CONSUMER DILEMMA: INVESTIGATING THE HALAL FOOD PURCHASE BEHAVIOUR OF MUSLIMS IN A SECULAR ECONOMY

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ABSTRACT

Purpose – *The growing street food sector in low-income countries offers easy access to inexpensive foods as well as new job opportunities for urban residents. Consumers especially, Muslims face a dilemma in consuming food in secular nations where both Muslims and non-Muslims are in the production of food and also selling on the streets. Halal food consumption behavior in Ghana has not seen much research over the years. Therefore, this study aims at investigating the street food and Halal Consumption among Muslims in Ghana.*

Design/methodology/approach – *a structured questionnaire were administered to Muslims in Accra, Ghana at various mosques especially after Friday congregational prayer to collect data for the study. A total of 361 questionnaires were returned out of which 346 were used for the analysis. Structural equation modeling (SEM) through the use of the IBM SPSS and AMOS 23 method was adopted to test the measurements and the structural models using the social cognitive learning theory (SCT).*

Findings – *The findings indicate that except for self-comparison and media influence all the constructs used had positive significant effect on the halal consumption behavior of Muslims.*

Practical implications – *This study empirically, shows evidence of positive significant relationships between the constructs of environmental and personal influence and outcome expectation and consumption behaviour. Local traders and food vendors as well as international food marketers can apply the findings of the study in their planning to continue to provide food and also import food into countries such as Ghana.*

Originality/value – *this study to a large extent is the first to attempt the use of the SCT to investgate consumer dilemma in halal consumption behavior in Ghana.*

Keywords: Consumer Dilemma, Halal, Social Cognitive Learning Theory, Secular Nations, Street Food.

INTRODUCTION

Food, according to Yidana & Philip (2018) is described as "any material consisting essentially of protein, carbohydrates, and fat foods used in the body of an organism to sustain growth, repair and vital processes and furnish energy". The concept of street food has attracted diverse attention in the literatures of (Nowicki & Sikora, 2012; Costello, Tarrega, & Bayarri, 2010). Street food vending is a rapidly growing industry in both developed and developing countries. The Food and Agriculture Organization –FAO, (2009) defined street food as "ready-to-eat foods and beverages prepared and/or sold by vendors and hawkers especially in streets and other similar public places".

This definition emphasizes the retail location 'on the street', foods sold from handcarts, bicycles, baskets or balance poles, or from stalls that do not have four permanent walls. This distinguishes street food vendors from more formal food service operations, such as cafés, 'takeaways', 'chop bars' and fast foods the restaurants. Street foods can also be said to be foods that are prepared or cooked and are sold by vendors in a street or other public location for immediate consumption, (Tinker, (1997).

Halal food according to Adam, (2016) is food that "is pure and wholesome and free from haram (forbidden) products such as porcine, blood, carrion, dead animals, predatory animals and birds and amphibious animals" this definition can be said to have been drawn from the saying of the Holy Prophet (SAW): *"The halal is clear and the haram is clear, and between them are matters unclear that are unknown to most people. Whoever is wary of these unclear matters has absolved his religion and honor. And whoever indulges in them has indulged in the haram. It is like a shepherd who herds his sheep too close to preserved sanctuary, and they will eventually graze in it. Every king has a sanctuary, and the sanctuary of Allah is what He has made haram. There lies within the body a piece of flesh. If it is sound, the whole body is sound; and if it is corrupted, the whole body is corrupted. Verily this piece is the heart."*

In the Holy Quran Allah (SWT) says "*O ye who believe! Eat of the good things wherewith We have provided you, and render thanks to Allah if it is (indeed) He whom ye worship"."He hath forbidden you only carrion, and blood, and swineflesh, and that which hath been immolated to (the name of) any other than Allah. But he who is driven by necessity, neither craving nor transgressing, it is no sin for him. Lo! Allah is Forgiving, Merciful*" (2: 172 -173).
The growing number of Muslims in the world has necessitated the growth of the halal industry as a business enclave (Yusuf and Ab Yajid, 2016). This growth can be seen in both the need for halal meet and financial products that Islamic or Islamic finance for much of the population either Muslim or non-Muslim (Wilson and Liu, 2010; Wilson, 2012).

The halal market is taking center stage in the world of business and both Muslims and non- Muslims are developing interest even though the knowledge is not that common (Al-Ansia, Olyab , and Hana,2018). Shari'a does not the Muslim to freely consume food products due to the contents not in line with the dictates of the religion. Muslim consumers all over the world would want to play it safe with the kind of food they consume. It is interesting to note that non-Muslim consumers prefer to buy food from Muslim vendors especially in Ghana. The halal food market in the world according to The Halal Journal, (2010) is estimated around USD1.4 trillion, representing 67% market share of the total halal market.
To a large extent Muslims consider the food they eat so much that it contributes to a healthy flesh and blood so they pay much more attention to what they consume. Specific guidelines are provided in the Quran regarding the food they consume. As stated in the Holy Quran "*Eat of the good things which we have provided for you*" (Quran, 2:173). "*Eat of what is lawful and wholesome on the earth*" (Quran, 2:168).

Halal food are food products that are "produced safely, sanitarily, free of unhealthy and forbidden ingredients" (Akın and Okumus 2020). Therefore , individuals both (Muslims non-Muslims) are kept healthy and diseases prevention (Ambali and Bakar, 2014).Research in the halal food has been numerous including determinant of halal food consumption (Vanany, Soon, Maryani, and Wibawa, 2019); the risk of trust (Al-Ansia, Olyab , and Hana,2018); Millennials demand for Halal (Oktavia, Marwa, and Yulianita, 2019); awareness of principles of Halal (Golnaz et al, 2010); halal food purchase intention (Hayat et al 2014); halal among non-Muslims

(Mathew et al 2012); halal tourism (Henderson 2015); halal food buying behavior (Alam and Sayuti 2011); consumer purchase intention (Abdalla et al 2018).

Many researchers have also conducted studies in relation to street food such as, Knowledge of food safety and practices (Yidana, and Philip, 2018). consumer behavior on street food, (Monney, Agyei, and Owusu, 2013); production, vending and consumption practices (Oduro-Yeboah, Amoa-Awua, Saalia, Bennet, Annan, Sakyi-Dawson, and Anyebuno 2018) and consumer attitude on behavioral intention; Gupta, Kavita, and Gupta, 2018).

The studies that have looked at halal food have not considered it from the street food angle while the street food researches have not looked at the halal nature of it in spite of the attractiveness of this market (Ali et al., 2017b; Ali et al., 2018).

With the booming street food industry in the developing world, there is an urgent need to ensure food vendors adhere to hygienic practices to protect public health, (Mooney, etal, 2013). This will however secure the lives of the indigenes living in those communities. In Ghana, street food is mostly prepared and processed manually and sold to the public at various lorry terminals, by the roadside or by itinerant vendors (Mensah, Yeboah-Manu, Owusu-Darko, & Ablordey, 2002). This affirms the need for strict adherence to hygiene practices proposed by the Ghana Food and Drugs Authority to help mitigate the likely occurrences of these risks.

Street vending foods are readily available sources of meals for many people but the biological safety of such food is always in doubt, (Feglo & Sakyi, 2012). Food vendors may contaminate food by poor personal hygiene, inadequate cooking and improper storage of food. But maintaining high food safety levels is very important because any incidence can affect the health of consumers. In Accra, Ghana, a study to evaluate the role of street food vendors in the transmission of diarrhea pathogens showed that, in 35 percent of the vending sites, food was exposed to flies while 17.1 percent of the vendors handled food at ground level (WHO, 2006).

The number of reported outbreaks of food-borne illnesses has been high, both in developed as well as developing countries. However, the problem is worsened in developing countries due to economic reasons like poverty, lack of adequate health care facilities, and the lack of data regarding food-borne diseases. In Ghana, as well as in many countries in the African region, there is an abundance of national legislation but limited resources to control street food safety.

Muslims all over the world are mandated to follow the dictates in the Qur'an so the need to consume food that is halal and eschew non-permissible (haram foods) including porcine, blood, birds of prey, alcohol, carnivorous animals and any food that contains such things (Soon et al., 2017). The importance of halal food to the Muslim in a circular religious state such as Ghana can not be over looked which is the main reason for this paper. To the best of our knowledge no previous study has been conducted on halal foods in Ghanaian context especially regarding street food. Various studies into the halal food sector have used the theory of planned behavior (Alam and Sayuti 2011; Sherwani et al 2018; Vanany et al, 2019) others such as Ashraf (2019) have used the theory of reasoned to investigate the concept but in this study, we propose the social cognitive theory (SCT) as the theory and frame work.

This study therefore focuses on two main objectives 1) determine what motivates the Muslim to purchase street food in a circular economy and 2) explore the behavior of the Muslim in purchasing street food using the social cognitive theory (SCT).

LITERATURE REVIEW

Social Cognitive Learning Theory (SCT)

Social Cognitive Learning theory states that behavior change is influenced by factors within the individual and the environment (Bandura 1986). SCT explains behavior in terms of triadic reciprocity "reciprocal determinism" in which behavior, cognitive and other interpersonal factors, and environmental events all operate as interacting determinants of each other. SCT explicitly recognizes that behavior is not determined by just intrinsic factors, or that an individual is a product of their environment, but that he/she has an influence on what they do, their personal characteristics, how they respond to their environment, and indeed, what their environment is. In contrast to earlier behavioral theories, SCT views the environment as not just one that reinforces or punishes behaviors, but it also provides a scene where one can watch the actions of others and learn the consequences of those behaviors. Consistent with the study, the theory therefore implies that the individual will be motivated to act if he or she considers that the expected positive outcomes of a behaviour offsets the expected negative outcomes. For that matter, a Muslim will take a decision to consume a street food because of some persuasive factors othet than his own intuition. In this study, the individual is captured as the Muslim, the environment is captured as community whether Muslim dominated or not and behaviour is captured as the act of purchasing Halal food on the street.

Environmental Influences

Over the past years there has been some research works that have attempted analyzing the consumer attitude towards the choice of food, involvement, and knowledge of the food they require (Vermeir and Verbeke, 2006; Laureati et al. 2013; Verain et al., 2015; Verain et al., 2016). It can be argued that environmental concerns are becoming increasingly important in the consumer attitude towards food choices (Joshi & Rahman, 2015) there is so much in the literature that supports this (Lee and Yun, 2015) especially in the sustainable and organic food research. Wilson et al., (2013) found the food safety and hygienic environment influence significantly the consumption of halal foods among non-Muslims. We all live in communities and these communities greatly influence what we do and our attitudes. A Muslim living in a circular state such as Ghana must encourage necessarily us not to overlook your religion, because that can influence the behavior of consumers, most especially when it comes to the purchasing Halal food. Our communities can serve as avenue for consumer behavior, such as food choices (Butt et al., 2017; Sherwani et al., 2018). However, the size of the impact can vary on the customer's willingness to comply with his religion (Bonne et al., 2007) The community determines how a Muslim behaves in the purchase of food, whether it is halal or not. Abdul Kadir (2011) in a study demonstrated that Malaysia millennials "did not display a sense of guilt while eating in a non-Halal café". Amalia et al (2020) found a positive relationship between community large influence and the attitude of Muslims in a Muslim majority country. Therefore, the first hypothesis of this study is formulated:

H_1:   *The community in which one lives influences the halal food consumption behavior of Muslims.*

According to Patnoad (2001), the media such as the print (magazines, newspapers) or electronic such as radio television, internet and any other channels of information, is used as a tool to facilitate information sharing to consumers and create awareness about halal food. The sustenance of positive attitude of consumers towards halal food can largely be influenced by the

media (Vanany 2019). The media plays an important role in the dissemination of religious information especially in the digital world (Kamarulzama et al, 2015) which means that both traditional and the new media can influence the choice that people make and how they behave. The mass media is a tool that marketers use to shape the behavior of consumers just as social media is now being used to target the Muslim consumers on the halal nature of the food they produce. In a study by Khalek (2014) it is concluded that the attitude of young consumers towards halal food is positively related and that this could be in influenced by issues such as mass media, religious belief, and peoples in their environment. Mostafa (2020) halal food discourse on social media acknowledge the importance of the media in halal food choice. A study by Yasid et al (2016) found media to have a positive relationship with halal food choice by consumers. Therefore, the second hypothesis of the study is formulated.

> **H₂:**   *The media influences the halal food consumption behavior of Muslims*

A social sanction is how the society reacts to the actions of someone either to approve or otherwise in their response. People take actions and the social norms are there to show whether the society accepts such behaviors or not. The behavior of a society can be influenced by religion (Yinger, 1957). Islam sanction the consumption of halal food (Bonne et al., 2008). A study by Hassan and Pandey (2019) interplay of identity and pressure to be consistent and associated with the choice young Muslim consumers make when it comes to halal food. They family and peers as significant sources of influence. Shahabuddin et. al., (2020) also found in a study that as part social responsibility of hotels targeting the Muslims social sanction influences their practices. According to Yamaguchi, (2017) people are subjected to social sanction once they break the rules of culture which is largely acceptable by the society. The third hypothesis for this is therefore formulated as below:

> **H₃:**   *The social sanction influences the halal food consumption behavior of Muslims.*

Personal Influence

The issues of personal influence are largely related to self-efficacy, self-comparison and values that are used to examine the individual's behavior or human sanction (Lin and Hsu 2013). Within the human mechanism the belief in self-efficacy is more important than other factors that may working as agents to motivate and guide the individual that can produce the effects desired (Bandura, 2003; Chularut and DeBacker, 2004). Self -efficacy is described as the confidence one has in his ability to perform a particular behavior that has been chosen (Bandura, 1982; Davis et al., 2020). In studying human behavior, the power of self-efficacy is highly predictive (Tierney and Farmer, 2017; Hsu et al., 2007) and this can be divided into general and specific self-efficacy. The ability of a Muslim to engage in a chosen behavior in a largely circular nation especially when it comes to the consumption of food can be measured only physically but also stress level and confidence. In this study, a definition is adopted from (Lin and Hsu 2013) on green consumption self-efficacy. Therefore, halal consumption self -efficacy is "the confidence in one's capabilities to practice halal consumption, and a behavioral control variable to explain the situations in which Muslims face the challenge of practicing halal consumption". Studies into self -efficacy and food consumption is not much but (Lin and Hsu 2013) found a significant relationship between self-efficacy and consumer behavior. Mckinley and Turner (2020) in a

study of breastfeeding found self-efficacy to be very important mother's success in breastfeeding. Therefore, a fourth hypothesis is proposed:

H₄: *A Muslims self-efficacy has an influence on the outcome expectations of on halal food consumption behavior*

Self-comparison is the idea of learning a behavior through observing what others persons do so that one can adopt that behavior. Individuals according to Bandura (1997). Bem (1972), argued that observing the behavior of others is the same as the self-observation. Comparing oneself with others in their activities motivates a behaviour of individuals. In effect, a Muslim will want to be compared to other Muslims in the communities they live because it affects motivational outcomes (Schunk & Usher, 2019). In the self- comparison the level of similarity found between those observing and those who are being compared to (Schunk, *et al*. 2019). The greater the similarity the higher the level of comparison influenced by society (Schunk & Usher, 2019). A research by Mckinley and Turner (2020) found a relationship between self-comparison and breastfeeding, while Schunk, *et al*. (2019) found the concept to be a motivator for behaviour. This therefore leads to the formulation of next hypothesis:

H₅: *Self-comparison has an influence on the outcome expectations of halal food consumption behaviour of Muslims.*

Values in Islam play an important role which has an impact on aspects of society. Rafiki and Wahab (2014) defined Islamic values as 'the set of moral principles that differentiate what is right from what is wrong'. The Holy Quran forms the bed rock of Islamic values that are supposed to be practiced by Islam Ezani et al (2011) supported by the Hadith.
Everything good that happens to you (O humankind) is from God, everything evil that happens to you is from your own actions (Quran, 4:79).
In theory, one of the motivators among humans to influence behaviour is values (Williams 2002). Previous research shows a relationship between religion which teaches values and consumer behaviour (Choi, 2010) and serve as a principle that guide one's life (Siti 2014). One's commitment to the practice of religion affects his or her behaviour. However, a person's interpretation of the teachings of the religion and the religion itself has an impact on the food consumption (McWilliams et al., 2016). Siti (2014) in a study found religious values to have an influence on green consumer awareness. Similarly, Siti (2011) in a study about functional food consumption in Malaysia identified two different kinds of values cultural, and personal values and each had a significant influence on consumption by Muslims. Therefore, the sixth hypothesis is formulated.

H₆: *Religious values have an influence on the outcome expectations of halal food consumption behaviour of Muslims*

Outcome Expectations

According to Bandura, (1986), the beliefs on likely results of a particular actions with regards to previous experiences is described as outcome expectations. The actions of people are in a way that they will be looking for the outcome they desired as well as sometimes depend on life models who are believed to be teaching values. Motivational outcomes can be sustained

over time once the actors believe that their success is dependent on such actions. Expected outcomes for any situation is depended on the expected performance. The behavior of Muslims is every society is considering the outcome which is *Jannah* as stated in the Quran.

"*Indeed, they who have believed and done righteous deeds - those are the best of creatures. Their reward with Allah will be gardens of perpetual residence beneath which rivers flow, wherein they will abide forever, Allah being pleased with them and they with Him. That is for whoever has feared his Lord*". Quran 98: 7-8.

Sheeshka et al (1993) in studying healthy eating behaviours found a relationship between expected outcomes and behaviour. Trost *et al* (1997) also found a relationship between outcome expectations and physical activity. Anderson *et al.* (2001) too indicated that outcome expectations are related to behaviour regarding food and nutrition. Thus, the seventh hypothesis is proposed:

H_7:　　　*The outcome of a Muslim's attitude has an influence on the Halal food consumption behavior.*

METHODOLOGY

Development of Questionnaire

In this study the instrument used as measures were taken from scales that were validated and were used in previous researches including (IOCU (1991) Bandura (1982, 1997), Sheeshka et al (1993) Compeau and Higgins (1999), Fraij and Martinez (2006), Bandura (2007), Bartiaux (2008) Lin and Hsu (2013), Kamarulzaman et al (2015), Yasid et al (2016) Bashir et al (2018), Ab Rashid (2018), Akın (2019), Hanafiah and Hamdan (2020) and were modified in order to meet the requirement of the research setting.

This study saw the development of closed- ended questionnaire which consisted of eight sections including

1. demographics made up of three questions
2. affiliation to Islam consisting four questions
3. The Social Cognitive Learning theory constructs were divided into four sub-sections including
a) Environmental Influence with three variables including community, media (Roberts ,1996; Sheesha et al., 1993) and social sanction (Sheesha et al., 1993; Fraij and Martinez, 2006).
b) Personal influence with three variables including self-efficacy (Sheesha et al., 1993; LaRose and Eastin 2010; Schunk and Di'Benedetto, 2016), self-comparison and religious values (Kapustina, 2017; Hanafiah and Hamdan, 2020)
c) Outcome expectation (Gilg et al., 2005; Sheesha et al., 1993
d) Behaviour (Gilg et al., 2005).

The environmental influence construct: community influence, media influence and social sanction had 5 questions each. Also, the personal influence construct: self-efficacy, self-comparison and religious values had five questions each. The outcome expectation which mediated between the personal influence and consumer halal behaviour had 5 questions while the consumer behaviour variable had six questions. All the questions were adopted from reviewed literature.   A five-point Likert scale was used to measure the instrument.
Using the Social Cognitive Learning Theory (SCT) three key items were quilled including environmental influence with three variables including community, media and social sanction; the second item is personal influence with variable including self-efficacy, self-comparison and

religious values; the third item used was outcome expectation which was used as a mediator between personal influence and behavior. Consumption behavior variable modified and measured from Bandura (1991, 1997), Compeau and Higgins (1999), and Hsu et al. (2007) with six items. The community influence variable was taken from Lin and Hsu (2013), media influence was taken from Roberts (1996, Bandura 2009), self-comparison from (Yasid et al (2016), religious values from Hanafiah and Hamdan (2020) and were modified and measured by five items each.

Data Collection

Data for this study was collected among Muslims in Accra the capital of Ghana between Eid Al Fitr and Eid Al Adha of 2022 (May to July 2022). Accra has the largest population in Ghana with about 4 million inhabitants. A large number of these inhabitants are Muslims who are largely migrants from different regions and different countries even though a sizeable number of indigenes are also Muslims. Participants were met at the mosques and the purpose was explained before handing over the questionnaire to them.

To measure the scales a 5-point Likert scale, from 1 (strongly disagree) to 5 (strongly agree) was used. The questionnaire used was put into eight main categories with each starting with a short explanation mentioning the survey purpose, which was then followed with the measurements scales. The first section was demographic items which measured the participants' profiles, including gender, age, and educational level of participants. The second section was dedicated to participants affiliating to Islam including their length of practicing Islam, the community they live and their level of understanding of halal.

A total of 361 questionnaires were returned out of which 346 were used for the analysis. 54.1 percent were males whiles 45.9 percent were females which was almost a balance between the genders. 63.3 percent of the participants were aged between 18 and 30, 26.9 percent were between the ages of 31and 45, whiles those aged above 45 were 9.8 percent. A greater number of participants (61.3 percent) were students, 19.4 percent were employees with only 1.7 percent being in the clergy (Ulammah). 2.6 percent were missing.

Data Analysis

Structural equation modeling (SEM) through the use of the IBM SPSS and AMOS 23 method was adopted to test the measurements and the structural models. Before this the data were scanned and screened to allow for the use of cases that were valid for the analyses of the data. The validity and reliability of the construct of the study were evaluated. The AMOS is seen as one of the techniques well-established that is used in many studies in estimating the path coefficients and also to investigate in structural models how complex relationships are among constructs (Ali et al., 2018). There is always an advantage in using the SEM AMOS especially since it has the ability to determine the relationships between construct variables and the efficiency of the measurement items examination (Kam Fung So and King, 2010; Fakih et al., 2016). Two key steps were taken in order to test the model of research. First, we needed to assess the significance levels of loadings, coefficients and weights of the models of measurements (Anderson and Gerbing, 1988). This was then followed by testing the structural model to check the seven hypotheses proposed. In order to test and assess how accurate the results were in terms of its predictive relevance, we conducted a blindfolding procedure. In other words, there is the need for researchers to test measurement models to estimate the validity and reliability of the

items before the structural model relationships are tested and show its goodness of fit (GoF) index.

RESULTS

The Cronbach's alpha (α) and composite reliability (CR) were used for the assessment and evaluation of the measurements model to find the internal consistency of the items. The values of the composite reliability were between the range .734 and .886, while the Cronbach's alpha values range between .729 and .883, which all exceeded the expected minimum level of .70 according to (Hair et al., 2006). The values obtained from this are sufficiently strong to determine the internal consistency and reliability of the items. By virtue of the nature the constructs validity was checked using confirmatory factor analysis (CFA). The measurements items of all the constructs were loaded significantly. The factor loading, which ranges from 0.594 and 0.840 being within the middle level .5 and exceeded the upper level of .7 (Shevlin and Miles 1997). Using the Chi-squared analysis with the $\chi2/DF = 4.900$, all the indicators showed that the loadings were appropriate.

The convergent validity of a study is based on average variance extracted (AVE) of the constructs' measurements (Hair et al., 2006) and all the values of the AVE except for community influence show a reflection of the total amount of variance that are accounted for by the latent construct which exceeded the value recommended (0.5) (Hair et al., 2006). It should be noted however, that the AVE for community influence was less than 0.5. This was not a serious concern as Malhotra and Dash (2011) argue that AVE is often too strict, and reliability can be established through CR alone.

Discriminant Validity

[...] "the extent to which a construct is truly distinct from other constructs, in terms of how much it correlates with other constructs, as well as how many indicators represent only a single construct" (Hair et al., 2013). In order to determine whether or not the constructs have some similarity in their characteristics as far as other measures are concerned (Hair and Hult, 2016), the discriminant validity was tested. One approach that is popular in tasting the discriminant validity is the (Fornell and Larcker, 1981) criterion. In this approach the AVE of each of the variables need to be higher than the variables show the AVE of each of the construct and their corresponding correlation coefficient the square root of the AVE that was calculate as explained earlier moved beyond the expected regarding comparison between the inter-correlations of the constructs within the model, an indication of the fact that the discriminant validity is adequate.

Structural Model and Research Findings

Using the SEM based on IBM SPSS and AMOS 23 to test the hypotheses proposed for this study, the procedures the fit indices for the model were seen to be satisfactory as both absolute and incremental fit indices are indicated, ($\chi2 = 88.209$, DF = 18.000, $\chi2/DF = 4.900$, CFI = 0.978, NFI = 0.973, RFI = 0.931, IFI = 0.978, TLI = 0.945, SEMR = 0.061), which suggested that the relationships established between the constructs are fit for the data of the study show the results of testing of the hypothesis for the relationships among the constructs.

Direct Path Analysis

Analysis of the results indicates that the direct and indirect effects of the variables and constructs used. With a significance Correlations level: † p < 0.100; * p < 0.050; ** p < 0.010; *** p < 0.001). The variable environmental influence with its constructs including community, media and social sanction and their relationship with consumption behavior only media was not significant with a T-value of -0.149. This means that H_1 and H_3 has a positive significant relationship with halal consumption behavior of the Muslim. H_2 however has a negative relationship therefore was not supported. The second leg of the direct effect analysis is the variable personal influence with religious values, self-efficacy and self -comparison as the constructs and their relationship with halal consumption expectation. In this, the two religious values and self-efficacy has positive significant relationship while self-comparison is negatively significant an indication that H_4 and H_6 are supported while H_5 is not supported. The final direct effect analysis was the relationship between outcome expectation and consumption behavior. There was a significantly positive relationship between the two variables which indicates H_7 is supported.

Indirect Path Analysis

The next part of the analysis was to show the mediating roles of outcome expectation in the relationship between personal influence and consumption behavior. The study with a significance correlation level († p < 0.100; * p < 0.050; ** p < 0.010; *** p < 0.001) tested the relationship between each construct in the personal influence variable. The results indicate the relationship between religious values and self-efficacy and consumption behavior was positively and significantly mediated by outcome expectation with values (5.959 and 4.187) respectively, while the relationship between self-comparison and consumption behavior was not mediated by outcome expectation as it was negatively significant with a T-value of (-4.484).

DISCUSSION

Muslims in circular economies face the problem of purchasing food on the street because some of the food vendors are non-Muslims. For this study to have an impact on the Muslim community the influence of halal consumption behavior needs to be looked at. To properly enhance how effective halal foods consumption, Muslims need to consider elements that influence them as far as their environment is concerned including the community they live in, the media and their social sanction and their personal influence elements including self-efficacy, self-comparison and their religious values. They also need outcome expectations that are positive so that they consume food that will befit their religious practices. This will culminate to a positive behaviour regarding the food they consume.
One of the theories that has been used widely in explaining the behaviour of human beings is the SCT. This theory has been used in different contexts but not yet seen in halal food consumption behaviour.

Individuals behaviour to a large extent are influenced by their environment especially with food choices (Joshi & Rahman, 2015) and this influence is largely emanated from the community in which they live, the media and the social sanction. This study found the relationship between social sanction and behavior and community and behaviour to be

significantly positive indicating that these two elements influence the choice of food by the Muslim. It means therefore that Muslims find it easy purchasing food on the streets of Muslim communities than in other non-Muslim communities which is consistent with Amalia et al (2020). How the society reacts to the behaviour of an individual in that place has an influence on behaviour especially religion (Yinger, 1957). This study found the relationship between social sanction and consumption behaviour to be positively significant an indication that Muslims will behave positively towards food that has been sanctioned by the society and for that matter the religion. In effect, whatever food the Muslim society sanctions is what the individual Muslim will buy. The media however was found to have significant negative relationship with Muslim consumption behaviour which is not consistent with findings from previous studies such as Yasid et al (2016) and Mostafa (2020). This finding could be as a result of the fact the current study was conducted in a Muslim minority state while the previous studies indicated were conducted in a Muslim dominated economies. It therefore means that Muslims in a country such as Ghana do not care much about what the media say about food being halal or not. The media does not an any way have an influence over the Muslim choice of food.

With regards to the personal influence, the study indicated that individual will not behave positively or negatively unless there is an outcome that he or she expects. Therefore, outcome expectation is a mediator between personal influence and behavior. Religious values was seen to have positive significant relationship with behaviour if mediated by outcome expectation. Religious values play an important role in the life every Muslim and those serve as a guide to their behaviours. Every Muslim is supposed to behave according to the values of the religion and one of the key values is thee food that they eat. As it is consistent with the studies Siti (2011; 2014) and (McWilliams et al., 2016) this study found a positively significant relationship between religious values and outcome expectation which also has a significant positive relationship with halal consumption behaviour and indication that Muslims behave positively towards halal food because of their religious values.

This study found that the relationship between self-efficacy and halal consumption behavior to significantly positive which is in line with the findings of previous studies including (Lu and Lee, 2010; Lin and Hsu 2013; Li and Lin, 2016) but only through the mediation effect of outcome expectation. This means that, if Muslims are faced with the challenge of food consumption and the need to encourage them to consume food only from halal sources there is the need to enhance their self-efficacy to guarantee them that the food they are consuming are made of halal.

The effect of self-comparison on halal consumption behaviour was negative from this study. Even with outcome expectation the finding indicates a significantly negative relationship. This means that Muslims behaviour towards halal food consumption is not influence by comparing themselves to others. While Schunk, *et al*. (2019) self-comparison to be a motivator of behaviour our study found the opposite that the Muslim does not find comparing to other as what will influence his consumption behaviour.

Finally, in this study, the relationship between outcome expectation and behaviour was significantly positive and indication that what the individual expects has a great influence on his or her behaviour. Regarding the issues of halal consumption behaviour the individual Muslim has an expectation which will make him consume food that is halal or otherwise. Though this finding is not consistent with (Lin and Hsu 2013) the difference in the context of these studies makes it more relevant.

CONCLUSION

The aim of this study is to investigate the behaviour of Muslims towards halal food consumption especially food sold on the street. The social cognitive theory (SCT) which has been used to investigate human behaviour in different disciplines has been used for this study. The elements include environmental influence represented by community, media and social sanction; personal influence represented by self-efficacy, self-comparison and religious values. The environmental influence is directly related to behaviour while the relationship between personal influence and behaviour was indirectly mediated by outcome expectation. The study confirmed that the variables used play varying roles in determining consumer behaviour towards halal foods. The model shows that both the environmental and personal influence components have influence on consumption behaviour of the Muslim though not all the elements have positive elements. It is observed that for individual to behave towards something his environment and personal issues will come in to play.

In the context of Halal food, individuals do not necessarily compare themselves to their peers before taking a decision on consuming food. Also whatever comes out the media has a minimal impact on the individual's tendency to behave towards halal foods.

Theoretical Contribution and Managerial Implications

Despite the fact that there is an increasing number on studies on halal consumption behaviour, a large number of them are concentrated on halal awareness (Akın and Okumus, 2020), halal traceability (Ab Rashid and Bojei 2019), Halal food consumption attitude and behavioural intentions (Hanafiah and Hamdan 2020) halal meat consumption (Ali et al 2018). Research into halal food on the street and also in a secular nation has been very little or nonexistent especially investigating into consumer dilemma concerning what food to purchase. Another issue identified is the fact that most of the researches conducted using the theory of planned behaviour and the use of the social cognitive theory has been nonexistent to the best of our knowledge.

Despite the fact that there is an increasing number of studies on halal food consumption behavior, it can be seen that most of them have actually been centered around consumer attitude, chain supply integrity, trust and satisfaction, consumption determinants, consumer intention, awareness (cf. Sherwani et al. 2018; Al-Ansi et al. 2018; Akın and Okumus, 2020; Ab Rashid and Bojei, 2019; Bashir et al. 2018). There has not been much research when it comes to consumer dilemmas regarding halal food consumption on the streets from the SCT perspective. Scholars of SCT have recognized self-efficacy and religious values as one variable that has high level of influence on the behavior of the individual and the performance of an action. Judging from the aforementioned gap, a major contribution is made to the consumption behaviour research with its study on personal and environmental influence and halal consumption behavior. The contributions to theory of this study are enormous. First of all, academically, it is one of its kind of research that has attempted to use the social cognitive learning theory (SCT) on halal food consumption in Ghana especially on the streets where food is sold. In addition to this theoretical contribution, the study is key because it contributes towards the fact that certain determinants such as environmental and personal factors influence the food consumption behaviour of Muslims. These factors can be used when it comes to the production of food in circular state where there are both Muslims and non-Muslims. This study empirically, shows evidence of positive significant relationships between the constructs of environmental and personal influence and outcome expectation and consumption behaviour. Both local traders and

food vendor as well as international food marketers can apply the findings of the study in their planning to continue to provide food and also import food into countries such as Ghana.

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