THE IMPACT OF ISLAMIC FINANCE TOWARDS HALAL PRODUCT DEVELOPMENT AND PATRONISING HALAL SMES IN NIGERIA

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🆔 *Tijjani Muhammad* [(a)1] 🆔 *Musa Umar Yakasai* [(b)]

[(a)]*Faculty Arts, Management and Social Sciences, Federal University, Gashua, Yobe State, Nigeria; E-mail: hajiteee@fugashua.edu.ng*
[(b)]*Faculty of Arts, Federal University, Gashua, Yobe State, Nigeria; E-mail: umaryakasaim@gmail.com*

A B S T R A C T

The study assesses the level of Islamic finance on halal awareness, products, certification, and brands through the behavioural intention to patronise Islamic SMEs products for better Halal production, as most of the SME's products neglect Halal certification in their daily production. Design/Methodology/Approach: The study used the Confirmatory Factor Analysis under Structural Equation modelling using a qualitative data collection technique through convenience sampling. The cluster sampling of selecting the SMEs with their consumer. The validity and reliability were also tested for data justification. This paper designed and collected data from the three categories of stakeholders, Consumers and others in Northern Nigeria, considering the vast population of the states in the Northern part of the country. The result shows that the priority issues that enhanced social awareness, halal products, certification and halal brands have a positive relationship with market patronage. Further, describes the weak factors hindering halal certification through a cluster model based on the categories of the responses proposed by the halal integrity network. The practical implication addressed and developed an alternative way of managing factors that hamper the concerned Halal certification towards Halal industries and their ingredients and logistics for Muslim markets patronage. Originality/Value: It is challenging to find a paper that discusses factors that hamper Halal certification in Northern Nigeria and with a new method introduced of using CFA under SEM for model development industries in Northern Nigeria.

INTRODUCTION

The halal industry is getting more attention and expanding rapidly, notwithstanding it's requires extensive study towards connecting it with its values. Prabowo et al. (2015) often regarded as an issue merely the need of Fiqh scholars may have discussed. However, the matter related to Halal and Haram is considered fundamental in Islam. Essentially, Halal is Arabic words, which show indicates the varieties of different things and other consumable items that's been permitted by Shariah law. Indeed, Halal's concepts cover more consumable things, including every broader aspect of life, and can classify as all Shariah-compliant products are considered part of Halal. The Haram opposite of Halal, which not permissible (Khan, Haleem, and Khan (2018). Muslims are concerned about Halal and Haram in every aspect of life, such as businesses or any financial transaction to be carried out by the individual. Moshin, Brochado, and Rodrigues (2020) discussed the market's massive potential under the halal transaction and related businesses. Nigeria is one of the biggest countries in Africa, with more than 200 million population. Its recorded almost 70 per cent Muslim, which considered economically human resources with the majority but emerged to be less educated in the western education, perhaps they are strong with the religion of Islam that much concern on halal productions. Briliana and Mursito (2017) indicates that Muslim awareness towards the consumption of halal products is considered significant as in accordance with their belief. The awareness needed too much elaborate as certainly drive industries and producer to feel the production considered based on labelled halal branding. Thus, the product labelled and stamped Halal as one of the factors that attract Muslim consumers to purchase the product as meet its specification. The Abuja Chamber of Commerce and Industry (ACCI) disclosed its forthcoming Nigeria Halal Expo in

2020 that will help in increasing investment and trade volume in Nigerian Halal economy. Further explain the position of Muslims in Nigeria, which is taken over 100 million population of Muslim in the country, and considered as a market place that worth the trillions of dollars (Mohsin, Ramli, & Alkhulayfi, 2016).

Also, ACCI confirmed the benefit Nigerian Halal market estimated to be more than two trillion, and it would create a platform where investors tap from it as many people are eager to use such market. Furthermore, the market increase the halal market and enhance the country's economy through improving the Gross Domestic Product (GDP) and provides certified Shariah product and increase opportunities for the Muslims communities' in-country (Danjuma, 2021). The growing demand for Shariah-compliant goods and Halal movement traction that will ginger the market to become viable. The interest-free market is relatively matured and addresses Muslim consumers and Shariah-compliant demand, which consist of food processing, pharmaceuticals and logistic industries, personal care, cosmetics and other lifestyle offerings. Perhaps the level of awareness is currently low not much sense the Halal products but most considered hygiene. In contrast, other qualities of products of halal or haram were less concern. It's confirmed that the Standard Organisation of Nigeria (SON) recently developed a Shariah-compliant or standard Halal product and has been considered as meeting the requirement and labels as Halal product (Muneeza & Mustapha, 2021).

In Nigeria, there is a particular body for certifying Halal products. Still, they are not active enough to realise the presence for certification, as indicates by ACCI the more companies were coming on board for new activities and the most important after certifying the traceable Halal sticker should be placed on the certifying body. Therefore, the study level of awareness, halal products, certification, and halal brand through the behavioural intention towards market as patronage as most of SMEs show less concern to Halal certification

LITERATURE REVIEW

Halal products are considered one of the fundamental areas of Islamic finance, which refers to financial services or products practised consistently and complied with Islamic law principles (Johan & Putit, 2016). Akbar, Zulfiqar, & Kalmadi (2012) indicate Shariah compliant product should be free from riba (interest), gharar (speculative) or maysil (gambling), which is based on haram (prohibited). The finance concept in Islam is different from traditional "Western finance (Komijani & Taghizadeh-Hesary, 2018). The Islamic financial system aims fair equitable social and economic growth. The Islamic financial system bans interest (Riba) and avoids exploitation and profiteering through price manipulation to protect the poor. The Islamic financial system stresses the principle of cooperation and brotherhood. This is evident by the system of risk-taking and profit-and-loss sharing that help the productivity of the business venture rather than the creditworthiness of the entrepreneur of the conventional financial system. Furthermore, Islamic finance is grounded by the strict ethical criteria of Islamic law and Shariah-compliant.

Empirically research has focused on individual customers and attitudes towards Islamic finance. An effort has been made to examine attitudes towards Islamic finance from a corporate perspective. Some scholars tried to generate relevant research who have attempted to study business segments towards Islamic finance, such as Belal, Mazumder, and Ali (2019), Bilal et al. (2020), Karbhari, Alam, and Rahman (2020), Hasan, Ahmad, and Parveen (2019), and Fida (2020). Nguyen (2022) pioneered research on the determinants of bank selection by (Jaffar & Musa, 2014). The study included 304 firms with dual banking systems. The results show that most Kuwaiti companies prefer to do business with commercial banks rather than Islamic banks. This study found that although Islam is the dominant religion in Kuwait, religious factors drive individual customers' interest in Islamic banking. Iqbal, Nisha and Rashid (2018), religious factors are the sole bank selection decision for operating companies. Al Balushi, Locke, and Boulanouar (2019) surveyed the attitudes of 385 Australian SMEs toward profit sharing and found that the motivations for interest in profit sharing were determined by factors such as business support, degree of risk sharing between lenders and borrowers, and default in traditional systems (Gait & Worthington, 2008). Profitability, such as interest rates, is related to borrowing costs and expected rates of return. Disincentives to profit or loss distribution methods include borrowing terms, levels of management intervention, and borrowing costs. In Malaysia, Ahmad and Haron (2002) surveyed 45 corporate customers' perceptions on the Islamic products. As a result, we found that Islamic products are rarely used. Most of the respondents were latecomers who started using Islamic products in less than five years ago, 65% mostly non-Muslims, had little knowledge of Islamic financial system, especially in understanding the nature of profit sharing. Gait and Worthington (2008) investigated firms' attitudes towards Islamic financial products and services and concluded that propensity towards Islamic financial practices was included in the criteria for selecting traditional banks. Gait and Worthington (2008) surveyed 296 Libyan firms on their attitudes towards Islamic financial practice. The survey found that most Libyan business companies (72.3%) are interested in using Islamic finance products, despite the informal practices of the country's Islamic financial institutions. Religion likely motivates companies to use Islamic finance, followed by profitability, business support, and unique services.

Osman, Abdullah, and Ulum (2020) focus on Malaysian Muslim entrepreneurs, with 80% of his overall sample citing Islamic finance for religious commitments or Sharia-based systems. It was found that the important reasons were capital and income guarantees. Motivating users of Islamic finance (58%) to use Islamic finance as their belief. Non-Islamic finance users felt there was no difference between Islamic finance and traditional products, but Islamic finance is perceived to be more expensive than traditional finance. From a review of the existing literature, few studies have adopted research models to study attitudes towards Islamic finance. To the researchers' knowledge, no study has adopted Planned Behavior Theory (TPB) as the basis for a theoretical framework. Furthermore, while the literature examined the relationship between attitudes and adoption intentions, few studies focused on attitude precursors on the belief factors that influence attitude formation. Therefore, the study mediate the behavioural intention towards Market purchase patronage and Awareness, Halal product, certification and Halal brand.

Planned Behavior Theory (TPB)

The theory of Planned Behavior is used for behavioural intention to purchase (Ajzen, 2020). Theory Planned Behavior is widely applied in different angles, including halal industries, whether micro or macro (Ali, A., Sherwani, Ali, & Sherwani, 2020) research on the halal product (Aziz & Chok, 2013). Previous studies on halal purchasing intentions are also applicable. Theory of Planned Behaviour as justification (Iranmanesh et al., 2020). Theory of planned behaviour, three core factors influence people's behavioural attitudes. The components are attitudes, subjective norms, and behaviour control. Theory Planned Behavior provides predictive guidelines for human social behaviour. As part of this research, people are predicted to adapt accordingly and remember the forecasting framework proposed by (Manosuthi, Lee, & Han, 2020). The proposed research framework cannot decode this direct Theory of Planned Behaviour; however, it is valuable in explaining how individual people do things. Perception and belief are determined by a person's desire to act. The theory of planned behaviour views Attitude as an integral part of the Theory of Planned Behaviour. Attitudes towards behaviour, in turn, stem from beliefs in collective behaviour, such as the belief that a product is halal, which leads to positive attitudes, such as willingness to purchase. In this respect, norms are another belief function identified as social pressure. Both subjective norms and perceived behavioural control were low in this study. This research is relevant because it refutes some basic assumptions always predicted by marketers. Examining the relationship between the key variables was considered significant for investigating and revealing the concept of halal in purchasing products.

Therefore, the concept of halal among non-Muslims is important as halal marketing products can lead to market growth and expansion, especially for MSEs related to food manufacturers in non-Muslim markets. Also known, non-Muslims can accept halal products; further research is needed on the factors that influence the purchase of halal products. It is also essential in marketing halal products, especially in the context of purchase intention. As mentioned, studies on halal studies have theory planned behaviour to understand customer behaviour based on halal perceptions (Lada, Tanakinjal, & Amin, 2009). Studies investigating the relationship between halal through behaviour purchase intentions. Bonne et al. (2009) investigated the determinants of halal meat consumption in the community of Belgian. Hassan and Bojei, (2019) investigated intentions to switch to products without certified halal labels in various purchasing situations, especially those related to food and medical devices. A recent study by Khan, Sarwar, and Tan (2021) examined the components of halal purchase intention. A study shows the impact of the component on purchase intention based on causal relationships between halal ingredients. Hanfiah and Hamdan (2020) examined the relationship between the concept of halal and behavioural control and behavioural intentions to purchase halal products. Although studies in the halal space focus on purchase intentions, some studies examined the role of product quality, advertising, brands, and halal based on purchase intentions. However, the study provides an integrated approach to customer behaviour based on theoretical evidence for causal relationships between proposed structures. Therefore, a research model is proposed and tested using a structural equation model.

Structural Model and Hypothesis

The study designed a structural framework and aimed to examine the relationship between Halal awareness, product quality, Halal certification and Halal brand promotion through behavioural intention towards purchasing patronage, as shown in Figure 1. Each construct of the model was selected based on a related literature review. Therefore, six constructs were designed to suit the current research environment. Halal awareness correlates with purchase intention, influences purchasing patronage, and increases consumer knowledge about halal products. Halal-certified product is tastier, healthier, and safer for non-Muslim consumers. In marketing determinants, it has been suggested that product quality influences purchase intention. Previous research on the relationship between quality and purchasing intentions and behaviours has shown that product quality significantly impacts purchasing decisions. Better product quality makes customers more willing to buy (Sudari et al., 2019).
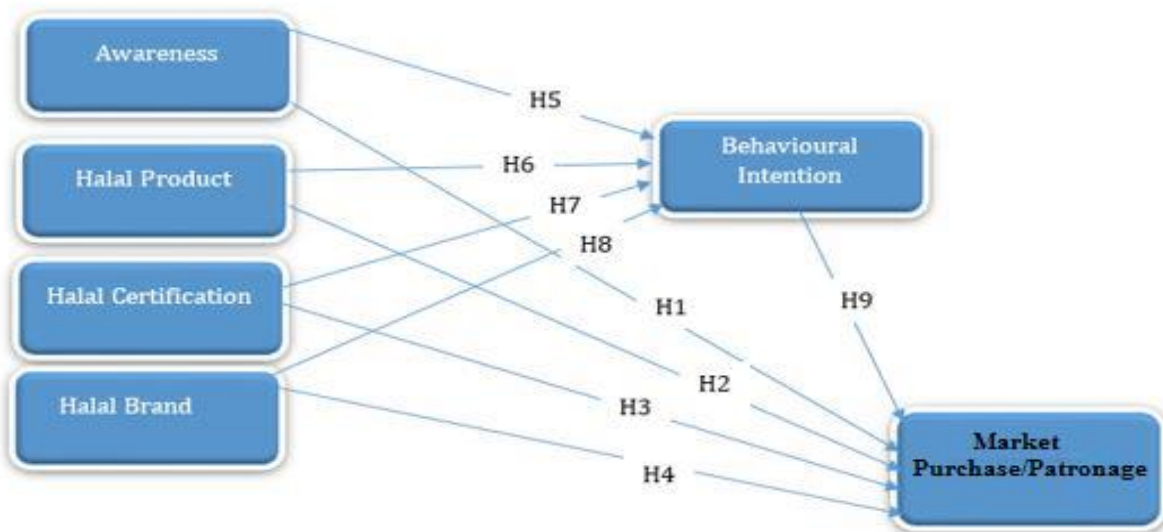

Figure 1: Structural Model

Halal Awareness

Halal awareness perception is the ability to feel and recognize events and objects. It is a concept that implies understanding and awareness of an event or problem. Awareness is postulated to play an important role in determining decision-making intentions. Ambali and Bakar (2014) found that positive attitudes determine halal products and perceptions of the market. In line with the management system and Halal assurance, consumers with a positive attitude take action in the context of the current research. Kurniawati and Savitri (2020) measure halal awareness of consumers' perception of products in Indonesia and examine the health and religious belief testing correlation between halal awareness and certification of the produced products. The study found that Halal awareness indicated a positive relationship and supported that religious belief is considered the most influential halal awareness. Mashitoh, Rafida, and Alina (2013) investigates the awareness of halal products towards the certification based on gender and acknowledgement. The study found a moderate relationship between Halal awareness and Halal certification through behavioural intention. In the context of the current research, a positive attitude is a positive perception of halal concepts and perceptions. Farhan and Andriansyah (2016) examines the factor influencing Muslim students' awareness towards halal products. The study found that religious belief affects awareness towards halal products.

H₁ Halal awareness significantly affects the Market Patronage

H₅ Halal awareness significantly affects Behavioural Intention

Halal Product

Nasir, Noor, Sultan & Haniffiza (2019) investigates the marketing strategies for agro products through purchase intention on Halal certification among customers in Malaysia. The finding indicates that Halal certification influence a positive relationship between promoting Halal certification and intention to purchase. Furthermore, their findings suggest that attitudes toward halal food and perceived control are important predictors of intention. Non-Muslims' perceptions of halal food in the context of non-Muslims are determined by positive personal attitudes (Golnaz et al., 2010). It influences the intention to purchase halal food. Halal certificate significantly affect the market patronize product quality. Product quality refers to physical product attributes such as quality and other attributes. Quality is a desired attribute of a product or service requested by customers (Mohammad, 2013). Mohd Yusof, Wan Jusoh, and Maulan (2021) examine the relationship between purchase intention and perceived quality to patronise shariah complaints. The results indicate the positive relationship between influences to re-patronise through intention. Ali et al. (2022) investigate the current complex of food supply based on quality standards certification based on the Resource Based View theory. The finding confirmed the relationship with internal integration has a significant effect on the halal product on the different dimensions based on food safety and product quality. Mohsin Butt and Aftab (2013) investigate the consumer influence towards the Halal product and the quality of e-service using an online context. This study confirms the relationship between Halal products and satisfaction based on quality services. Jamal and Sharifuddin (2015) examines the impact on the value and perceived usefulness of halal product and the cultural and religious intent to patronise products using halal products. The finding indicates religiosity predicts a positive relationship with consumer intention to patronise and religious moderates and enhances the halal shopping experience. Suhartanto et al. (2021) assess the customer perception of using Halal products based on religious determinants. The study revealed halal quality products strengthen customer satisfaction. Isa, Chin and Mohammad (2018) investigate Islamic products and services as an improving consumer experience. The study justifies that products and services significantly influence social lifestyle and embedded social ordering communities and facilitate product experiences in Nigeria. Firdaus, Ikhsan, and Fernando (2022) food quality is considered a parameter for predicting purchasing behaviour.

H₂ Halal Product quality significantly affect the market patronage

H₆ Halal product significantly affects Behavioural Intention

Halal Certificate

Considering many certification systems in the Halal industry, Mohd Suki and Abang Salleh (2016) indicates the influence of halal certification product and related to subjective attitude norm and behavioural perceived intention in market patronise halal market in Malaysia. The study found that result indicates Halal certificates and customers' intention influence the patronise Halal stores, which influence the norm subjective and behavioural intention and the store is confirmed certification of halal products patronise. Aisyah, Suzanawaty, and Said (2019) indicate that the consumer demand for compliant and certified products is based on restaurants based on the theory of planned behaviour. The result found that Muslim customers become more alert and conscious of halal-certified restaurants and influence their attitude through perceived behaviour and subjective norms that influence demand and patronise halal products. Halimi et al. (2021) examine the extent of the theory of planned behaviour in identifying the influential factor of Muslim customers' intention on non-halal certification. The results indicate that price fairness and food quality are positive and perceive behavioural control affecting the customer's intention. Furthermore, the study found it to mediate the relationship and fairness of price and revisit intention and food quality and a highly moderate relationship between attitudes and revisit intention. Suki and Salleh (2018) indicated the possibility of Muslim customers patronising the halal store and tested the mediation relationship. The empirically hierarchical analysis revealed the positive mediation between Halal certification, subjective norms and perceived behavioural control of customer behaviour to patronise Halal stores. In addition, a consumer with high sensitivity to halal products motivates patronisation without any condition.

H₃ Halal certification significantly affect the market patronage

H₈ Halal certification significantly affects Behavioural Intention

Halal Brand
According to Dodds Monroe and Grewal (1991), brand names have an external quality attribute. Han (1989) sees brand names as summarising quality structures, as they have inferential qualities based on brand names. Oke et al. (2016) recognised that a particular brand might not be represented by a name or symbol alone. It represents the consumer's perception and feelings about the product or service from the consumer's perspective. Brand names can influence consumer preferences and purchase intentions (Park Jeon and Sullivan, 2015; Hossain, Zhou, and Rahman, 2018). Previous research has shown that positive attitudes towards the brand can influence customer intentions to purchase a product or service (Agmeka, Wathoni, & Santoso, 2019). Consumers will choose brands that are similar to their characteristics. Consistent with the TPB theory, customers who have a positive attitude towards the brand and agree to choose a particular food brand take further action by demonstrating a positive impact on their halal purchase intentions. Garg and Joshi (2018) review the state of halal branding to empirically test purchase intention on the halal branded product in India. The study found a direct and indirect effect and positive mediated between purchase intention and branded, while religion indicates insignificant subjective norms and significant through attitude. Butt et al. (2017) indicate that multinational corporations may compete in a global market which will be influenced based on consumer demand and assess the consumer based-brand. The study found that individual religion was a significant predictor of consumer halal and halal choice behaviour mediates partially self-express benefit. Cheng & Low (2008) examine the marketing brand strategies. The result indicates that product price, place, and promotion are significantly related to marketing product brands worldwide. Zainudin, HajiHasan, and Othman (2020) investigates the relationship between brand loyalty and Halal brand personality to provide an understanding of Islamic marketing. The finding revealed a significant relationship between brand loyalty and branding strategy. Aji and Muslichah (2022) investigate consequences related to halal brand personality in comparison between Muslim and non-Muslim visitors in the Islamic hospital. The result indicates that self-expressive significantly affected halal brands, and brand tribalism affected brand loyalty positively. Therefore, no differences between non-Muslim and Muslim visitors in hospital brands.

H₄ Halal brands significantly affect the market patronage

H₉ Behavioural Intention significantly affects Market Purchase Patronage

MATERIALS AND METHODS
The study employed the quantitative approach using a structured questionnaire for data collection. A total of 300 respondents were from the Northern states. A convenience sample approach was followed in the survey. Participants were customers, owner-managers, and experts in marketing and households. However, some of the submitted questionnaires were incomplete and were removed from the analysis. The data collection took place in August and September 2022. The study's validity and reliability assessments were conducted for the effectiveness of the survey instrument. In addition, AMOS and SPSS version 23 data were used based on structural Equation Modeling.

Investigative measures employed and validated measures in behavioral/adoption studies (Moore & Benbasat, 1991; Kanimozhi & Selvarani, 2019). Using measurement from multiple validated sources is more appropriate to minimize biases by using a single source for all instruments (Jensen, 2017). The research instrument consists of two sections. The first section measured the main components of the study (independent, mediating, and dependent variables). The second part analysed the demographic profile of the respondents, including age, occupation, education, gender, and religion. The questionnaire used a 5-point Likert scale commonly used in behavioural/adoption studies. Ping and Othman (2019) argues that 5 points Likert scale is more valid and reliable than lower point Likert scale. In this preliminary study, we used a 5-point Likert scale rather than the lower-point Likert scale because of its greater accuracy in measuring respondents' perceptions. The higher point from the above 5-point Likert scale is more variable than the lower-point Likert scale because of the more significant number of options available (Dawes, 2008).

Reliability and Validity
This study used Cronbach's alpha, Composite reliability, and Average variance extracted were tested to determine the reliability and validity of the questionnaire items. The Cronbach's alpha test is the most common statistical tool researchers' use to measure internal consistency (Sekran & Bougie, 2016). Data were analysed using AMOS and SPSS version 23. The rationale for pre-testing was to reinforce the content validity and validity by examining each measure's degree of relevance and suitability for the constituents measured (Cheah et al., 2016). The sample size of the pilot study questionnaire consisted of 20 items, each on a 5-point Likert scale. The Cronbach alpha coefficients for alternative hypotheses were at the threshold of 0.0 and 0.05, respectively. Determining the minimum sample size required is based on the formula and sample proposed by Bonett (2002). Cronbach alpha test size table (Bujang, Omar, & Baharum, 2018).

RESULTS
Most statistical techniques besides structural equation modelling try to discover relationships through datasets. However, Structural Equation Modelling confirms the data agreement of the relationships in the theoretical model. For this reason, Structural Equation Modelling is better suited than other methods for testing hypotheses (Muller and Hancock, 2018).

Structural Equation Modeling consists of a system of linear equations. The key to regression analysis is determining the extent to which the independent variables explain changes in the dependent variable. Although multiple regression analysis applies only to observed variables, the basic principles apply to structural equation modelling (Hair et al., 2010). In contrast to regression, structural equation modelling is a statistical analysis technique that allows research hypotheses to be tested in a single process by modelling complex relationships between many observed and latent variables. Traditional regression analysis can only demonstrate direct effects. However, the structural equation modelling method adds direct and indirect effects. The structural equation modelling approach most often found in the literature is a two-step procedure consisting of a measurement model and a structural model for testing the accuracy of conceptual models. In the first stage, the measurement model is tested. The second part tested the measurement model and measured how well the observed mediating variable mediate between the variables. A confirmatory factor analysis (CFA) primarily demonstrates the scale construct's validity (Hair et al., 2010). Therefore, the loading is expected to be higher than 0.8, there is no point in testing a structural model if the fit index of the measurement model is low (Byrne, 2013). As can be seen from Figure 2, structural equation modelling is a complex model, and structural models are intertwined. However, structural equation modelling is based on a confirmatory approach.
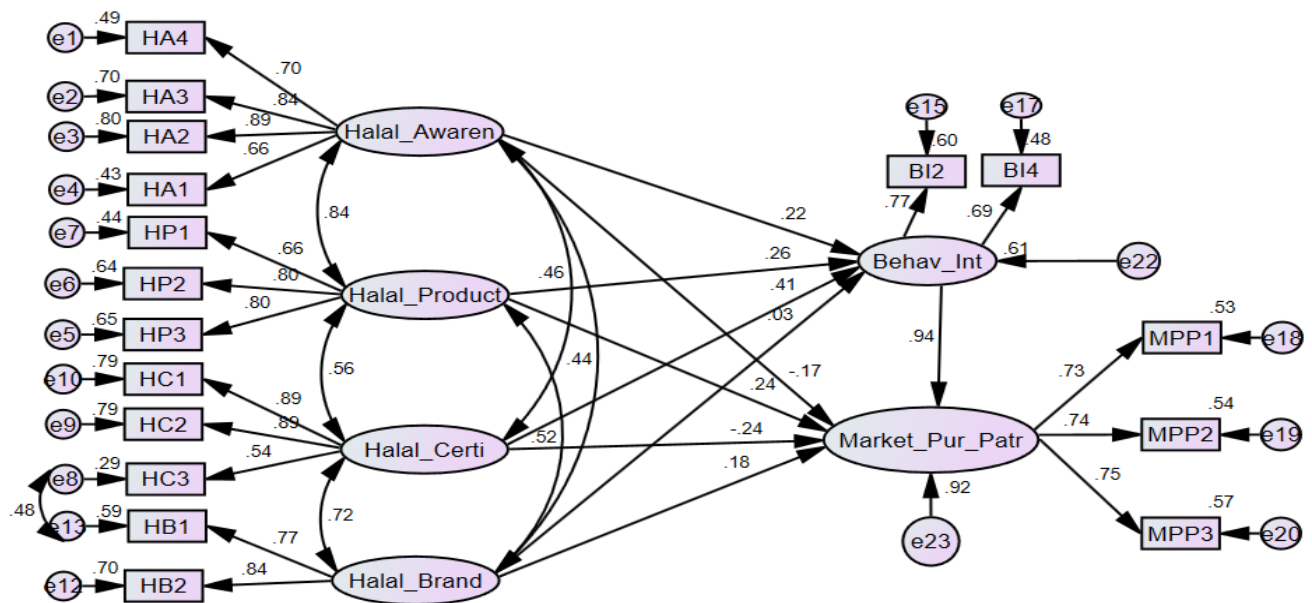

Figure 2. Model Measurement

The constructs test were performed to determine the direct effect of the model for principal component analysis. This test determines the correlation matrix, which describes the relationships between variables, is the identity effect. This test compares the observed correlation coefficient values to the partial correlation coefficient values. This tests sample size is large enough to perform principal component analysis. A value of 0.7 and above is considered good. If it is less than 0.5, factor analysis cannot proceed (Kenny, 2003).

Table 1. Goodness of fit

Fit Indices	Goodness of Fit Values	Supported theory
CMIN/DF	3.213	Hair, 2010
CFI	0.931	Byrne, 2016
AGFI	0.854	Kline, 2015
GFI	0.902	Kline, 2015
NFI	0.903	Kline, 2015
RMSEA	0.080	Mueller and Hancock, 2018

The GFI Fit Index measures the degree of variance and covariance explained by the model. The value of the GFI fitness index increases as the sample size increases. This feature can prevent accurate results when the sample size is small. GFI values range from 0 to 1. Values above 0.90 are considered acceptable model indices. A value greater than 0.90 indicates the covariance between the observed variables has been calculated. The GFI and AGFI fit indices are based on residuals, however, 0.8 above may also be considered fit as indicated by (Kline, 2015). RMSEA is a goodness of fit that compares the mean difference for each expected degree of freedom in a population. This scale is adversely affected by sample size. A value of 0.05 or less for the RMSEA Fit Index indicates a good fit (Mueller and Hancock, 2018). A 0.05 and 0.08 indicates

an acceptable fit (Byrne, 2016). Normed Fit Index (NFI) takes values between 0 and 1. A higher value indicates a better fit. Values above 0.90 are acceptable, as the value above 0.903 in the model. In the table 2, CMIN/DF value is also at acceptable level of 0.08.

Table 2. Discriminate validity, Validity and Reliability Results

Variables	(1)	(2)	(3)	(4)	(5)	(6)
Halal Awareness	**0.595**					
Halal Product	0.838	**0.571**				
Halal Certification	0.457	0.563	**0.425**			
Halal Brand	0.440	0.517	0.722	**0.641**		
Behaviour Intention	0..635	0.687	0.677	0.555	**0.534**	
Market Purchasing Patronize	0.601	0.705	0.587	0.581	0.939	**0.546**
	HA	HP	HC	HB	BI	MPP
Cronbach alpha	0.848	0.785	0.797	0.793	0.700	0.784
Composite reliability (CR)	0.858	0.802	0.826	0.783	0.700	0.783
Average Variance Extracted (AVE)	0.772	0.756	0.652	0.801	0.731	0.739

Table 3 Discriminant validity measures the level at which structures within a measurement model differ from other structures. Some questions form one structure, and others that form another. To find the discriminant validity of each dimension, each compute (AVE) value. Acceptable AVE values must be 0.50 or greater. However, this value confirms convergent validity when examined in isolation (Fornell & Lacker, 1981). To determine discriminant validity, it is also desirable that the value of AVE for each constituent in the dataset is greater than the correlation coefficient between that constituent and other constituents. In this case, the scales used are said to be discriminatively valid for each dimension. The AVE score alone does not indicate discriminant validity. However, discriminant validity exists when the square root of the AVE score for each component is greater than the cross-dimensional correlation score (Fornell & Larker, 1981). Additionally, the discriminant value threshold should not exceed 0.85. In this case, the measure used in this example can be considered.

Validity and Reliability
The scale method finds the number of dimensions that make up a concept. Because social science concepts cannot be measured directly, questionnaires are created to define these concepts. Reliability measures the same value under the same conditions. Validity is a measure of what we want to measure. It is necessary to test the reliability and validity of the scale before starting the analysis. The results of these tests usually provide proof of one-dimensionality. One-dimensionality means that the observed variable used to measure each dimension should only measure one (Mulaik, 1989). Therefore, the threshold of Cronbach alpha and Composite reliability are above 0.7, and the Average Variance Extracted is also above 0.5, as recommended by (Bryne, 2016), which justifies that the three measurements of the validity and reliability tests (Cronbach alpha, CR, and AVE) have met the required threshold.

Table 3. Assessment of Normality

Construct	Item	Skewness	CR	Kurtosis	CR
Halal Awareness					
	HA1	-.494	-3.771	.047	.179
	HA2	-.722	-5.512	-.095	-.365
	HA3	-.808	-6.169	.385	1.471
	HA4	-.568	-4.340	-.491	-1.876
Halal Product					
	HP1	-.611	-4.664	-.179	-.682
	HP2	-.785	-5.992	.292	1.115
	HP3	-.708	-5.404	.212	.808
Halal Certificate					
	HC1	-1.184	-9.039	2.038	7.784
	HC2	-.930	-7.099	.873	3.332
	HC3	-.473	-3.614	-.075	-.286
Halal Brand					
	HB1	-.315	-2.404	-.585	-2.234
	HB2	-.475	-3.629	-.198	-.757
Behavioural Intention					
	BI2	-.683	-5.218	.065	.247
	BI4	-.452	-3.450	-.013	-.049
Market Purchase and Patronize					
	MPP1	-.356	-2.720	-.162	-.617
	MPP2	-.367	-2.804	-.177	-.675
	MPP3	-.420	-3.208	.007	.029

The Normality assessment indicates the skewness and Kurtosis of the variables ranged between for Skewness +-2 and Kurtosis +-9 respectively; however, the data indicates the range of skewness -0.315 to -1.184 while Kurtosis range between -0.013 to 2.038.

Table 4. Factor Loading of Constructs

Constructs	Items	Factor Loading
Halal Awareness		
Halal awareness towards market product promote market patronage	HA1	0.657
Halal awareness influence product participation positively	HA2	0.892
Halal awareness promotes halal certification based on organizational activities.	HA3	0.839
Halal awareness is consistent with the behavioural intention of marketing and purchasing.	HA4	0.702
Halal Product		
The halal product significantly influences market patronage.	HP1	0.664
The halal product can hugely participate as such products are demandable.	HP2	0.800
Halal products attract consumer behavioural intention towards market patronage.	HP3	0.804
Halal Certification		
Halal certificate and Halal awareness determining the purchase intention	HC1	0.889
The attitude of Muslims toward consuming halal products and certification determines the behaviour attitude on Market Patronage.	HC2	0.889
Halal certification has a significant impact on the halal industry and business growth.	HC3	0.538
Halal Brand		
Branding of the halal product signifies the usage and consumption within marketing and branding.	HB1	0.766
The halal brand effect brand trust and purchasing intention behaviour in Market	HB2	0.837
Behaviour Intention		
Behavioural intention influences the awareness and product certification of the halal product	BI2	0.772
Behaviour intention leads to market patronage.	BI4	0.691
Market Purchasing Patronize		
Market patronage is led by awareness and suitable products needed in the market.	MPP1	0.729
Market purchases of Islamic products have been influencing Halal certification and halal brands.	MPP2	0.736
Market Purchase is considered the behavioural intention of a consumer towards favourable and desired products.	MPP3	0.753

Table 5 indicates the final factor loading used as the confirmatory factor analysis are reported. Importantly, the standard factor loadings for the questions under each concept variable are greater than 0.50. Questions with standard factor loadings less than 0.50 are deleted (HB3, BI1, and BI3). Therefore, the final loading factor indicates the absolute reflection of the factors.

Table 5. Hypothesis testing

Variable testing	Estimate	S.E	C.R	P	Hypothesis
HA->BI	.216	.043	5.023	.000	Supported
HP->BI	.260	.075	3.466	.002	Supported
HC->BI	.412	.086	4.371	.000	Supported
HB->BI	.270	.090	3.001	.003	Supported
HA-> MPP	.194	.050	3.881	.001	Supported
HP-> MPP	.240	.051	4.705	.000	Supported
HC-> MPP	-.242	.095	-2.168	.030	Supported
HB-> MPP	.182	.060	3.033	.003	Supported
BI-> MPP	.944	.149	5.905	.000	Supported

Table 4 the hypothesis testing indicates the direct relationship between the dependent and independent, independent and mediating variable. However, all testing indicates a positive relationship between the variable unless the Halal certificate indicates a negative relationship with Marketing purchase patronising, indicating no need for a certificate in the marketing before considering the product worth patronising. Therefore, the predicted effects on Behaviour intention and Market purchasing Patronize is positively related as all p-value of each hypothesis is below 0.05 which indicates the significant relationship between variables as predicted.

Table 6. Mediating role of Behaviour intention

Variables	Direct effect	Indirect effect	Mediation	Result
HA -> BI -> MPP	0.194(0.001)	0.216(0.000)	0.000(0.000)	Partial mediation
HP -> BI -> MPP	0.240(0.000)	0.260(0.002)	0.001(0.002)	Partial Mediation
HC -> BI -> MPP	-0.242(0.03)	0.412(0.000)	0.000(0.000)	Full Mediation
HB -> BI -> MPP	0.182(0.003)	0.270(0.000)	0.000(0.000)	Partial Mediation

The mediation hypotheses indicate that BI mediates between HA and MPP partially mediated as the direct and indirect effects are both two-tailed p-value is significant at (0.000). The immediate standardized effect of Halal intention on Behavioural intention is .194, and the direct p-value is (0.000), in addition to any indirect (mediated) effect the Halal Product may have on Market Purchase Patronage (MPP). Therefore, the mediating role of HA and HP significantly influences the Market Purchase Patronage as predicted by (Aziz, & Chok, 2013). The results of the Halal Certification showed the Behavioral Intention mediate between HC and MPP, which indicates the full mediation with a significant p-value of (0.03) for direct effect, and indirect effect indicates the same p-value of (0.000). The result shows that the mediation of BI between HC and MPP influences Market Purchase Patronage. The Behavioral Intention mediation has the same position as partial mediation between Halal Brand and Market Purchase Patronage in direct effect; the significant p-value indicates (0.003), and the indirect effect shows (0.000). With the same result, the mediation of the Behavioral Intention and Market Purchase Patronage, both direct and indirect, have a significance of (0.000), as indicated. Therefore, the results show a positive relationship and further demonstrate the influence of Market Purchase Patronage in enhancing Halal SMEs products.

DISCUSSIONS

Halal products and Halal certification are unique in the market purchasing patronise the client, whereby the Halal products have been patronised based on the marketing behaviour intention. Having changed the standards of Service marketing, researchers should be concerned with this shift's impact on marketing outcomes. A qualitative study and two experiments tested nine hypotheses towards Marketing purchase patronage, which enhanced the appearance of new brand categories of Islamic products which is certified and acknowledged based on Shariah Compliant. The study answers the positive relationship between Islamic finance products and Marketing purchase patronage through behavioural intention as justified by Manosuthi, Lee, and Han (2020) and consumer choice (Sudari et al., 2019). In this study, the authors consider the Halal brand as one of the needed and concerned areas to be engaged with. With bodies that appear to be Halal products enhanced, Market patronage provides empirical support in devaluing affiliate brands based on the perceived immorality of Halal products and enhanced influencers. This effect depends on your level of personal experience with influencers.

Overall, this paper deepens Halal awareness, Halal products, Halal certification and Halal brands, which have been verified based on the theories related for justification. Based on the model measurement and good fit, table 2 indicates the absolute fit and proves the CFI, GFI, and NFI are all above the 0.9 threshold, and AGFI with a threshold of 0.8, which was supported by (Byrne, 2016), in addition, RMSEA 0.08 as maximum (Mueller and Hancock, 2018). Table 3: consists of discriminant validity and reliability. The discriminant validity assesses and measures the distinction between the values of the construct with a threshold of not above 0.85. In contrast, the validity reliability measures meet the minimum requirement for Average Variance Extracted AVE has a minimum value of 0.65, which exceeded the minimum extraction threshold of 0.5 as recommended by (Fornell & Lacker, 1981). In addition, the Composite reliability and Cronbach alpha are considered above 0.7, which has met the minimum threshold (Byrne, 2013). While table 4, with Assessment of Normality, indicates Skewness and Kurtosis of the variables ranged between Skewness +-2 and Kurtosis +-9, respectively, table 5 highlights the factor loading constructs and their respective description of the questionnaire based on the six variables used in the research. Tables 6 and 7 are relatively analysed based on hypothesis testing, and mediation analyses for justification for the marketing theory must evolve to reflect new developments in practice and research. To better understand the theoretical framework of modern marketing practices and services based on halal products, it is necessary to encompass a variety of approaches beyond transactional or relational paradigms as a conceptual foundation. This research project seeks to provide a fresh perspective on the dynamic realm of Halal product certification, brand and marketing patronage.

CONCLUSIONS

The findings contribute to the existing literature. The study updates the current literature on SMEs' Halal products based on awareness, certification and brand-on-market patronage through behavioural intention. Such services continued to grow tremendously and revealed the attitudes of consumer's perceptions to be improved. The research unravels the cognitive complexities that determine perceptions of Halal products. The findings contribute to the behavioural intention literature by identifying new aspects of appearance that influenced and endorsed brands. Whereas previous research has mainly focused on the warmth and competence aspects of social perceptions, our research focuses on morality, immoral perceptions' premonitions, and immorality's downstream consequences. The perceived immorality of SMEs positively affected interest in related but unfamiliar brands, expanding awareness research on transference. Previous studies have found a positive affective transfer between Halal awareness and marketing patronage. However, we need to familiarise ourselves with the positive aspect of Halal products of SMEs and consumer influences on market purchase and patronise. This paper furthers our understanding of awareness, products, certification and brands, especially on the market. Using a structural equation modelling approach, this study also responds to calls assessing the relationship between market-independent variables used in the research using qualitative research methods in service research. By providing greater insight, qualitative methods can enhance understanding and improve the explanation and interpretation of quantitative data.

Limitations and Future Research

Our study provides opportunities for future research as limited to Northern Nigerian SMEs. The stimulation used significantly influences the system of behavioural intention in marketing purchases and patronage. Future research should identify, based on the generalisation of Nigeria, how the values influence behavioural intention and market purchase patronage on Halal SMEs in Nigeria.

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