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The Role of Education Level in the Buying of Halal Food among Ghanaian Millennials

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Edward Markwei Martey[1], Isaac Toryni[2], Patricia Cretsil[3]

Abstract:

Purpose: *The objective of this work is to measure Ghanaian Muslim millennials' buying decision of halal food by introducing available information variables into the construct of the theory of planned behaviour research framework and level of education level as a moderating variable.*
Design/Methodology/Approach: *There were 570 questionnaires that were disseminated to attain responses from Ghanaian Muslim millennial consumers. PLS was used for the structural equation modelling on multi-group analysis.*
Findings: *Level of education influences the buying decision of Ghanaian Muslim millennials on halal food.*
Practical Implications: *Information on the characteristics of halal food must be conveyed carefully as customers with a higher level of education internalize such messages better than a higher level of education customers.*
Originality/value: *The work shows that there is a significant difference in the buying decisions of halal food among the groups.*

Keywords: *Group, population, level, education.*

JEL classification: *M16, M31.*

Paper Type: *Research study.*

[1]*Marketing Department, Koforidua Polytechnic, Ghana; edmarkwei@yahoo.com; martey.edward@ktu.edu.gh;*
[2]*The same as in 1.*
[3]*The same as in 1.*

1. Introduction

The halal food industry is recording fast growth globally. In 2018, Muslims worldwide averagely spent close to US$2.2tn on food (Yusof *et al.,* 2019). They also projected that the global number of Muslims will be 31% in 45 years. Consequently, the demand for halal food has increased in value to the tune of US$1,303bn and is estimated to get to US$1,863 by 2023. This rise in demand for global halal is attributed to global growth in the population of Muslims. The global population of Muslims were close to 2 billion and 86% are in emerging market countries, (Amalia *et al.,* 2020). Millennials born between 1980 and 2020 are currently a lucrative group of customers with buying power and are more than the prior generations (Amalia *et al.,* 2020).

This trait is found among Muslims as they have the drive for high consumption and are noted for using technology in their buying activities (Ishak *et al.,* 2019: Saeed and Azmi, 2019). Very often millennials employ the online method to look for products that meet their personality traits and sometimes overlook reputable brands (Marmaya *et al.,* 2019). They often place more value on the characteristics of a product and price and ignore names as a trigger in buying decisions (Lissitsa and Kol, 2016).

Muslim millennials are most often having Morden traits and moral traits but they take morality issues very seriously as they are the core of Islam (Salam *et al.,* 2019). Islamic marketing has been given much attention due to the increase in the size of the Muslim population worldwide Wilson *et al.* (2013).

This needs extra work to understand the perception of Islamic marketing. In response to the increasing demand for halal food (HF), research scholars have examined consumer intentions by employing the theory of planned behaviour (TPB) as the supporting theory (Elseidi, 2018). Other authors have also examined millennial generations by adopting the TPB research framework (Soon and Wallace, 2017; Khalek and Ismail, 2015).

Their studies show that TPB predicts customer buying intentions of halal food however, some authors introduce other factors that contribute to customers buying intentions to HF (Elseidi, 2018). This is because customers buying halal food go beyond the religious-related prohibition of alcohol and pork but rather other factors such as quality, stringent production process and the way of life of a Muslim (Marmaya *et al.,* 2019). This shows that there are extended TPB frameworks.

There is more that goes into decision-making, Customers internal process supersedes their psychological factors (Hasnah Hassan, 2011). Studies that used the extended TPB framework to predict buying intentions (BI) revealed inconsistent findings (Vanany *et al.,* 2019; Rachbini, 2018). Due to the inconsistency in result, Andersson *et al.* (2014) introduced a moderating variable on the TPB framework to examine the

magnitude of predictions on the dependent variable. The most notable moderating variable is the cultural aspect, gender (Muslichah *et al.,* 2019; Elseidi, 2018). The outcome of this work indicates that moderating variables strengthen the association within the TPB framework.

There are scarce studies on this subject matter in Ghana. The researchers propose analysing the moderating impact of the level of education (LE) within the Ghanaian Muslim millennials setting on extended TPB framework on buying intentions on halal foods.

2. Literature Review

The need for labelling and accreditation of halal food has given way to a new concept and it is not only a religious requirement and it is necessary for marketing practitioners to understand consumer behaviour in this setting (Wilson, 2014) Muslim buying behaviour is often influenced by culturally based variables which need practitioners to understand on different perspectives of behaviour which is important in grouping customers into the segment (Wilson and Liu, 2011). In this work, the researchers used TPB to predict customer buying intentions.

2.1 Theory of Planned Behaviour

The theory is an extension of the theory of reasoned action to predict behavioural intention (Ajzen, 1991). This was necessitated to assist the extrapolation of buying behaviour founded on individual willingness to act in a particular way. Therefore the researchers used TPB to examine the decision-making process in different settings (Marmaya *et al.,* 2019). The key variables from TPB predict customer behaviour.

Aertsens *et al.* (2011), the researchers applied the theory regarding halal foods in Ghana though there were inconsistent results (Khalek *et al.,* 2017; Ajzen, 2012). Attitude evaluates the propensity of individuals to perform a particular activity (Ajzen, 2012). These evaluations have both positive and negative penalties related to the practice (Khalek and Ismail, 2015).

SM talk about an individual's submission to a specific social norm (Ajzen, 1991). Individuals behave in a way that is accepted by society (Vanany et al., 2019). Refusing to adhere to these practices leads to isolation from society (Khalek and Ismail, 2015).

This is related to social norms in a particular cultural setting that triggers buying of halal food (Ajzen, 2012). IV talks about an individual's views on behaviour under control (Ajzen, 2012). This is an individual's readiness to perform a behaviour (Ajzen, 2012). Intention (INE) is what motivates a person to plan and perform a behaviour (Vabø and Hansen, 2016). Individual behaviour is guided by a lot of

factors in their decision making decision-making (Morwitz, 2014). The intention is a trigger of behaviour (Das, 2014).

2.1.1 Adequate information (AI)

Customers' knowledge is based on the amount of information they have on a product (Keller, 1993). This plays a crucial role in influencing the Psychological factors that spontaneously occur in a buying situation (Grunert *et al.,* 2012) and influence the buying of halal food (Verain *et al.,* 2016). Customers will choose halal food that has characteristics which are in line with their values (Das, 2014).

There are three distinct product characteristics: tangible, intangible and credence. Among this, credence is very difficult to examine (Chamhuri and Batt, 2015). Customers can not examine the credence characteristic until they buy the product and use the product (Ishak *et al.,* 2016). Credence talks about the procedure for producing halal food and the benefit of consuming it (Sautron *et al.,* 2015). The slaughtering technique is a crucial element in halal food preparations (Fuseini *et al.,* 2017).

This technique of slaughtering must not cause instant and trouble-free death to come out faster to eliminate dangerous bacteria (Van der Spiegel *et al.,* 2012). In Islamic principles, the slaughtering technique must be friendly in the food production process (Tieman and Hassan, 2015). Consequently, the hygienic conditions at the production centre must be strictly adhered to (Tieman and Hassan, 2015). Based on the discussions, halal food must be of benefit and healthy which is achieved through a severe production process and animal-friendly ethics in line with the Islamic methods of slaughtering animals. To assess the credence cues, individuals must look for more knowledge to reduce errors (Tieman and Hassan, 2015: Fibri and Frøst, 2020).

Added information is necessary as individuals must understand and use the information to achieve personal status (Axsen and Kurani, 2014). Individual capability depends on the level of education (Axsen and Kurani, 2014).

2.2 The Moderating Role of Education Level

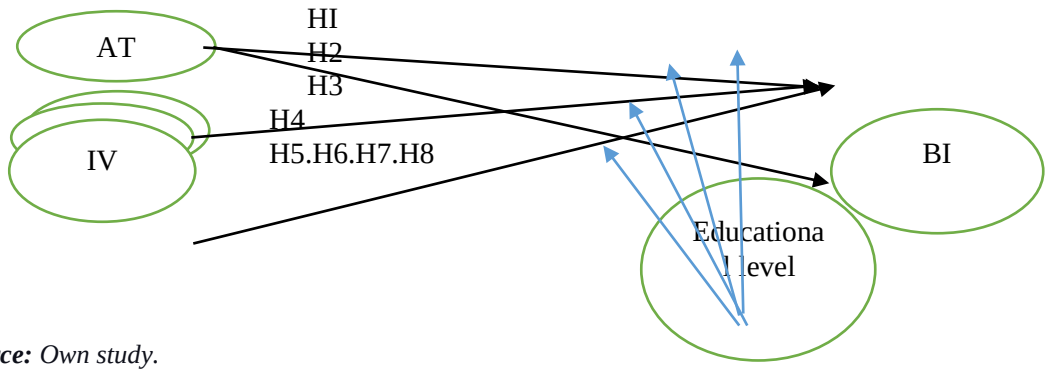
Though TPB is a generally employed theory and permits the addition of new variables, its ability to trigger results needs to be measured in dissimilar settings to get a broader thoughtful of the variables in the model (Ting *et al.,* 2019; Indrajaya, 2019). Individual behaviour towards food depends on a different specific context such as religious belief, cultural background, level of education and generation (Ali *et al.,* 2017; Zhang *et al.,* 2018).

The level of education shapes how individual processes information and decides on it (Ali *et al.,* 2017; Zhang *et al.,* 2018). Individuals with a higher level of education are most likely to inculcate better critical thinking ability and will use information

very well to match personal values (Zhang *et al.*, 2018). This determines an individual ability to appreciate and make good use of available information (Zhang *et al.*, 2018).

An individual with a higher level of education is very responsible for information that will help them make choices that will lead to healthy food (Yadav and Pathak, 2016). They always participate in activities that conform to their social values (Yadav and Pathak, 2016). Therefore the researchers group Ghanaian Muslims into graduates and non-graduates. Figure 1 shows the research framework Figure 1.

Figure 1. *The research framework*



Source: *Own study.*

2.3 Research Hypotheses Development

Attitude assists individuals to measure products to meet their expectations (Nuttavuthisit and Thøgersen, 2017). This measurement would result in favourability and impact their buying intention for products (Ting *et al.*, 2019). AT is very important to drive to decision–making related to food (Marmaya *et al.*, 2019). Research has found that there is a strong relationship between AT and BI in the settings of halal foods (Menozzi *et al.*, 2015; Abu-Hussin *et al.*, 2017). In this study, it was clear that customer assessment determines likability and favourability which is under the influence of BI. Therefore the researchers developed the next hypothesis:

H1: Attitude positively relates to buying intentions.

Behaviour that is accepted and meets the expectations of the community does away with negative social concerns (Nuttavuthisit and Thøgersen, 2017). Therefore buying intentions influence SM. Social expectations are very significant in the decision process of customers, especially in the complex situation (Marmaya *et al.*, 2019). Customers refer to others for their views to reduce the difficulties in decision-making (Vasiljevic *et al.*, 2015). Regarding halal foods, customers are most likely to face difficulties because of credence characteristics (Ottar Olsen and Grunert, 2010).

Thus, SM makes difficult decision-making very simple and increases buying intentions. Past work has supported the significant relationship between SM and buying intentions in the settings of environment and tourism (Haque *et al.,* 2015). In the settings of Hahal food past research has confirmed that buying intentions are triggered by SM (Abu-Hussin *et al.,* 2017; Haque *et al.,* 2015). The researchers presented the next hypothesis:

H2: SM is positively related to buying intentions.

The level of customer self-efficacy shows their ability to behave in a particular way (Amalia *et al.,* 2020). Therefore customers behave according to their will. It directly triggers a customer's buying intentions for a product (Kidwell and Jewell, 2010). IV the setting of halal food, the teachings of Islam are the basic guide that shapes customers' decision-making (Amalia *et al.,* 2020). Past work in different settings such as vehicles has demonstrated that IV impact on buying intentions (Al-Kwifi *et al.,* 2019: Asnawi *et al.,* 2018). The Islamic teaching guide promotes free will to buy halal food among the available (Carlson *et al.,* 2008). Consequently, the next hypothesis is formed:

H3: IV is positively linked to buying intentions.

The association between personal motivation and information makes decision-making very easy (Carlson *et al.,* 2008). Customers choose the very important information that will help them in decision-making (Rippé *et al.,* 2016). Customers depend on the information they have about the characteristics of the and relate it to their values (Linand Filieri, 2015; Suleman *et al.,* 2021). In past work, has been documented that knowledge has a positive effect on buying intentions of green food (Cilingir and Basfirinci, 2014).

Adequate information gives the best to the customer about halal food that is in line with their values. Thus increasing the buying intention (Goh and Balaji, 2016). This led to the next hypothesis:

H4: Adequate information is positively related to buying intentions.

Previous work shows that the level of education has moderating impact, especially when measuring the TPR framework. The higher the educational background, the higher the understanding of food-related things and the better the adherence to social norms that reduce waste (Nurhayati and Hendar, 2019). Customers form their intentions from the information they gather and they compare it to the standards of the community. Customers process the information on products better when they have enough information (Heidari *et al.,* 2020).

They are very particular about the method of production of the food as they want the best health. An individual with a higher level of education has the confidence to

perform difficult tasks which need more information to solve a problem (Singh and Verma 2017: Heidari *et al.*, 2020: Hopkins *et al.*, 2018). Previous work shows that the level of education moderates the variables of the framework. Therefore the strength of AT, IV and AI in buying intention is moderated by the level of education. Therefore the following hypotheses:

H5: The link between AT and BI is moderated by LE.
H6: The connection between SM and BI is moderated by LE.
H7: The relations between IV and BI are moderated by LE.
H8: The link between AV and BI is moderated by LE.

3. Methodology

3.1 Construct Measurements

Self–reported questionnaires were adopted for the work. A five-point Likert scale was employed to measure the items in the constructs, which starts ranges from "strongly disagree" (1) to "strongly agree" (5). The five measurement items for AT, SM and IV and AI were adapted and modified from the work of Hu and Zhang, (2016). Experts on halal food were given drafted questionnaires to evaluate it, the feedback was used to adjust the questions. The researchers conducted a pilot work using 40 customers to evaluate their understanding of the statements of the questionnaires. The result shows that all the constructs were good in reliability (AT, a = 0.802; SM, a = 0.902; IV, a = 0.834; AI, a = 0.850; PI, a = 0.972).

3.2 Data Collection Procedure and Sampling Techniques

Ghanaians millennial Muslims are in every region in Ghana, so the researchers used online platforms with Google forms. The purposive approach was used in each regional capital was represented. This is because we needed respondents with sound ideas for the study. There were questions to screen to testify if the respondent is between 20 – 40 years and a Muslim. The SPPS version 32 was used to measure the common method variance (CMV) (Podsakoff *et al.*, 2003). The outcome of Harman's single-factor test revealed that the data is free from CMV.

Data analysis:
The researchers used SmartPLS 3 to analyse the data. It was used because it is appropriate for measuring theories that are complex and with extensions (Rigdon, 2012). The research initially tested the construct's validity and reliability. The structural model was tested to ascertain the direction of the relationship. The level of education moderating effect was measured as well (Hu and Zhang, 2016). The researchers used the PLS-MGA tool to relate the effect of the structural path in the model concerning the two groups (Sarstedt *et al.*, 2011). The respondent was put into two categories. Low level of education group (N = 143) and high level of education (N = 156). The researchers conducted Configural invariance,

compositional invariance, equal means and equal variances to check if the two groups understand the construct in the same way with the aid of a cross-groups measurement invariance of composites (MICOM). It was confirmed that the level of understanding is the same.

4. Research Results and Discussion

4.1 Respondents' Profile

The respondent attributes were categorised centred on the level of education. The result shows that females are the majority in both groups. The mean age of the respondents was 27 for both groups. Besides, the majority are at a higher education level and are employed in the public sector of Ghana. The monthly income of the lower level of education was less than 1500 Ghana cedis and between 200- 500 Ghana cedis for high education level respondents. Majority of the participants are the residence of Accra, the capital city of Ghana. Table 1 has the summary of the demographic data of the respondents.

Table 1. *The demographic data of the respondents*

Characteristics	Lower ELN = 249)	Higher EL (N = 321
Gender		
Male	130	203
Female	119	118
Age		
20–25	97	132
26–30	63	87
31–35	49	81
36–40	40	21
Occupation		
Student	53	87
Public sector	78	119
Private sector	51	91
Self-employed	68	14
Housewife	44	10
Monthly income		
Below 1000gh		
Between 1000-2000	89	193
More than 20000	54	87
	106	41

Source: *Own study.*

4.2 Measurement Assessment (Outer Model)

Reliability and validity test was conducted on both groups using PLS algorithm. The outcome indicated that the composite reliability (CR) values of the entire construct met the threshold value of 0.7 with the least value of 0.080. Besides. The average

variance extracted (AVE) were above 0.5 which is the accepted threshold (Hair *et al.*, 2017). This is shown in Table 2.

Table 2. *Measurement model evaluation*

LLE N=249					HLE N=321			
items	Factor analysis	a	cv	AVE	Factor analysis	a	cv	AVE
AT1	0.954	0.785	0.892	0.843	0.896	0.889	0.906	0.888
AT2	0.784				0.875			
AT3	0.854				0.743			
AI1	0.768				0.753			
AI2	0.954	0.785	0.898	0.8678	0.843	0.887	0.986	0.765
AI3	0.794				0.765			
AI4	0.854				0.776			
1V1	0.887	0.876	0.870	0.775	0.854	0.701	0.980	0.7860
IV2	0.864				0.779			
IV3	0.775				0.897			
BI1	0.785	0.6751	0.760	0.765	0.889	0.866	0.743	0.654
BI2	0.879				0.881			
BI3	0.896				0.770			
BI4	0.865				0.887			
BI5	0.765				0.732			
SM1	0.775	0,708	0.809	0.987	0.880	0.986	0.889	0.7751
SM2	0.795				0.965			
SM3	0.794				0.887			
SM4	0.896				0.854			
SM5	0.784				0.865			

Source: *Own study.*

Heterotrait–monotrait (HTMT) ratio, was employed to measure the discriminant validity. It was revealed that all the construct were less that the accepted value of 0.9 (Henseler *et al.*, 2015). This is shown in Table 3.

Table 3. *Discriminant validity assessment (HTMTratio)*

	AT	AI	IV	BI	SN
lower level education					
AT	1				
AI	0.4002	1			
IV	0.3371	0.321	1		
BI	0.103	0.231	0.346	1	
SM	0.2205	0.321	0.421	0.541	1
lower level education					
AT	1				
AI	0.330	1			
IV	0.291	0.344	1		
BI	0.451	0.341	0.492	1	
SM	0.343	0.352	0.3302	0.492	1

Source: *Own study.*

Also multicollinearity analysis was conducted to measure the structural model with the view of taking off severance on the observed associations (Hair *et al.*, 2017). According to Kock and Lynn, 2012) the accepted variance inflation factor (VIF) value is less than 3.3.Table 4 indicates all the VIF values.

Table 4. *Collinearity assessment*

Relationships	VIF (low EL)	VIF (high EL)
AT-BI	1.227	1.013
AI-BI	1.104	1.023
IV-BI	1.244	1.134
SM-BI	1.109	1.032

Source: *Own study.*

4.3 Structural Equation Assessment (inner model)

To begin with, the researchers measured the predictive model. The R^2 value for the LLE group is 0.443, and HLE is 0.403 showing 55.7% and 5.97% of the variance on BI is explained by AT, SM, IV and AI for both groups. According to Hair *et al.* (2017) both groups' R^2 value is substantial when considering consumer behaviour studies since the minimum required value is 0.2. The effect size (f^2) of the relationship that was observed is small to large for both groups. Besides, the predictive relevance (Q^2) indicates that the LLE value is 0.206 and the HLE value is 0.208 respectively. Therefore the outcome shows that the model has predictive relevance for both groups.

The fit of the model was measured by examining the standardized root mean square residual (SRMR), which shows the value of 0.081, 0.092 and 0.089 for the two groups. The result of the SRMR is smaller than 0.08 which shows that the model is of good fit (Henseler *et al.*, 2014). The model is good enough to predict both groups as shown in Table 5.

Table 5. *Predictive model assessment*

Relationships	R^2 (low/high)	Q^2 (low/high)	f^2 (low/high)	Effect size (low/high)
AT-BI	0.443/0.403	0.206/0.202	0.037/0.067	Small/medium to small
AI-BI			0.002/0.074	Small/medium to small
IV-BI			0.710/0.163	medium/large to large
SM-BI			0.040/0.046	small to large

Source: *Own study.*

The researchers tested the direct relationships (H1-H4) were conducted on both groups using the procedure of bootstrapping and procedure with 5,000 iterations. The outcome shown that (SM BI, b = 0.041, t = 4,30; IV BI, b = 0.014, t = 4.041) where supported while (AT BI, b = 0.062 t = 0.266; AI PI, b = 0.057, t = 1.65) were rejected. The summary is in Table 6.

Table 6. *Hypotheses testing for direct relationships*

Hypotheses	Relationships	Path coefficient (b)	T statistics	P-values	Supported
H1	AT-BI	0.041	0.430	0.721	NO
H2	SM-BI	0.143	4.041	0.000	YES
H3	IV-BI	0.621	0.266	0.00	YES
H4	IV-BI	0.057	1.653	0.324	NO

Source: *Own study.*

4.4 Measurement Invariance of Composites and Multi-Group Analysis

Before the MGA, the researchers measured the invariance using the MICOM process. The outcome indicates that the compositional invariance (stage 2) meets the threshold where all the constructs correlation value is 1 at 5% confidence interval level.

Also, the researchers measured the equal mean and equal variance for differences among the two groups (stage 3) and the result shows that all the constructs are within the confident interval level at 5% significance level, except for SM.

The result of the MICOM test shows that MGA value is good enough for measuring the differences between the two groups and to examine the moderating role of LE on hypothesis (H5–H8).

The researchers adopted two Henseler's MGA and permutation test (Henseler *et al.*, 2009) for the study. Henseler's MGA was use to examine the value of bootstrap in the groups with p-value higher than 0.95 to investigate the path coefficients of the groups. The significant difference is determined by a p-value which is less than 0.05. The outcome shows difference among the two groups and an association between ATT and PI and IV and BI. The result shows that there is an association of AT with BI and AI and BI is stronger among Ghanaian Muslims with in the millennial consumers with HLE association between SM and BI are same among the two groups.

5. Conclusions, Proposals, Recommendations

The work aims to examine the role of the level of education of Ghanaian Muslim consumers buying intention towards halal food. The work employed TPB a theory to support the examination of the relationships between the psychological factors (i.e., AT, SM and IV) and decision-making purpose. The researchers introduced Knowledge to the framework of the theory to explain the role of information in buying halal food among the millennial Muslims in Ghana. The outcome of the work shows that Ghanaian Muslim customers have the same trait as global millennials as they look for food which is in line with the teachings of Islam and their values though they use the Morden approach (Suleman *et al.*, 2021; Rigdon, 2012).

Their ability to use the internet aids them to search for more information related to the teaching of Islam and the food they buy. In all this understanding the search information is paramount and it depends on the level of education of the individual. This explains that, although halal food is much known among Ghanaians, passing needed information about the characteristics of a product outside the known understanding is a big challenge since it calls for the processing of information.

The work was able to explain the role level of education on Ghanaians and their ability to interpret information through a psychological process that has to do with decision-making on HF.

5.1 General Model

The Ghanaian Muslim does not use the psychological process to measure the prominence of halal food. Besides information on the credence characteristics is not very well considered.

Many buyers concentrate on their view on halal food when buying it and do not practice internal processing regarding the product. Besides, they depend on the SM to influence their behaviour depending on their social expectations. The result on the influence of SM on buying intentions for the two groups shows that Ghanaian Muslim millennial consumers depend on the approval of others to buy halal food (Memon *et al.,* 2019)

Religious leaders and relatives are the key reference point when buying halal food. Both groups' customers are influenced by their closest referents. This shows that technology triggers their buying (Salam *et al.,* 2019).

In Ghana, Islamic societies give a sound environment for independent search for information on halal food using numerous SM (Sosianika and Amalia, 2020). The seeking of independent information will depend on the individual's ability to internalize the halal credence characteristics in line with halal food and lifestyle. Currently, customers settle on food based on internalising and not because it does not contain alcohol or pork (Endri *et al.,* 2020). It implies that the level of education of these two groups differentiates one from another.

5.2 LL B Group

The effect of AT on buying intention is not significant and negatively influences customers with LLE. This group of customer do not consider the process of internal evaluation and do not presume that halal food has health benefits and follow animal-friendly ideologies when buying it (Rezai *et al.,* 2012).

Besides, there is no significant and negative association between AI and buying intention this shows that customers of LLE do not understand the credence

characteristics of halal food. The capability of lower educational levels is low to process information (Hopkins *et al.*, 2018). Process the information on the credence of halal food is complex and needs more thinking and understanding (Marmaya *et al.*, 2019). They often do not pay particular attention to the credence of halal food when making a buying decision.

Therefore Muslim consumer depends on IV, which is found as the foremost psychological factor. This shows that they process enough confidence to make their own decision to buy halal food (Fibri and Frøst, 2020). Many populated mutism countries such as Ghana think halal food is easy to find and available to buy and evaluating information and internalization capabilities are not needed.

Besides, endorsement from close relatives is good enough and is adequate to justify their purchasing decision (Vabø and Hansen, 2016). Their buying is purely based on religious beliefs and teachings of Islam which shape their buying decision (Al-Kwifi *et al.*, 2019).

The strong belief and teaching of Islam and its values are a guide to buying decisions. Therefore IV dominates more than AT and AI in buying decisions. The LLE group use their emotions when buying halal food.

5.3 HLE Group

However, AT and AI contribute significantly to buying intentions in Ghana among high-education-level Muslim millennial consumers. The outcome of the study shows that this group does have not the same approach to buying halal food. This group do a lot of evaluation processing on the credence characteristics of halal food. This group expect to gain health wise and also protect the environment, which induces buying of the food.

This group again can internalize the information of the credence characteristics of HF, where the processing of information is highly needed. This group can think and comprehend information (Rigdon, 2012). They understand the difference between halal food and conventional food.

Therefore understanding is a key aspect of customers' involvement in the acceptance of halal food. Additionally, it is interesting to find out that the IA effect on buying intention among HLE is less than LLE (lower EL $f^2 = 0.890$; higher EL $f^2 = 0.194$). The outcome shows. The outcome shows that customers with HLE are more balance in their decisions (Rigdon, 2012: Vabø and Hansen, 2016). They think that buying HF is not only about buying halal food because of avoiding alcohol and pork but the health benefit and social status (Krisbianto and Putra, 2018).

Speciously, the benefits they derive from the food are in line with their status and reasons to buy HF. The researchers can say that HLE customers perform their buying decision on HF very lucidly.

5.4 Theoretical Implications

The study shows that the level of education moderates the associations in the TPB framework. The result of the work shows that there is different complexity in the process customers make their decision to buy in two categories (LLE and HLE).

Besides, the AI variable explains the complexity which is found in TPB. The research framework derived from the TPB construct explained the most important variable that monitors the Ghanaian Muslim millennials' intent to consume halal food. The predictors of the framework provided virtuous results with an independent variable and moderator. The TPB is one of the most dependable theoretical frameworks good for different settings.

5.5 Managerial Implications

Many managerial implications can be drawn from the study. Ghanaian Muslims need a good amount of information to make a decision and society must encourage them to get more information independently. The government of Ghana and the Ministry of Tourism must create a halal food industry and determine information nationwide for information seekers to get them. Precisely, a program on halal food that emphasises the characteristic of halal food.

This program will talk about the essence of halal food and the rules governing the industry. Opinion leaders such as leaders in the Islamic religion are to be used as referents as they can send information to bigger beneficiaries comprising millennials. This program will help millennials to understand and trust HF's credence characteristics that support personal values and Islamic principles. The process of producing halal food must be in line with the social valve and global scale.

The essence of buying halal food must be communicated to the parent to carry the message to the group directly. The message must touch on halal credence characteristics taking into consideration the level of education of customers. The two groups have different ways of processing information and different and appropriate message must be designed.

Hahal food needs certification and authorities must emphases on accepted logos for all halal food on individual companies' promotional materials.

Due to the lower ability of ELLs in processing information, message developers must emphasise attributes of HF such as taste. size, flavour and colour (Grunert *et*

al., 2012). This intrinsic characteristic will help millennials to recognise the physical attributes that will differentiate one halal food from the other. This will enhance cognitive features that form positive perceptions of HF to create a more lucid method of buying HF to enhance seeking information.

The government should introduce some of this information in the education curriculum. As the study shows that some respondents thought to have formal education they do not have enough basic knowledge of halal food. According to Krisbianto and Putra, (2018), some topics on halal food are thought in some faculties in universities and vocational schools (Chamhuri and Batt, 2015).

Besides, teachings will reduce the big gap between the LLE and HLE heightened by social media and other marketing publicity to increase the consumption of halal food by concentrating on its benefit of it. This is the time for the education ministry in Ghana to introduce halal food in the curriculum of African studies in schools. This calls for deliberations from academics, government, religious leaders and pricing from academics, government, and religious leaders to get common methods of preparing HF.

5.6 Limitations and Future Directions

There are many limits in this work. The respondents were limited to millennials from, the capital cities of Ghana; forthcoming work must deal with millennials from other parts of Ghana. The model developed by the researchers can be used in other countries.The respondent was selected from the formal educational system; future work should examine the millennials without formal education.

Finally, future studies should investigate how motivation affects the rational decisions of LLE of the millennials.

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Appendix:

Construct	Statements
Attitude	It is good to buy halal food Halal food is good for your heath It is of interest to halal food
Subjective norm	Halal food support animal-friendly morals It is positive to buy halal food Relatives have approve halal food as healthy Friends have approve halal food as an animal-friendly product Family have approved halal food as a healthy product My relatives think good of halal food
Perceived behavioral control	Halal food support animal-friendly morals It is positive to buy halal food Relatives have approve halal food as healthy Friends have approve halal food as an animal-friendly product Family have approved halal food as a healthy product My relatives think good of halal food I have Self-confidence that halal food is an animal-friendly product I have confidence that halal food is a healthy product Buying halal food is with in my control I have enough time to buy halal food

Information available	It is very simple to buy halal food I appreciate the effect of hygiene condition on health. I appreciate the effect of hazard avoidance on wellbeing I appreciate that slaughtering technique cause less pain to animals I appreciate that slaughtering technique remove bacteria through quicker blood draining I appreciate the strict inspections as it affect health
Purchase intention	I will encourage more people to buy halal food I am ready to pay more for health reasons I will switch for animal-friendly reasons I will keep buying halal food for the next months ahead.