



Consumers' Purchasing Decision towards Food Products of Small and Medium Enterprises

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ABSTRACT

The gross domestic product (GDP) of Malaysia has continuously increased from year to year. All industry sectors are responsible for contributing to Malaysia's GDP, including the food and beverage (F&B) industry. The sales within the Malaysian F&B retail industry were forecast to grow yearly. This study is to examine Malaysian consumers' acceptance of F&B products of small and medium enterprises (SMEs). In depth, this study also tries to investigate whether consumers use experience when making a decision to buy SMEs' F&B products in the hypermarket. Results from structural equation modeling shows that consumers are barely aware of the existence of SMEs' F&B products and prefer to buy established brands' products in the hypermarket. Hence, we suggest SMEs be more prominent in marketing their products. This action will influence consumer decisions in choosing SMEs brands over established brands' products.

Keywords: Food and Beverage Product, Small and Medium Enterprises, Purchasing Decision

JEL Classifications: L66, M30, M37

1. INTRODUCTION

The food market is a highly growing competitive market compared to other industries. This is because food is an essential need for life. People typically consume food and beverages (F&B) almost three times daily. According to Maslow's hierarchy theory, once a person's essential needs are being satisfied, the person will wish for greater lifestyle command. Thus, consumers seek value when they buy F&B products. It is not only intended to satisfy hunger but to provide nutrition in their daily life as well, which will prevent illnesses (Menrad, 2003; Nikhashemi et al., 2015).

However, in fulfilling consumer needs, competition increases between domestic and global manufacturers. This is a good practice for manufacturers to become more sophisticated in their products. Additionally, it develops manufacturers' understanding of the needs of consumers. The increase in competition has given

consumers a broader range of products from which to choose. Nevertheless, consumers have more preference on imported products than on home-grown products. They also prefer established goods over local-made goods. Consumers often responded to a certain extent the desire to purchase, with the desire motivated to impress others by paying at higher prices for prestige products. This is not confined to the leisure class, but also applies to all social and income classes from richest to poorer (Arsil et al., 2014; Wang et al., 2004). Some researchers mentioned that consumers responded with a strong proprietary brand. The researchers recognized that consumers wanted a clear and easy-to-understand message, strong brands, and a consistent, low-priced and approachable style (McCutcheon et al., 2009; Bruwer and House, 2003; Anderson, 2003). Nevertheless, consumers are also concerned about food safety more than the price (Hine et al., 2001). The willingness to pay more is higher even for local products, organic, or environmentally friendly products.

F&B manufacturers in Malaysia show the second highest concentration of 6016 SMEs establishment (Census Report of SMEs, 2011). From that, 54% are under the micro category, followed by 38% under the small category and 8% at the medium category. Malaysia has a significant and growing food manufacturing industry. For instance, F&B products by SMEs are involved in the manufacture of dairy products, cooking oil, coffee and tea, cereal-based foods, spices and spice mixes, sauces and condiments, processed fish and meat products, chocolate and snacks, baked products, and other cooked food preparations, including frozen food. Last but not least, they also include alcoholic and non-alcoholic beverages (Retail Foods Annual Report, 2014). While in Europe, SMEs represent the greatest number of food firms. However, these businesses find it difficult to adapt to rapid market changes. Thus, they may be unable to compete with larger organizations (Spillan and Parnell, 2006). Likewise, in Malaysia, most SMEs started from family-run businesses, a breeding ground for sole-entrepreneur and businesses for the poor. Thus, having challenges in expanding is not an ordinary matter. Plus, SMEs are always confronted with limited resources and budgets. SMEs also need a fund to cater high costs to reach product standards. This is not just to fulfill consumer satisfaction, but also to expand their market and be acknowledged. Therefore, SMEs can maintain their operation and enhance performance. Further, SMEs move across borders and have success in accessing internationalization.

In ensuring their products are reachable by consumers, SMEs channel their products direct to sellers through agents, exports abroad, and supplying to traditional stores and hypermarkets. SMEs try to channel their product in hypermarkets because the highest rates consumers consumed were in the hypermarket (Rosmimah and Melewar, 2008). A variety of goods comprising a mix of food and non-food products makes consumers choose to shop at hypermarkets. In addition, hypermarkets also provide chances for consumers to shop in bulk with low prices. Thus, this may result in store loyalty too. However, consumers have a lack of choice on SME products in hypermarkets. Even though the government (Ministry Of Domestic Trade Co-operatives and Consumerism, KDNKK) lists some requirements for all hypermarkets that operate in Malaysia, i.e., hypermarkets need to have 30% of SME ownership, it is still below the government targets. Hence, SMEs are still unable to penetrate their products in hypermarkets (Report from Guideline on Foreign Participation in the Distributive Trade Services Malaysia, 2004).

In order to show support for home-grown products, the perception of food products has been significantly shown to be affected by many factors such as taste, odor, information from labeling and images, price, prestige, nutritional content, and familiarity (Noor et al., 2009). Chaudhuri and Ligas (2009) mentioned that consumer evaluation on products was decided based on quality and price. For instance, it has been found that the value of the products lies between the quality and price. These perceived values create a willingness of the consumer to pay a premium price. Further, some believe that the availability of high prices are an indication of higher quality. Yet, when it comes to decision-making, consumers often evaluate in terms of brand, style, design, and country of origin (Wang et al., 2004).

Nonetheless, there are studies measuring the effectiveness of customer purchase decisions specifically by packaging. This factor seems to be one of the most important factors for consumer decision on SME food products. According to Raheem et al. (2014), the whole package including the color, material, design, and innovation can stimulate impulse buying behavior. However, the 2014/2015 annual report revealed that SMEs in Malaysia need to enhance their packaging, certify their product, and cater their delivery in order to expand the life cycle. This also ascertained the product quality where consumers will screen the product appearance first. Quality is mostly influenced by product characteristics that are reflected in the packaging (Silayoi and Speece, 2004). For example, without experience, a consumer will consider that the appearance of the package reflects on good quality. Hence, the keys for SMEs are to select the best packaging design and attractive packaging information that best satisfies competing needs to every consumer (Maznah et al., 2011).

Other than that, branding also is a factor can attract consumer buying decisions. Branding represents one of the core marketing practices that constitute patent, trademark, existing reputable name, symbols, and logos names to support the neither singular products nor businesses (Nyadzayo et al., 2014; Kohli, 1997). It is important to consider the role of brand name in leading to a long life span, where the strong brands influence the consumer's thoughts, and also to enhance the SMEs sales in a longer period. However, most F&B SMEs remain in the small category and have limited funds with which to provide good product. This is found to be a weakness of most SMEs as they have limited access to financing their business (Shu-Teng et al., 2015; Nik et al., 2016).

Nevertheless, the awareness seems have less concentration in Malaysian points of view. The involvement level between consumers and SMEs F&B products were less engaged. Do SMEs products affect the consumers' purchasing decision? Hence, this study measures how consumer acceptance affects SMEs' F&B products in Malaysia. In depth, this study investigates whether consumers applied their experience when making the decision to buy SMEs' products at hypermarkets.

2. LITERATURE REVIEW

There has been a long study by Thaler (1985) and Zeithaml (1988) which found that the value outcomes are defined by the "deal" that the consumer is getting. Precisely, it defines perceived value as "the consumer's overall assessment of the utility of a product based on perceptions of what is received and what is given." To sum up, previous literature on perceived value has usually viewed good value as a favorable match between quality and price. To achieve quality gain, the managers or entrepreneurs need a new way of thinking, a conceptual bridge to the consumer's vantage point. Thus, eight list dimension of quality were proposed by Garvin (1987): (1) Performance, (2) features, (3) reliability, (4) conformance, (5) durability, (6) serviceability (7) aesthetics, and (8) perceived quality. The most traditional notions are conformance and reliability, which remain important. Overall, these factors influence the consumer's decision when making a product purchase. The goodness of the product is critical to

a consumer's decision to purchase (McCutcheon et al., 2009; Yee et al., 2011). Additionally, pricing is an important factor in enhancing the customers' satisfaction and loyalty (Mooradian et al., 2006). However, according to Ailawadi and Keller (2004), proper pricing enhances a firm's success, such as volume of sales and profit margin. The implementation thereby enhances customer's satisfaction and loyalty.

Avermaete et al. (2003) identified, when there is demand in the F&B industry, there is also an increase in the competition among their industries. Therefore, this pushes the companies to become more efficient in management, explore the market, and have innovation in current products in order to meet the needs and wants of consumers. As a result of these pressures, the F&B industries will be viewed competitively by consumers. However, a good marketing strategy is closely related to measures in different marketed channel selection and affordable pricing allocation. There are two forms of marketing channels, which are the direct channel and the indirect channel. This study measures the indirect channel, which involves the middle or intermediate agency before any goods or services reach consumers (Omar and Anas, 2014). This involves Large Format Stores or Hypermarkets that can be described as indirect channels or, more specifically, offering a wide assortment of food and general merchandise at discount prices, as well as giving a choice for consumers to indulge in bulk buying. In developed countries, consumers usually prefer one stop center, as evidenced by their shopping behavior. Regarding Malaysian consumers, they are obtaining higher disposables incomes and improved living standards. They demand product variety that can fulfill their needs and wants (Rosmimah and Melewar, 2008).

Consumer decision-making can be defined as a mental orientation characterizing a consumer's approach to making choices (Lysonski et al., 1996). Many factors influence consumers' decisions when making a F&B purchase. McCutcheon et al. (2009) gave an example of consumer's decisions when making a wine purchase. In the case of wine, consumers are unable to determine the quality (i.e., taste the wine), however, prior to purchase, they seek other indicators to assist their purchase decision. These indicators include price, variety, type, style, brand, region, package, and recommendation (Batt and Dean, 2000; McCutcheon et al., 2009; Lockshin and Albisu, 2006).

Packaging plays a role as a tool for the products and brand. It needs to be creative and innovative when compared to other product manufacturers. Good packaging design will assist in ensuring the success of a total package of a brand. In food packaging, to establish a strong brand presence, the packaging must coincide

closely with the brand proposition and its direction. Many past researchers studied that consumers purchase more of the products after looking at a well-labeled product. Some suggested that consumers are more likely to spontaneously imagine aspects of how a product looks, tastes, feels, smells, or sounds while viewing a product picture of the package (Underwood et al., 2001; Silayoi and Speece, 2004). The impact of packaging and its elements can impact a consumer's purchase decision. Branding influences the consumer buying behavior (Hsee et al., 2008; Rani, 2014; Kohli, 1997). Other examples from previous studies that are relatively close to this study is brand name as a source of differentiation. For instance, consumers do not buy jeans; they buy Levi's. They do not buy sunglasses; they buy Ray Bans. And they do not buy sparkling water; they buy Perrier. Branding does influence consumer choice. There are studies on brand image and advertisements that show a strong relationship with consumer's buying behavior (Raheem et al., 2014; Malik et al., 2013). Hence, Figure 1 shows the framework of this study, which derives from several researchers that developed a framework. Despite several studies have proposed different theory measurement. Nonetheless, the theory planned behavior (TPB) has proven an excellent framework for this study where it conceptualizing, measuring and empirically identifying factors that determine a relationship consumer behavior on intention towards purchase decision products. According to TPB, the consumer consider as influence the determinants of the behavioral intentions towards purchasing SMEs products. Besides, the behavioral here reflect to past experience where it anticipated how consumer consumed the product by the degree consumer appraisal the product, follow by how they perform it and possible to consume the product again (Vermeir and Verbeke, 2007).

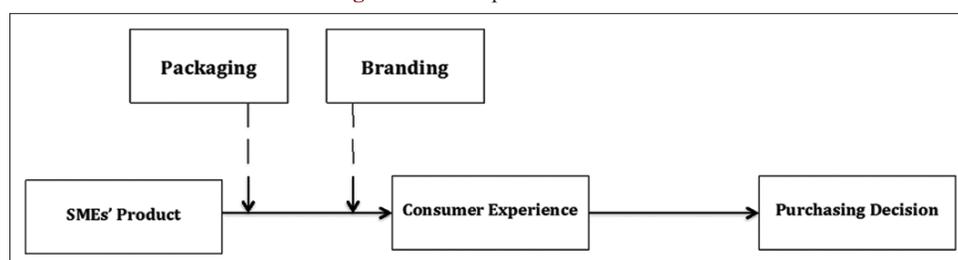
The hypotheses of this study are as follows:

- H1: There is a relationship between SMEs product and consumer experience.
- H2: There is a relationship between consumer experience and purchasing decision.
- H3: The consumer experience mediates the relationship between SMEs product and purchasing decision.
- H4: The packaging moderates the relationship between SMEs product and purchasing decision.
- H5: The branding moderates the relationship between SMEs product and purchasing decision.

3. METHODOLOGY

The research aims to measure consumers' acceptance of SMEs F&B products in Malaysia. The study involved 400 sets of

Figure 1: Conceptual framework



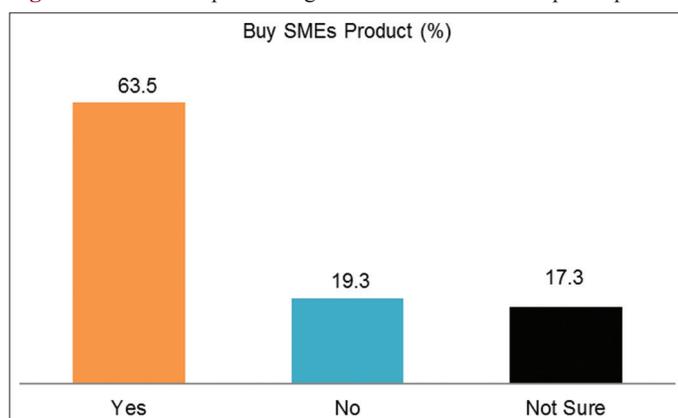
questionnaires to consumers who went to the hypermarket to shop for groceries. A survey in several selected hypermarkets in Malaysia were involved at Tesco in Ampang, Kuala Lumpur; Giant in Teluk Intan, Perak; and Mydin in Ipoh, Perak. However, the large format stores in rural areas are considered hypermarkets too, where this hypermarket is defined as a standalone self-service distribution store, selling a wide variety of mainly consumer goods, compromising a mix of food and non-food products (Domestic trade co-operatives and consumerism, 2014). These hypermarkets in rural areas include TF-ValueMart in Sungai Besar, Selangor and Billion in Bukit Mertajam, Pulau Pinang. The reason for choosing these hypermarkets is because they have a 250,000 population within the residential areas and town centers. This is to avoiding the gaps between social classes and mixing the demographics in several states.

The questionnaires consisted of open-ended, multiple choice, and Likert-scale questions. These questionnaires are divided into three sections: (1) Consumer background (2) Consumer experience and (3) Characteristics of SMEs Product. The items were developed from a review of literature and pilot tested with 30 respondents randomly. Furthermore, to ensure a meaningful data collection, a chosen respondent was interviewed to acknowledge in-depth about the awareness of F&B by SMEs. Therefore, the sample size was 385 respondents that covered all of Malaysia. But, only 400 questionnaires were collected to avoid the bias. Data obtained and completed was entered into a structural equation modeling using Smart PLS 3.0. PLS is better suited for theory development than for theory testing. For this study, the framework was developed from several researchers. Thus, the framework we use is more useful for prediction (Urbach and Ahleman, 2010).

4. RESULTS

The awareness of F&B s from SMEs acknowledged by consumers is presented in Figure 2, which shows that 63.5% consumers in Malaysia have bought SMEs F&B products at the hypermarket, meaning they noticed the SMEs' product. Meanwhile, 19.3% of consumers have not purchased SMEs products. This reveals that they actually were not aware of the existence of SMEs' products and they purchased an F&B product without knowing it is actually produced by Malaysian SMEs. But, in other cases,

Figure 2: Consumer purchasing small and medium enterprises product



most SMEs F&B products are allocated at the back of the aisle where consumers did not notice it. Hypermarkets either allocates SMEs products at the bottom of shelves or they don't highlight the SMEs product in every line aisle. Thus, a hypermarket plays a role in creating awareness of those products for consumers. This is because the consumer was not aware of the SMEs. This result shows that 17.3% of consumers don't know what the SMEs product actually is. There is also a high possibility that the consumer bought a product for the sake of daily use.

The demographic profile of respondents is presented as below Table 1. There are 400 respondents who were tested who shop at hypermarkets. This represents the demographic profile of respondents according to the respondent's gender, age, race, household, education, occupation, and household income. In depth, the survey was tested on consumer's time spent in the hypermarket and total spent in the hypermarket. Lastly, included is the main product consumers consumed in the hypermarket.

4.1. Assessment of the Measurement Model

Next, this study was tested using convergent validity, which is the degree to which multiple items measuring the same concept are in agreement. As suggested by Hair (2010), this study used factor loadings, composite reliability (CR), and average variance extracted (AVE) to assess convergence validity. Table 2 shows that the loadings for all items in SME product, consumer experience, and purchasing decision exceeded the recommended value of 0.5. Next, the CR values in Table 2, which depict the degree to which the construct indicators indicate the latent construct ranged from 0.867 to 0.940, which exceeded the recommended value of 0.7. Lastly, the average variance was extracted, which reflects the overall amount of variance in the indicators accounted for by the latent construct, and were in the range of 0.663 and 0.821, which exceeded the recommended value of 0.5 (Hair et al., 2011).

4.2. Discriminant Validity of Constructs

Next, this study tested the discriminant validity. As it extends to which measures are not reflection of some other variables, this is indicated by the low correlations between the measure of interest and the measures of other constructs (Cheung and Lee, 2010). Discriminant validity can be examined by comparing the squared correlations between constructs and the AVE for as shown in Table 3.

4.3. Assessment of the Structural Model

The process began by estimating the structural model, which is a bootstrapping procedure with 500 resamples, which was run to generate the t-value. This was used to draw random samples with the replacement from the original sample. Bootstrap has a standard error which is to compute inference statistics. As shown in Figure 3 and Table 4, there is a positive relationship ($\beta = 0.328$, $P < 0.01$) between SME product and Consumer Experience, explaining the 10.8% variance. Even though the variance is too weak to represent all variables, according to Lohmoeller (1989) as long the path coefficients range greater than 0.1, it is acceptable. Meanwhile, there is a relationship between Consumer Experience and Purchasing Decision at ($\beta = 0.076$, $P < 0.01$) explaining positive relationship with a variance of 63%.

Table 1: Demographic profile of respondents

Variables	Category	Frequency (%)
Gender	Male	85 (21.3)
	Female	315 (78.8)
Age	<25	107 (26.8)
	25-34	166 (41.5)
	35-44	90 (22.5)
	45-54	30 (7.5)
	>55	7 (1.8)
Race	Malay	316 (79.0)
	Chinese	40 (10.0)
	Indian	14 (3.5)
	Others	30 (7.5)
Household	<3	117 (29.3)
	3-6	230 (57.5)
	7-10	48 (12.0)
	>11	5 (1.3)
Education	Primary level	6 (1.5)
	Secondary level	64 (16.0)
	Degree, diploma and certificates	261 (65.3)
	Master and PhD level	69 (17.3)
Occupation	Self-employed and own business	51 (12.8)
	Government servant	89 (22.3)
	Retired	5 (1.3)
	Private sector	166 (41.5)
	Housewife	28 (7.0)
	Others	61 (15.3)
Income (H)	<RM3900	199 (49.8)
	RM3900-RM8999	130 (32.5)
	RM9000-RM14999	48 (12.0)
	>RM15000	23 (5.8)
Time spend in hypermarket (minutes)	<30	33 (8.3)
	30-59	215 (53.8)
	60-119	113 (28.3)
	120-179	32 (8.0)
	>180	7 (1.8)
Total spend in hypermarket (RM)	<RM200	133 (33.3)
	RM201-RM400	181 (45.3)
	RM401-RM599	51 (12.8)
	RM600	35 (8.8)
Main product bought in hypermarket	Food and beverage	371 (92.8)
	Daily equipment	4 (1.0)
	Health and Beauty	4 (1.0)
	Clothes	3 (0.8)
	House appliance	16 (4.0)
	Others	2 (0.5)

Table 2: Result of the measurement model

Construct	Code	Loadings	CR	AVE
SME product	SME1	0.786	0.940	0.663
	SME2	0.800		
	SME3	0.776		
	SME4	0.803		
	SME5	0.869		
	SME6	0.839		
	SME7	0.866		
	SME8	0.769		
Consumer experience	CE2	0.843	0.867	0.765
	CE3	0.905		
Purchasing decision	D1	0.893	0.932	0.821
	D2	0.900		
	D3	0.924		

CR: Composite reliability, AVE: Average variance extracted, SMEs: Small and medium enterprises

Table 3: Discriminant validity of constructs

	1	2	3	4	5
1. Branding	0.767				
2. Consumer experience	0.350	0.875			
3. Packaging	0.803	0.280	0.737		
4. Purchasing decision	0.751	0.338	0.699	0.906	
5. SME product	0.748	0.328	0.671	0.697	0.814

SMEs: Small and medium enterprises

However, there are some consumers not buying the SMEs product, but they actually noticed the product. This might be caused by how they think of the SMEs product. Previously mentioned, SMEs product is a local product. Thus, their preference is for the established or imported products. This is the mindset of the consumers often evaluating the SMEs product. This was supported by Wang et al. (2004), as mentioned earlier, where nothing can change the mindset of this consumer to evaluate an establish product better than the local product. Yet, some consumers may hear an experience from others about SMEs products. Positive word of mouth would potentially influence the consumer to buy an SMEs product. This could cause the consumer to buy the SMEs product in the future.

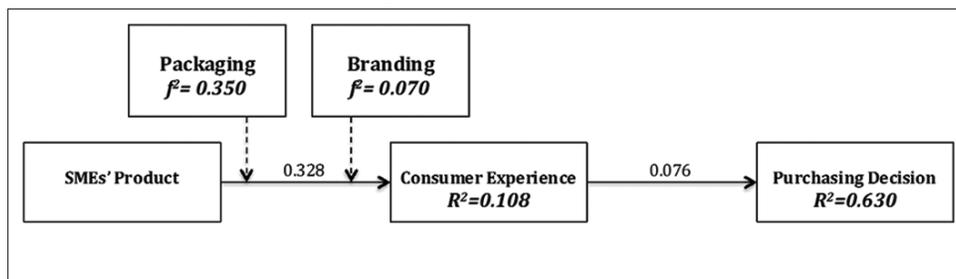
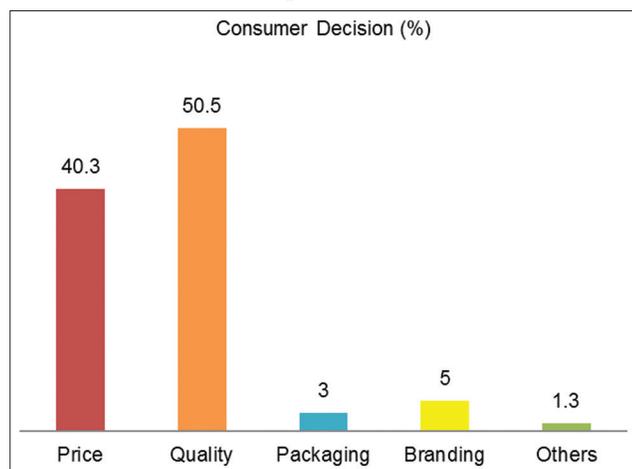
In addition, packaging has a significant influence on customer's purchasing decision. This can be seen in Figure 3, which shows the effect size f^2 at 0.350, which makes this a strong relationship. The results are consistent with previous studies by Maznah et al. (2011) and Raheem et al. (2014), who suggest that consumers have impulses in decision making when there is a highlight in the packaging of F&B products. This indicates that when SMEs decided to improve the packaging on their product, it will make increase their decision to purchase. Thus, this creates value on sentiment when using the product, meaning nice packaging design influences decisions or reflects good product quality. This is consistent with Silayoi and Speece (2004), who suggest that if the package communicates high quality, consumers assume the product is high quality. Hence, consumers are more involved in the product decision and use the product more extensively.

In the third hypothesis, a method of bootstrapping the indirect effect was applied. The result analysis showed that the indirect effect $\beta = 0.259$ was significant with a t-value of 4.213. Also indicated by Preacher and Hayes (2008) the indirect effect 0.062, 95% Boot CI: (LL = 0.005, UL = 0.047) does not straddle a 0 in between, indicating there is mediation. Thus, we can conclude that the mediation effect is statistically significant. This finding shows that consumers applied their experience in buying the product at the hypermarket. Most consumers were satisfied after using SMEs products. Even though some seldom used the SME product, they were actually satisfied by it. This encourages them to buy the product again.

Table 4: Result of hypothesis testing

H	Path	β	Standard error	t-value	Decision
H1	SMEs product-CE	0.328	0.055	5.963**	Supported
H2	CE-PD	0.076	0.034	2.248*	Supported
H3	SMEs product-PD	0.259	0.062	4.213**	Supported
H4	Packaging-PD	0.188	0.070	2.685**	Supported
H5	Branding-PD	0.362	0.073	4.953**	Supported

**P<0.01, *P<0.05, SMEs: Small and medium enterprises

Figure 3: Structural model**Figure 4: Consumer decision to buy small and medium enterprises product**

Interestingly, branding also influenced the relationship between SMEs product and purchasing decision. Even though results exhibit a small interaction effect at $f^2=0.070$, it gives a meaningful moderating conditions. This means that low effect size does not necessarily imply that the underlying moderator effect is still negligible (Chin et al., 2003). This indicates that most consumers were not aware of SMEs brands. Likely half of the SMEs brands have been commercialized, not stereotyped, and almost close to internationalized names, trademarks, and symbols that were associated with the home-grown product. This means that the reason consumers consumed the F&B SMEs is mainly for daily usage. However, a strong brand name can influence the consumer in repurchasing again and they might be loyal to that brand.

An extensive study, this study tested the principles of consumers' decision making in purchasing SMEs F&B products. As shown in Figure 4, the results indicate that the highest factors were quality at 51%, followed by price at 40%, branding at 5%, packaging at 3%, and others at 1%. With the population at almost 30 million, this means consumers are likely prefer quality. This was proved

when we showed that a consumer buying the F&B product first considered is the quality of the products. Furthermore, other implications influencing the buying decision is the pricing. This can suggest to SMEs that consumers prefer lower price of the product, which show influences the decision to purchase.

5. CONCLUSION

The purpose of this study was to examine consumers' acceptance of F&B products manufactured by SMEs in Malaysia. The awareness of SMEs product or locally made product is in need of keen improvement. Thus, our SMEs need to take this opportunity to make an improvement or any alternatives in the guarantee of their products. This study gives knowledge and intensive information regarding our locals who prefer good quality products. However, when there is no opportunity to know the quality of the product, consumers will refer to packaging and branding. Thus, packaging influences more on decision making. A good package will reflect more positively in consumers' purchasing behavior. Therefore, this study would recommend that SMEs enhance their food packaging. Henceforth, local consumers should support our home-grown products.

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