies (Mohd et al., 2008).

COO data is used by consumers and Muslims to assess a logo's credibility and whether it complies with halal requirements (Muhamad et al., 2017). Halal product logos should therefore show the name of a country (Verbeke et al., 2013). Muslim consumers use the COO of a logo to judge standard halal products, which significantly impacts their buying intentions (Papadopoulos & Heslop, 2014; Zeqiri et al., 2019). A product can be produced in a Muslim country, but this is not enough for that product to be halal. For example, the fact that a meat product is produced in Turkey will not be enough to be considered halal by other Muslim countries (Rios et al., 2014). Product origin in meat purchasing, becomes more critical due to the increasing awareness and concerns about food quality and safety (Ali et al., 2017). Consumers may be expected to doubt the "halal" product of a non-Muslim country (for instance, France) because halal is an Islamic concept. In this way, information about the COO can be carried out by a confidential "halal" duty (Maison et al., 2018). Muslims rely more on halal products from a country with high reliability in religiosity matters (Hong & Kamaruddin, 2020). Muslim countries are found to be more reliable about halal than non-Muslim countries because other countries approach halal solely as commercial gain (Borzooei & Asgari, 2015). According to Hussin et al. (2013), a halal logo or label is an influential factor for Malaysia's products. However, since

it is not a Muslim country, it shows that although they are labeled as halal, the perception towards products coming from England is low (Maison et al., 2018).

Despite studies indicating that halal brands from Muslim countries are more reliable than those from non-Muslim countries, consumers behave differently when shopping (Borzooei & Asgari, 2015). These findings revealed different results in Mukhtar and Butt's (2012) research, stating that brands from Muslim countries will cause less concern than Western brands. Consumers' general perception of countries that produce halal products can affect product evaluation and selection behavior (Maison et al., 2018). Besides that, consumers with particular religious views may respond to halal brands in Muslim and non-Muslim countries, differently. For example, consumers may perceive "Made in Malaysia" brands as more in line with Islamic rules than "Made in Australia" brands (Borzooei & Asgari, 2015). In their study, Borzooei and Asgari (2015) stated that 83 percent of consumers find companies in Muslim countries more reliable on halal food, and 80 percent of them attach more importance to halal certification in non-Muslim countries (It can be seen that the halal certificate provides an advantage to businesses regardless of whether the country is Muslim or not. In the light of this literature, the second hypothesis is as follows;

H_2: A product's country of origin being a Muslim country (vs. a non-Muslim country) leads to a higher level of: a) consumer purchase intention b) consumer trust, and a lower level of c) consumer perceived risk.

Consumer Behavior

Ordinary consumers do not produce many of the products they consume themselves; they consume the products delivered to them through many intermediaries. In this process, they do not know who the intermediaries are and what processes the products go through. Religious rules have an essential impact on food selection in many areas of daily life (Dindyal & Dindyal, 2003; Musaiger, 1993). One of the practices that will increase consumer trust is the adoption of halal certification (Abdul et al., 2009). If the perceived risks related to a product is high, the importance of the concept of trust increases

(Rousseau et al., 1998). Trust helps reduce uncertainty and risk (Abdul et al., 2009). There are Muslims and non-Muslim consumers who consume these products by adopting halal principles (Rezai et al., 2012).

Although halal products are thought to be clean and safe, consumers need do research when purchasing foreign products, even if they have halal certificates (Ahmad & Salehuddin, 2013). Many consumers do not trust halal food providers enough (Soon et al., 2017). Consumers can perceive various risks regarding halal food safety (Maman et al., 2018). All of these factors influence attitudes towards purchasing halal food (Ashraf, 2019). It is specified as a criterion for safety and quality assurance by halal (Alam & Sayuti, 2011; Ayyub, 2015; Fischer, 2010). For consumers, food safety is essential (Brunsø et al., 2002; Grunert, 2006). Halal refers to the nature of the food produced, its origin, and its processing method. These characteristics are not visible even after experiencing the product and may not be verified by the consumer. Therefore, consumers need to rely on information from the seller or outside sources. Thus, the halal certificate provided by a reliable institution will play an essential role in ensuring that the product is halal (Borzooei & Asgari, 2013).

Consumer behavior is risky due to the uncertainty of the outcome of consumer activities (Taşçıoğlu & Yener, 2019). Bauer (1968) argues that consumers' wrong choices hurt their self-esteem, and the amount of information needed is affected by perceived risk. When a person's perceived risk is less than their acceptance value, it has little impact on their intended behavior and can be ignored (Greatorex et al., 1992). However, a high perceived risk can cause the consumer to delay or cancel the purchasing process altogether (Cunningham et al., 2005). According to Jacoby and Kaplan (1972) perceived risk can be divided into five groups. Other researchers have also proposed that time is a crucial dimension of risk (Stone & Gronhaug, 1993). Thus, the concept of perceived risk can be viewed under six dimensions: performance, physical, social, psychological, financial, and time risks (Bhatti & Rehman, 2020; Yener, 2015a; Yener & Taşçıoğlu, 2020). Consumer behavior is a risk-taking and risk reduction situation (Laroche et al., 2004). There are two general approaches as to how customers and risk prevention techniques treat risk. The first is to increase the assurance that the purchasing will not fail, and the second is to decrease the

consequences of the loss if it fails (Hashim et al., 2017; Mitchell & McGoldrick, 1996; Yener, 2015a). Trust is an essential concept for customer satisfaction. According to one's experiences and cultural background, perceived risk may affect customer trust and satisfaction in different ways (Al-Ansi et al., 2019; Poortinga & Pidgeon, 2003). In previous studies, the relationship between the concept of trust and perceived risk has been addressed. Ahmed (2008) stated that Muslim consumers in England do not trust supermarkets. This is because the stores do not have enough awareness about halal rules. In Belgium, Muslim consumers rely on local butchers rather than large businesses for halal meat (Bonne & Verbeke, 2008b). According to Olya and Al-Ansi (2018), different risk types have a negative and positive impact on customer satisfaction and the intention to recommend halal products. According to Olya and Altınay (2016), the effect of risk on consumer trust and loyalty differs according to other factors and their characteristics. In the light of this information, to determine the interactions of the variables used in the research the following hypotheses are as follows:

H_3: There exists significant interaction effects between halal certification and product type on consumer: a) purchase intention b) trust, and c) perceived risk.

H_4: There exists significant interaction effects between halal certification and a product's country of origin on consumer: a) purchase intention b) trust, and c) perceived risk.

H_5: There exists significant interaction effects between product type and a product's country of origin on consumer: a) purchase intention b) trust, and c) perceived risk.

METHODOLOGY

To test the hypotheses a 2 (halal certification: yes/no) x 2 (product type: hedonic/utilitarian) x 2 (country of origin: Malaysia/France) scenario-based experiment was conducted (Refer to appendix). One of the eight scenarios was assigned to participants at random. After a short introduction, it was indicated that the company mentioned in the scenario was a foreign company. The independent variables used in the scenarios consisted of: a halal product certificate, a product type, and a country of origin. In the scenario related to halal product certification,

it was stated that the product was halal with a halal product certificate accredited by many countries. At the same time, in the other example of manipulation, it was explained that the product was halal, without a halal product certificate. In the product type scenarios, while the hedonic product was a perfume that consumers would enjoy using, the utilitarian product was a meat product that could be considered as a basic need. Finally, manipulations of the country of origin where the product was produced, was made in Malaysia, a Muslim country, and France, where a smaller percentage of its population are Muslims.

Then, the respondents were asked to complete a 5-point Likert scale questionnaire that included questions on dependent variables, manipulation and realism tests, control variable, and demographic characteristics. All scales for the dependent variables and the control variable were obtained from the scales found in the literature and adapted in this study. Purchasing intention questions were adapted from studies by Dodds et al. (1991), consumer trust questions by Bansal et al. (2004), and consumer perceived risk questions by Laroche et al. (2005). These factors constituted the dependent variables of the study. The control variable questions were also adapted from Ahmadova and Aliyev's (2020) study to measure consumers' religiosity. The questionnaire also included questions to test the manipulations applied and the realism of the scenarios. The items of all the scales are shown in Table 1.

A pretest was conducted with a group of undergraduate students (n=54) to detect any possible problems with the questionnaire and manipulations in advance. The pretest was administrated online via Google Forms using the convenient sampling method. Respondents were assigned to one of the eight scenarios at random (Refer to Appendix 1). The results of the preliminary test met the statistical requirements for further analysis. In the main study, an online survey was created, and data collected from the main population was used. The main population of the study were Muslim consumers over the age of 18 living in Istanbul. They are consumers who have purchased halal-certified products before (at least once) or have knowledge of halal certification. The sample population was kept as large as possible, and data were collected from a total of 1,686 people. Demographic characteristics of the

respondents consisted of: female=50.8% and male=49.2%; 18–25 years of age =67.4%, 26–30 years of age= 4.2% and 31–35 years of age= 4.9%; single= 74.7%, married= 25.3%; undergraduate degree holder= 70.9%, high school degree holder= 15.1%)

RESULTS

To ensure that respondents interpreted manipulations as expected, manipulation checks were performed. Respondents were asked if the product met a basic need, if the product had a halal certificate and if the product was produced in a Muslim country in order to check the manipulations of product type, halal certification, and country of origin. Independent t-tests were used to see if the treatment cells of the independent variables were significantly different. The results showed that for all independent variables, the differences between manipulated levels were significant ($M_{utilitarian}$=4.21 >$M_{hedonic}$=1.33, p<0.001; $M_{halalcertified}$=4.11>$M_{nocertification}$=1.53, p<0.001; $M_{Malaysia}$=4.03>M_{France}=1.73, p<0.001). Realism checks (adopted from Dabholkar, 1994) were used to capture scenario realism. The realism check questions included: the situation described in the scenario was realistic, and I can imagine myself in the described situation. As indicated by an average rating of 3.78 on a 5-point Likert scale, respondents considered the scenarios realistic.

To assess construct reliability and validity, confirmatory factor analysis (CFA) using AMOS 24 was performed. Based on suggestions by Hu and Bentler (1999) the research results for the measurement model were satisfactory: CFI= 0.957, AGFI= 0.876 RMSEA= 0.074, NFI= 0.952. Convergent validity was supported, with high loading values ranging from 0.762 to 0.936 and higher than 0.50 (Fornell & Larcker, 1981) average variance extracted (AVE) values. To check discriminant validity, AVE and maximum shared variance (MSV) values were compared. All AVE values were higher than MSV values indicating discriminant validity (Hair et al., 2006). Finally, to check the reliability of the measures, composite reliability (CR) scores were evaluated. The results showed that all constructs had a CR score higher than 0.8 showing good reliability (Nunnally, 1978). Table 1 shows the items and related scores.

Table 1

Scale Items and Confirmatory Factor Analysis Results

Construct	Measurement Item	Loading	CR	MSV	AVE
Purchase Intention	I will consider buying this product.	0.884			
	I have a strong impetus to buy this product.	0.936	0.938	0.121	0.701
	I plan to buy this product.	0.842			
	I tend to buy this product.	0.854			
Trust	I feel that I can trust this product completely.	0.879			
	This product is truly sincere in its promises.	0.875			
	This product is honest and truthful with me.	0.902	0.904	0.119	0.702
	This product treats me fairly and justly.	0.890			
	I feel that this product can be counted on to help me when I need it.	0.762			
	I feel that this product shows me enough consideration.	0.789			
Risk	There is a good chance that I will make a mistake if I purchase this product.	0.799			
	I have a feeling that purchasing this product will really cause me a lot of trouble.	0.881	0.921	0.121	0.745
	I will incur some risk if I buy this product next month.	0.883			
	This product is a very risk purchase.	0.887			
Religiosity	I believe in the fundamental principles of Islam.	0.886			
	I pray Namaz five times a day.	0.795			
	I fast during Ramadan.	0.911	0.948	0.089	0.786
	I adhere to religious rules.	0.953			
	I always try to increase my religious knowledge.	0.881			

Hypotheses Testing

The hypotheses were tested using MANCOVA and ANCOVA. Table 2 shows the analysis results. The results showed that H_{1a-c} was confirmed. Accordingly, halal-certified products (vs. no certification)

led to a higher level of consumer purchase intention ($M_{halalcertified}$= 3.26, $M_{nocertification}$ = 2.56; F= 217.262; p<0.001), trust ($M_{halalcertified}$ = 3.36, $M_{nocertification}$ = 2.64; F= 286.340; p<0.001), and lower levels of perceived risk ($M_{halalcertified}$ = 2.23, $M_{nocertification}$ = 3.29; F= 168.883; p<0.001).

Table 2

ANCOVA Results for the Main and Interaction Effects

Effect	Purchase Intention F-statistic	Trust F-statistic	Risk F-statistic
HC	217.262 (p < .001)*	286.340 (p < .001)*	168.883 (p < .001)*
CT	18.956 (p < .001)*	15.677 (p < .001)*	8.051 (p = .005)*
HC x PT	6.252 (p = .013)*	2.361 (p = .125)	10.407 (p = .001)*
HC x CT	4.511 (p = .034)*	8.023 (p = .005)*	1.052 (p < .305)
PT x CT	0.008 (p = .928)	0.004 (p = .949)	0.616 (p = .433)
R	92.727 (p < .001)*	158.013 (p < .001)*	52.164 (p < .001)*

Notes: *significant at p < .05 level

HC: Halal certificate; CT: Country type; PT: Product type; R: Religiosity

Variable cell means shown in Table 3. H_{2a-c} was also supported. The results showed that the product's country of origin being a Muslim country (compared to a non-Muslim country) led to a higher level of consumer purchase intention ($M_{Malaysia}$= 3.02, M_{France}= 2.81; F= 18.956; p<0.001), trust ($M_{Malaysia}$= 3.09, M_{France}= 2.92; F= 15.677; p<0.001), and lower levels of perceived risk ($M_{Malaysia}$= 2.48, M_{France}= 2.61; F= 8.051; p<0.001). The covariate of the study, religiosity, had a significant impact on all dependent variables. When the interaction effects were analyzed, the results indicated that H_{3a} and H_{3c} were supported, H_{3b} was rejected. The interaction of halal certificate and product type had a significant impact on consumer purchase intention (F = 6.252; p = 0.013), and perceived risk (F = 10.407; p = 0.001).

Table 3

Dependent Variable Cell Means

Halal Certificate	Product Type	Country Type	Purchase Intention	Trust	Risk
No	Perfume	Malaysia	2.72	2.76	2.74
		France	2.37	2.46	2.79
		Total	2.55	2.61	2.77
	Meat	Malaysia	2.71	2.81	2.89
		France	2.44	2.52	3.01
		Total	2.58	2.67	2.95
	Total	Malaysia	2.72	2.78	2.81
		France	2.41	2.49	2.90
		Total	2.56	2.64	2.86
Yes	Perfume	Malaysia	3.16	3.29	2.22
		France	3.09	3.25	2.37
		Total	3.13	3.27	2.30
	Meat	Malaysia	3.47	3.48	2.05
		France	3.33	3.43	2.28
		Total	3.40	3.46	2.17
	Total	Malaysia	3.32	3.39	2.14
		France	3.21	3.34	2.32
		Total	3.26	3.36	2.23
Total	Perfume	Malaysia	2.94	3.03	2.48
		France	2.73	2.86	2.58
		Total	2.84	2.94	2.53
	Meat	Malaysia	3.09	3.15	2.47
		France	2.89	2.98	2.64
		Total	2.99	3.06	2.56
	Total	Malaysia	3.02	3.09	2.48
		France	2.81	2.92	2.61
		Total	2.91	3.00	2.54

Note: Religiosity in the model is evaluated as a covariate at 4.17.

According to the results, the interaction of halal certificate and country of origin had a significant impact on consumer purchase intention ($F = 4.511$; $p = 0.034$), and trust ($F = 8.023$; $p = 0.005$). Therefore, H_{4a} and H_{4b} were supported, and H_{4c} was rejected. The results also indicated that H_{5a-c} was rejected. The significant interaction effects can be seen in Figure 1 and Figure 2.

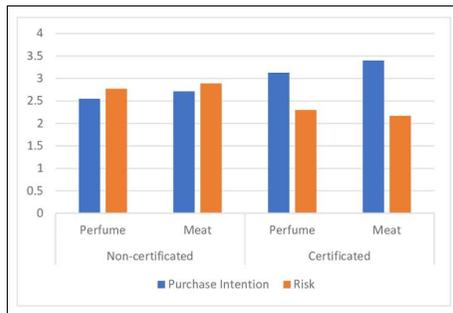**Figure 1**

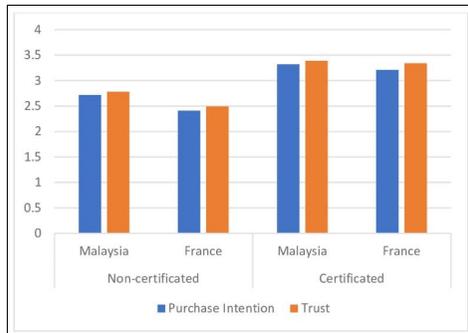*Halal Certification x Product Type Interaction Plot*

Figure 2

Halal Certification x Country of Origin Interaction Plot

DISCUSSIONS

The halal market is too big for businesses to ignore. The number of companies competing for a piece of the halal market is growing by

the day. Since halal is a concept related to Islamic belief, institutions must certify product conformity to religious rules. Interest in the academic dimension of the subject and size of the commerce are increasing. Studies on halal food and halal certification are gradually gaining traction in marketing literature. The goal of this study was to determine how halal product certificate, product type, and country of origin affect consumer behavior. In this context, eight different scenarios were created on whether or not the product had a halal product certification, whether the product was utilitarian or hedonic, and the product's country of origin whether Muslim country or otherwise. The respondents' religiosity level was introduced to the study as a control variable which aimed to better measure consumer behavior.

In the absence of a halal certificate, regardless of the type of product, the risks perceived by consumers were higher than their purchase intention (Figure 1). This situation can cause consumers to abandon the purchase or cancel the purchase altogether. These results are also consistent with the results in the literature (Cunningham et al., 2005; Laroche et al., 2004; Stone & Gronhaug, 1993). However, when the halal certificate was present, purchasing intentions exceeded the level of perceived risk, regardless of whether the products were hedonic or utilitarian. When evaluated in terms of product type, the effect of halal certification was higher in utilitarian products (meat). Both the increase in purchase intention and the decrease in perceived risk level for utilitarian products occurred at a higher level compared to hedonic products (perfume).

The level of trust among consumers for non-halal certified products in Malaysia, a Muslim country, was higher than in France, a non-Muslim country (Figure 2). This finding supported the claim that the country of origin has a hidden halal characteristic (Mohammed et al., 2017; Papadopoulos & Heslop, 2014; Zeqiri et al., 2019). In the case of having a halal certificate, consumer purchase intention and trust levels increased for products which originated from Muslim as well as non-Muslim countries. When the results were examined, the values of the two countries were quite close to each other. This implies that having a halal certificate eliminates negative attitudes from the country of origin (Borzooei & Asgari, 2015; Mukhtar & Butt, 2012).

CONCLUSION, IMPLICATIONS, LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH

This study explored the main effects of the halal certificate, country of origin, and interaction effects of product type, halal certification, and country of origin on consumer behavior. The results revealed that businesses with halal certificates are perceived positively by consumers and increases consumers' purchasing intentions. For consumers, products that originate from a Muslim country are perceived more positively in compliance with halal rules. Most of the valuable brands in global markets belong to non-Muslim countries. Nevertheless, approximately one-fourth of the world's population are Muslims and the financial size of this market is growing; thus, Muslim nations should have more say. Moreover, research results showed that Muslim countries have a more advantageous position in terms of halal products.

The study was conducted in Turkey, which is an emerging market. Considering that a significant number of previous studies about halal certificated products were carried out in markets of developed countries, this situation represented one of the crucial differences of this study. This study tried to reach the right target audience by using religiosity as a control variable. In the research part of the study, the experimental method, rarely used in marketing, was employed. With this method, precision and control were maximized and the cause-effect relationship between dependent and independent variables was revealed.

Having halal certification provides businesses a huge advantage to reach the Muslim consumer market. However, the availability of halal certificates is not the only criterion that consumers take into account in their purchasing decisions. For example, the country of origin is also important. Country of origin hold numerous meanings for consumers, such as the hidden meaning of 'halalness'. Consumers have more confidence in products produced in Muslim countries. On the other hand, when a business belonging to a non-Muslim country has a halal certificate, it does not experience the negative effect of its origin. Our research shows that Muslim consumers have a more positive attitude towards products manufactured in Muslim countries.

This being the case, companies belonging to non-Muslim countries can relocate some or all of their production to Muslim countries to avoid such problems. The move will also contribute to the economy of the country concerned, resulting in a more positive consumer attitude. Halal certification also reduces the risk levels perceived by Muslim consumers before making their purchasing decision. Products are classified in different ways according to their characteristics. One of these classifications define products as hedonic and utilitarian. Although halal certification reduces the perceived risk for both product groups, this effect is more intense in utilitarian products. Companies must obtain halal certification regardless of their product type. However, it should be emphasized in communication activities regarding a utilitarian product with a halal certificate. In this case, the priority issue in gaining the trust of Muslim consumers and increasing consumer purchase intention is to have halal certification for their products. In addition, many advantages of logistics will emerge as the production point, and market will be closer to each other. In this way, they will have more share in the halal market, which is growing each year.

As in any study, there were some limitations in this research. First, a scenario-based experiment was used to test the hypotheses created in this study. Although the experiment method was satisfactory in terms of control and precision, it lacked generalizability in results. Thus, future studies could use surveys to generalize the results of this halal product-oriented study. Another limitation of the study was that the sample used represented the younger generation. It is essential to determine the younger generation's consumer perceptions based on purchasing behavior and its related risks. Nevertheless, future studies could contribute to the literature by investigating the consumer perceptions of different generation groups, as expectations of halal products could differ across generations.

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APPENDIX A

Sample Scenarios

This is a foreign company operating in Turkey for many years.

Halal product certification: Yes / No

Compared to other products that are available to consumers, the manufacturer of product A states that the product is halal. It is produced and presented to consumers in accordance with Islamic rules, and product A has a halal product certificate accredited by many countries around the world.

Compared to other products that are available to consumers, the manufacturer of product A states that the product is halal. It is produced and presented to consumers in accordance with Islamic rules; but product A does not have a halal product certificate.

Product type: Hedonic / Utilitarian

This product is a perfume that one will enjoy buying and using, which can be considered as a luxury rather than a basic need.

This product is a meat product that one consumes regularly, which can be considered as a basic need rather than a luxury product.

Country of origin: Malaysia / France

This product is manufactured in Malaysia, where a large percentage of the population are Muslim.

This product is manufactured in France, where a small percentage of the population are Muslim.