

Halal Brand and its Purchase Intention

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Abstract

Brands are evidenced to be strong sources of high purchasing decision-making and building durable relationships since last decades. Higher brand equity levels lead to higher consumer preferences and purchase intention. Thus the role of religious brands like 'Halal' adds value to its products and gives meaning to the intention of consumers. Success of institutions or brands depends on the extent of intention to patronage it. Purchase intention is such a term used in consumer behavior which can influence the augmentation of the brand's performance. Since Muslim customers are willing to invest in goods and services that support Islamic edicts and systems, the study of purchase intention is a real potential for the marketing research in patronizing Islamic brands. Scholars have found a number of factors that influences Purchase intention from various perspectives. This study is limited to four independent variables like brand equity, brand trust, Shariah compliance and attitude. Future researches can dig out many other factors that influence purchase intention of halal brands.

Key words : Purchase intention, Brand equity, Brand trust and Shariah compliance.

1. Introduction

Halal brand is a safe way to lessen the uncertainty associated with purchasing and is also a source of establishing a strong relationship with consumers (Borzooei & Asgari, 2013).

Muslim consumers have a different time horizon of consumption behavior as compared with that of regular consumers. They are expected to consider the effect of their consumption not only before death but also after death. Utility of Muslims consumers' decision is derived from the present value of the above two effects (Kahf, 2011). Thus, it is expected that more religious consumers, especially Muslim consumers, would not assess the value of the product based on the economic rationale only.

Very limited research is available till now which examined the relationship between *halal* issues and purchase intention (Aziz & Chok, 2013). Bonne et al. (2009), studied the

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determinant of *halal* meat consumption among the Muslim community in Belgium. Another study conducted by Lutfi and Imam (2010) on the aim to shift from products without certified *halal* labels in an extensive range of purchase framework, particularly in the context of food and medicine products. A research by Shaari and Afrin (2010) focused at the *halal* purchase intention component in general without empirically examining the impact of each component on purchase intention. However, Golnaz, Zainalabidin, Mad Nasir and Eddie Chiew (2010) examined the affiliation between *halal* concept and perceived behavioural control with behavioral intention to buy *halal* products in a community of Non-Muslims.

2. Objective of the study:

The prime objective of this study is to explore the determinants of purchase intention of Bangladeshi consumers regarding the Islamic brands or *halal* brands.

3. Method

This study is purely a conceptual work where the researchers studied and analyzed from the secondary sources. The research model is developed from the past studies which demands in-depth analysis and study.

4. Literature Review and Analysis

4.1 Halal as distinct Brand Personality

A brand serves as an indicator for a product or service that consumers use to differentiate among identical goods and services (Benjamin K. Wright, 2015). Thus *halal* poses distinctive features and differentiates strongly from its competitors. Borzooei, Mahdi Asgari, Maryam (2013), proposed a model that defines the consequences of *Halal* brand personality as well as *Halal* brand personality appeal on purchase intention. His study explores to redistribute various philosophies of brand for establishing a powerful *Halal* brand. The model is constructed with brand personality and brand personality appeal as independent variables. Brand personality consists of five ranges: sincerity, competence, excitement, sophistication and ruggedness. Favorability, originality and clarity are three ranges of brand personality appeal. Lastly, purchase intention is a dependent variable. *Halal* brand is a secure way for lessening the doubt linked with purchasing and is, as well, a basis of instituting a powerful connection with customers (Borzooei & Asgari, 2013).

4.2 Purchase Intention

In the literature of marketing, purchase intentions are one of the prime concepts studied. The relation of purchase intention with buying behavior made the marketing scholars curious about it. Numerous studies proved an affirmative connection between purchase intention and purchase behavior. Furthermore, marketing managers are curious about customer purchase intentions for predicting sales of current or new products and services. Managers can make their marketing choices with the help of purchase intention statistics associated with product demand, market segmentation as well as promotional strategies (Tsiotsou, 2006)

Purchase intention is the dependent variable/ factor of this study. According to business dictionary, 'purchase intention is a plan to purchase a particular good or service in future.' It is the measure of the probability that a consumer might purchase. Purchase intent is a vital figure for monitoring advertisement/marketing process as brands want to spend money and engage audience that is in the market for their products and services. Purchase intention of any product / services impacts highly on business performance. A consumer intends to purchase a product or certain services in which he/she is willing and perceive positively. *Halal* product/ service customer belongs to a different segment of people having a unique set of belief and culture. Their purchase intention is completely different from others in consumer behavior and thus requires immense study to full fill the gap in this area.

4.3 Brand Equity

Since a brand is the customer's idea and the customers are active member or partner in the formation of equity for the brand, it is necessary to comprehend what lies in the minds of the customers, with respect to brand equity (Samih, 2012). The Consumer-based brand equity theory emerged from the economic term of 'brand equity' which means the brand's additional value endowed to a product from the financial viewpoint of investors, manufacturers as well as retailers (Biel, 1992). Gradually it is determined that this worth will not be recognized unless the brand is significant to the customers (Cobb-Waigen, Rubie, & Donthu 1995). A brand with optimum customer-based brand equity may influence customers to come again, circulate encouraging word-of-mouth, and be less profound of increasing prices (Aaker, 1991; Biel, 1992; Keller, 2002). Since the marketing philosophy is switching from one-time dealings to continuing relationship amongst providers and customers (Pike, 2012), the importance of customer-based brand equity in engaging customers gather higher interests from the educational society (Huang & Cai, 2015). In order to increase purchase intention, there is a need to pay attention to brand equity. The most important aspect is to make customer loyal and thus, brand loyalty is the most significant aspect in creating the recommendation for purchase intention (Roozy, Arastoo, & Vazifehdust, 2014).

From the several literature reviews it is found that brand equity ultimately effects customer choices and purchase intentions, as well as final brand choice (Roozy et. al), (Cobb-Walgren, Ruble, & Donthu, 1995), (Shah, Adeel, Hanif, & Khan, 2016), (Buaprommee & Polyorat, 2016) & (Banks, 1950). Brands with higher equity are found to produce significantly more customer preference and purchase intentions. Many variables have been studied from the perspective of consumer under brand equity domain. They are: brand awareness brand associations; brand loyalty perceived quality, brand attitude, brand image, brand preference and purchase intentions. An important indicator of consumer behavior found by several studies is purchase intention.

4.4 Brand trust

Chaudhuri and Holbrook (2001) define brand trust as “the willingness of the average consumer to rely on the ability of the brand to perform its stated function”(Chaudhuri, A. and Holbrook, 2001). Brand Trust arises from company’s offerings and direct experiences of consumer via brand. A common strategy used to strengthen a brand is creating brand trust between company and consumer. Brand trust thus provides a superior lens through which consumers’ behavioral responses could be assessed. Having an effect of brand trust on brand loyalty, which is initially viewed as consumers’ repurchase intention (Kabadayi & Alan, 2012). Literatures show support that brand trust is a determinant of loyalty. It shows that greater brand loyalty prompts consumers to enhance positive attitudes towards a brand in many studies (Wu et al., 2008; Berry, 1983; Chaudhuri & Holbrook, 2002). According to Berry and Parasuraman (1991), service marketing depends on successful management of both brand affect and brand trust.

Trust significantly influences consumer behavior. Customers decide, choose or select products and services based on the level of trust they have on organizations. Arabic word for trustworthiness is *Amanah* (Muhammad, 2016). Islam emphasizes the importance of trustworthiness both in the Qur’anic verses and hadith. Allah says in the Qur’an:

Those who are faithfully true to their Amanat (all the duties which Allah has ordained honesty, moral responsibility and trusts etc.) and to their covenants. These are their heirs. We shall inherit the paradise. They shall dwell therein forever (Qur’an, 23: 8-11).

According to the interpretation of Ibn Kather (1999), the stated verse reflects the qualities/traits of the believers who are truly successful. One of the characteristics is *Amanah* (trustworthiness) and one (person/ organization) who possesses this quality, keeps his word and does not deceive unlike hypocrites. Similarly, there are several other verses in the Qur’an that highlights the significance of trustworthiness in a Muslim Personality or brands. (Al-Qur’an, 17: 34-35, 9:4, 4:58, 27:39, 28:26).

Prophet Muhammad (pbuh) was an example of trust and honesty so much that even before his prophethood, people used to call him *Sadiq (one who speaks truth) and Amin (one who keeps his word)*. Regarding the dealings of a business, prophet Muhammad (pbuh) said “*one who has no deen, is not honest in dealings*” (Tabarani, 1983). From this, it is implied that trustworthiness is one of the most important traits in a Muslim Personality. Since brand Personality deals with human traits associated with the brand (Aaker, 1997), therefore, it may be assumed that an Islamic bank is associated with trust worthiness. Moreover, few studies indicate that trustworthiness plays an integral role in the bank-customer relationship (Kamal, N., Ahmad, J. & Khalid, 1999); (Mihai Yiannaki, 2010); (Rashed, H., Aimin, W., & Ahmed, 2012).

4.5 *Shariah* Compliance

Studies indicated that religious no longer plays an important factor in bank patronage. Only through innovation in products and services can Islamic banks sustain their competitive advantage against other conventional or foreign banks that offer similar *Shariah* compliance facilities. (Haron and Azmi, 2006) They found that the newest Islamic bank and Islamic banking department of conventional banks have more aggressive marketing objectives than the pioneering Islamic bank. According to Shafie et al. (2006), the authors reported that BIMB (Bank Islam Malaysia Berhad) customers perceived compliance to *Shariah* as the most important factor in dealing with the bank.

There are three basic prohibitions regarding to Islamic finance, these are: *Riba* (interest), *Gharar* (uncertainty) and *Maysir* (gambling). (Abdullah, D.V., & Chee, 2010) These attributes apply for not only the institutions, but also on every Muslim personality in the world (Muhammad, 2016).

Riba is an Arabic word which refers to “increase and growth”. In linguistic meaning, Rufai (2014) defines *Riba* as “an additional sum of money that must be paid by the borrower to the creditor along with the principal amount as a condition for the loan or an extension in its maturity”. According to Ahmad and Hassan (2007), *Riba* is “any pre-determined fixed return from the use of money”. Christians use the word ‘Usury’ and in Judaism, it is termed as ‘Ribbit’. Rufai (2014) also argues that the element of *Riba* pollutes the socio-economic environment by making people self-centred, uncooperative, unkind, dislike others and worship money (Rufai, 2014). *Riba* is a source of wealth accumulation in the hands of a few number of people acquired from risk-free financial dealings, putting zero effort (Ahmad, & Hassan, 2007). Due to these moral and socio-economic issues, Islam strictly prohibits *Riba*. Allah warns in the Qur’an:

O you who believe! Be afraid of Allah and give up what remains (due to you) from Riba (usury) (from now onward), if you are (really) believers. And if you do not do it, then take a notice of war from Allah and His Messenger but if you repent, you shall have your capital sums (Qur’an, 2:278-279).

The above stated verse clearly reflects the sensitivity of the issue regarding *Riba* as Allah Himself announced war against those who are involved in it. Several other verses in the Qur’an reveals similar thoughts in which Allah has forbidden *Riba* (Qur’an, 2:75-79, 3:130-131, 4:160-161, 4:2, 4: 29, 5:42).

The Prohibition of *Riba* is not only limited to individual Muslims but also on any organizations that deals with money. An Islamic bank is one of those financial institutions that are involved in money on the daily basis in the shape of deposits and loans etc. (Muhammad, 2016). Islamic banking has its roots in the Islamic faith. It implies the policies, procedures and practices of Islamic banks that are *Shariah* compliant. The concept of *Riba*-free banking is one of the most imperative trademarks that differentiate Islamic banks from the conventional banks. *Shariah* compliance significantly differentiate Islamic brands from others. In addition, avoidance of *Riba* in the Islamic banks make them invest in the halal business, support the community and ultimately deal with their customers impartially (Gilani, H., & Hassan, 2015; Muhammad et al., 2012) Thus ‘avoidance of *Riba*’ is one of the significant attributes of Islamic finance and banking.

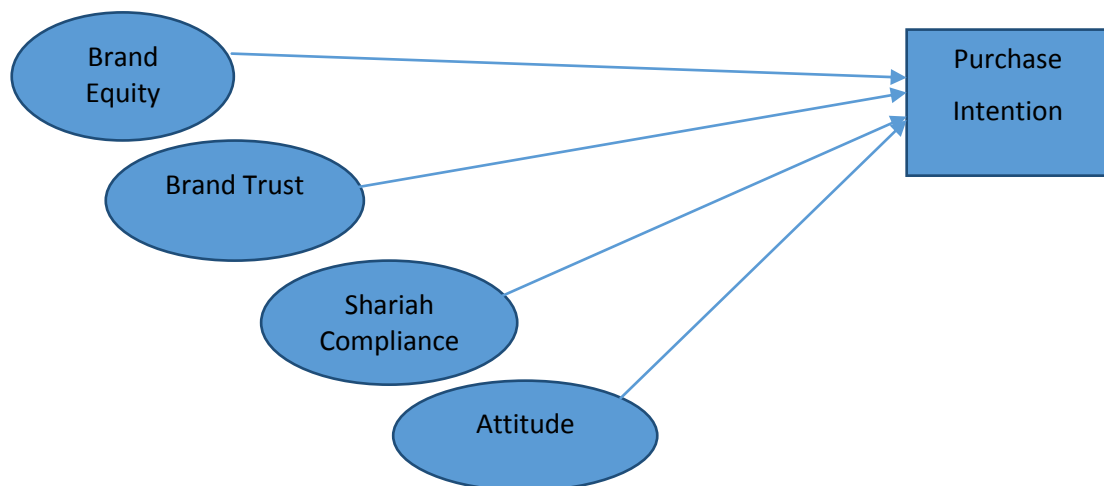
In the paper "Brand Preference in Islami Banking", the authors K. Ahmad and Rustam, illustrated that Islamic banking and finance has emerged as one of the most important trends in the expansion of the financial sector. With the development of viable Islamic alternatives to conventional banking and finance, Muslims and to a certain extent non-Muslims are seeking *Shari'ah* based solutions to their financial needs.

4.6 Attitude

According to the theory of action (TRA), attitude was considered as a significant predictor of purchase intention (Fisbein, M., & Ajzen, 1975) in early days. Substantial number of studies have been done by now on the relationship between attitude and intention (Chin, Y. L. & Ibrahim, 2005);(Davis, 1989);(June, Chun-Sheng , Chang, & James, 2003); (Y-Yueh, S., & Kwoting, 2004). Attitude toward a brand or brand attitude holds a significant influence on purchase intention in many researches(Brown, S. P., & Stayman, 1992);(Homer, 1990);(Laroche, 2002); (Mackenzie, S. B., Lutz, R. J. , Belch, 1986).Research on the impact of blog marketing on brand attitude and purchase intention, found positive effect on purchase intention (Ja-Shen, C., Ching, R., Hsien-T., & Yi-Jean, 2008). In a study, the effect of brand attitude and brand attachment on purchase intention in relation to the environmental consequences was conducted. They explored that the brand attitude has a noteworthy positive effect on purchase intention (Shah, et al., 2012).

In the Islamic banking and halal branding contexts, a positive relationship between the brand attitude and intention to purchase has been described. In Pakistan, a research investigated the relationship between Muslim attitude towards *halal* products and their intention to have any choice. A positive effect of attitude has been found on the intention to choose *halal* products/ services (Mukhtar & Butt, 2012). A study using TRA, conducted a similar research in Malaysia, where they found brand attitude as a predictor of intention to choose *halal* brands (Lada, Tanakinjal, & Amin, 2009).

The following shows the proposed model for purchase intention of halal brands



5. Conclusion and Recommendation

Purchase intention is a very important term in consumer behavior and has positive outcome if nurtured properly. Marketers thus emphasize precisely in this in order to have better business performance. *Halal* purchase intention is a new term in the realm of Islamic marketing and branding. There are numerous researches done so far on purchase intention and its antecedents' relationship. However, very few studies have been done on *halal* purchase intention. This study aims to explore the antecedents of *halal* purchase intention. The outcome of purchase intention is more return, which makes the topic important for marketers and researchers as well. This kind of study combining brand equity and purchase intention will significantly contribute in practice and theory of Islamic marketing and branding. Moreover, the brands need to address their target market more precisely to become successful. In future quantitative study can be done based on the proposed model.

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