A FRESH LOOK AT UNDERSTANDING CONSUMER PURCHASE INTENTIONS TOWARDS PACKAGED MILK THROUGH THE LENS OF THEORY OF PLANNED BEHAVIOR

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Abstract

In today’s highly saturated, competitive, and informed market, the victory of business purely relies on understanding customers and their consumption methods and knowing the dynamics that influence their decisions. This research aims to study the factors that hinder consumers while they go for buying packaged milk. 800 questionnaires were floated among milk buyers and finally, 485 questionnaires were included in the study of those buyers who preferred fresh milk. A convenience sampling technique was used. Results showed that all study factors i.e. trust in government, trust in manufacturer, trust in farmer, sensory appeal, and product quality influence the attitude that ultimately affects the purchase intention of milk buyers. The results of this study are useful for marketing managers of milk processing companies to understand the factors while they are engaged in developing strategies.

Keywords: Trust, Packaged Milk, Purchase Intention, Product Quality.

JEL Classification: M300, M310.

Introduction

Dairy in general and milk, in particular, are essential components of diet in Pakistan. Milk is solidly known as a complete diet because of vital ingredients i.e. minerals, lactose, fats, vitamins, and proteins. Milk is the major product of the livestock sector of Pakistan. Livestock farming plays a critical role in the economy of Pakistan especially the rural economy as it provides regular income as well as cashable assets to the people that are part of the livestock sector. In the same way, it is the important component of the agriculture sector of Pakistan as it contributes 60.5% to the agriculture value-added, 4% increase in gross value added, and 11.2% to the GDP of Pakistan (Economic Survey, 2018-19).

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The livestock sector also provides 3.1% of foreign exchange earnings. Products of the livestock sector extraordinarily contribute to exports of the country. Meat and meat-related products worth Rs. 23,674 billion were exported to other countries. While on the other side, the worth of Rs 11.78 billion of milk and milk-related products were imported in the country (Economic Survey, 2015-2016). Pakistan also imported 586 thousand tons of milk and milk-related products in 2018. Historically, the livestock sector never has a negative growth rate. While 8 million families are connected with the livestock sector (Agriculture Census Organization, 2010).

Pakistan is the fourth-largest country in milk production following India and the USA (FAO, 2019). In Pakistan, 26% of food expenses are incurred on milk and milk-related products (Ministry of Finance, 2015). So, it is very critical for dairy farmers to reach different rural and urban markets. Due to several reasons, the expected demand of dairy products is increasing rapidly, i) the animal-based foods are needed for fulfilling protein and calcium needs of the population on health grounds, ii) the faster growth in population, iii) for meat and milk income elasticity is greater than one, implying more than a proportionate increase in demand for dairy products and meat than the rate of rising in income and iv) increased urbanization and/or rising absolute urban population (Afzal & Faisal, 2018). Due to globalization and development in the country, the demand for dairy products and milk is also expected to increase.

Despite the clear importance of the dairy sector, this sector could not get due to intention from the investors and policymakers. In the last 25 years, Milk production increases by 4.8% while the productivity of milk per animal in buffaloes is declined. This represents the increment in the population of animals instead of milk productivity per animal head. So, an increase in population is a major source of milk production growth in the country.

Pakistan Dairy Association (2018) stated that 5% of milk is processed and available in packaged form and the remaining 94% of milk is used in fresh form. Milk processing companies are trying to enhance the packaged milk consumption. Milk companies also launch various awareness programs for consumers regarding packaged milk. These companies also invest a heavy amount on advertising and promotional campaigns to attract customers but they are unable to achieve satisfactory results.

When a consumer points out its needs and wants to satisfy the identified needs, his/her decision to acquiring these needs is affected by many factors. The literature of marketing divides these factors into different categories that affect the consumer buying behavior. Lake (2009) divided these factors based on external factors (i.e. social groups) that creating from the external environments such as social groups and cultures, and internal factors (i.e. psychological factors) that are created by persons' beliefs, motivations, attitudes, and emotions. Kotler and Armstrong (2004) made four categories of influential factors, personal factors (i.e. age, lifestyle, occupation, self-concept, family lifestyle, and economic situation), psychological factors (i.e. beliefs, attitude, perception, motivation
and learning), cultural factors (i.e. culture, sub-culture, and social class), and social factors (i.e. family, status, role, and reference groups). In the same way, many factors influence the buying behavior i.e. image, availability, trust, and shelf life (Soyez, Francis, & Smirnova, 2012), trust, self-identity, attitude, subjective norms and behavioral control in the context of organic milk (Carfora et al., 2019), sensory appeal, product quality, social influence, price, motivation, attitude, and learning (Kurajdova et al., 2015).

Trust is a key factor in the decision-making process of consumers. Many factors interrupt the relationship between consumers and food. Numerous researchers studied the trust at different levels (i.e. trust in government, trust in manufacturer, trust in retailers, trust in farmers) (Carfora et al., 2019) and with different dimensions (i.e. competence, benevolence, and integrity) (Oliveira et al., 2017). Sensory appeal and product quality also play an important role in the buying of food and dairy products (Boniface & Umberger, 2012).

The need for thorough research and study of consumer behavior is now becoming more and more topical. There is a need to understand the customers’ expectations of companies. It is also important for companies to understand the factors specifically at an individual level that influence the customers’ decisions. Because of the understanding of these needs, expectations, and individual factors help companies in the development of marketing programs, marketing mix, and marketing strategies. Consequently, the purpose of this research is to study the factors that hinder consumers while they are going for purchasing packaged milk for their daily life. Consequently, the purpose of this research is to study the role of trust at different levels (i.e. trust in government, trust in manufacturer, and trust in farmer) with sensory appeal and product quality that build consumers' intentions while they are going for purchasing packaged milk for their daily life.

Literature Review

Theory of Planned Behavior

Different models are proposed by researchers to understand human intentions and behaviors, but the Planned Behavior Theory is one of the most utilized theories that researchers have used so far to know determinants of an individual’s intention and behavior. Many researchers used this theory to understand the behavior of consumers relating to food products (Yadav & Pathak, 2016; Wong et al., 2018). This study is also based on TPB as this theory stated that attitude and beliefs affect the buying intentions.

In general attitude is considered as the key predictor of behavior and specifically buying behavior (Rizvi & Oney, 2018). Attitude is extensively studied in academic literature (Bagozzi & Burnkrant, 1979; Spears & Singh, 2004; Moon et al., 2017). Fishbein and Ajzen (1977) suggested that attitude is mainly effected by beliefs and attitude is a cognitive construct.
Different affective and emotional constructs influenced the attitude (Rizvi & Onay, 2018; Alnawas & Hemsley-Brown, 2018). In present study, trust and product quality are affective constructs while sensory appeal is an emotional construct. Therefore, the aim of study is to investigate how affective and emotional construct affect the attitude that create intentions for particular product (packaged milk).

Trust

Trust shows an imperative part in the decision-making practices while purchasing food (Hobbs & Goddard, 2015; Del et al., 2018) and showed to show an essential role in TPB application to describe various food choices (Carfora et al., 2019; Menozzi et al., 2017; Mazzocchi et al., 2008; Lobb et al., 2007). Lobb (2004) defined trust as a person’s experience with a combination of cognitive process and affective stimuli. Trust is remarkably studied in several disciplines, like psychology (Bachmann & Inkpen, 2011), economics (Hartmann et al., 2015), social science (Siegrist et al., 2000), philosophy (Welter, 2012) and marketing (Dumortier et al., 2017).

Numerous concepts are studied with trust as antecedents i.e. familiarity (Chen, Lai, & Lin, 2014; Lu, Zhao, & Wang, 2010), economic status and social capital (Greiner & Wang, 2010). Similarly, in online service context trust is determined by perceived web quality (Jones & Leonard, 2008; 2014), service quality and guarantee (San-Martín & Camarero, 2014), and perceived risk (San-Martín & Camarero, 2014; Zhang, Tang, Lu, & Dong, 2014). On the other side, trust can create positive attitude (Sarkar, Chauhan, & Khare, 2020; Hajjheydari & Ashkani, 2018; Cheung & To, 2017), satisfaction (Sarkar et al., 2020; Chi, 2018; Ofori et al., 2018), intention (Beza et al., 2018; Zhao, Ni, & Zhou, 2018), and loyalty (Sarkar et al., 2020; Ofori et al., 2018; Berraies et al., 2017) towards product or service.

Several scholars describe trust from a different viewpoint, trust considered as a single construct (one-dimensional) (Li et al., 2008). Another viewpoint is trust is a multidimensional construct, and hence any single item cannot forecast it (Frewer & Miles, 2003). Carfora et al. (2019) studied the trust with different perspectives i.e. government, manufacturer, and farmer to measure the intentions of consumers for organic milk. This study considered a predictive part of trust with different perspectives in describing the consumers’ attitudes and intentions towards packaged milk buying.

First, it is vital to examine the role of government. This perspective of trust presents the greater degree of trust on system that is detached from personal relationships effect between individuals (Lewis & Weigert, 1985). Trust in government describes the government’s power to control food security, availability, and implementation of food safety rules, linkages, and coordination among the government agencies have concerns about consumers’ health and the government institutes provide the right information relating to food safety (Wisnalmawati et al., 2018).
Second, it is also essential to investigate trust in manufacturers on consumers’ part. In the food industry, the relationship among manufacturer and consumers has weakened because the industry is configured in such a way that consumer has a little amount of knowledge about food processing (Ayyub et al., 2018). Consequently, consumers have doubts about the claims made by milk processors (manufacturers) relating to taste, purity, quality, and health-related benefits. Therefore, companies made different brands to gain the consumers' trust and to craft a specific image of their products in consumers’ minds.

Third, it is also vital to examine consumers’ trust in the farmer. Previously, Carfora et al. (2019) found that trust in farmers positively influences the purchase intentions for organic milk.

Therefore, the aim to review former research and examine role of trust at different levels (i.e. trust in government, trust in manufacturer, and trust in farmer) of the supply chain. Hence, the current study hypothesized that trust (from three perspectives i.e. government, manufacturer, and farmer.) affects the consumer attitude.

\( H_1: \) Trust in government significantly influences the attitude towards packaged milk.

\( H_2: \) Trust in the manufacturer significantly influences the attitude towards packaged milk.

\( H_3: \) Trust in farmer significantly influences the attitude towards packaged milk.

**Product Quality**

Product/service quality is considered as a means to meet consumer’s expectations (Evans, 1997). Product perception and quality are significant contributors in consumers' purchase decisions, and the standards are driven through the intrinsic or extrinsic cues (Kumar & Babu, 2014). If dairy products are considered specifically, the purchase intention and decision are significantly based on factors such as the environment of the selling point, cleanliness, reachability and quality (Kurajdova & Tábolecka-Petrovicova, 2015). The research conducted in Malaysia shows that consumers are more consistent with the quality, safety and nutrition content, and are depicting diverse consumption patterns (Rezai, Mohamed, & Shamsudin, 2011, Khan & Siddiqui, 2019). Furthermore, researches have repeatedly hypothesized that product quality significantly and positively affect consumer’s purchase intention (Chi et al., 2008; Mirabi et al., 2015) and have found mainly positive results.

\( H_4: \) Product quality significantly influences the attitude towards packaged milk.

**Sensory Appeal**

Sensory appeal explains to appeal of the product’s appearance, taste, smell, and texture to shoppers (Lee & Yun, 2015). Appearance, smell, and taste are the sensory attributes for food (Wong et al., 2018). The research indicates the product’s sensory appearance can alter consumer’s buying preferences. There have been certain indications that the sensory appeal including the taste, smell and texture work together and impact each other (Pohjanheimo, 2010) and eventually the buyer’s decision.
The product’s sensory appeal influences buyers' purchase desire and product preference (Baker et al., 2015; Wong et al., 2018). Sensory appeals are increasingly significant for the two genders while obtaining dairy items (Krešić et al., 2010). Sensory factors and nutritional significantly influence fresh milk purchases (Kurajdova et al., 2015). Hence food manufacturers need to have a clear description of consumer’s sensory preferences (Ghanbari et al., 2017).

\( H_5 \): Sensory appeal significantly influences the attitude towards packaged milk.

**Attitude towards Packaged Milk**

Attitude defined as the way a buyer process the information covering both emotions and thoughts (Parumasur & Roberts-Lombard, 2012). Personal experiences with the product during the usage of the product influence the attitudes (Schiffman & Kanuk, 2010). Consumer behavior literature is accompanied by a thorough investigation of the association between attitude and behavior. The planned behavior theory (Fishbein & Ajzen, 1977) and reasoned action theory (Ajzen & Fishbein, 1980), say that purchase intention is affected by customer behavior which is determined through attitude towards the product. Kempen et al. (2017) have argued that personal beliefs and values set based on different parameters are instrumental in forming consumer attitudes towards products such as the alternatives to cow milk. The consumers are reluctant with the purchase of UHT processed raw milk is due to the lack of trust in technology and the claim that these processes affect the structure of the product making it health averse (Kaya, 2016).

\( H_6 \): Attitude towards packaged milk significantly influences the intentions towards packaged milk.

**Purchase Intention towards Packaged Milk**

Purchase intention is a situation in which shoppers tend to buy a particular product in specific conditions (Hannantyas et al., 2016). Shah et al. (2012) stated that purchase intentions are a type of decision-making that discovers out the motives to buy a particular product by customers. The purchase decision is a complex process affected by multiple factors such as attitude, perception, and behaviors of customers. The purchase intention is affected by aspects such as personal factors, cultural factors, social factors, psychological factors, product factors, and demographic factors (Bahl & Chandara, 2018). The social factors involve reference groups, family types, social class, family impact, jobs, peer influence, and status. The demographic factors include Income, age, education, and occupation. Whereas taste, color, texture, and smell are product-related factors. The purchase intention and buying decision with its complexity are influenced by many factors including intrinsic and extrinsic motivation, value, perceived quality, and price (Mirabi et al., 2015; Gogoi, 2013).

**Theoretical Framework**

Based on TPB, the following model is proposed with hypotheses:
The population of this research study was milk buyers. For data collection from milk buyers, 800 questionnaires were distributed in person and through email. For data collection, the convenience sampling technique was employed. At initial level of the survey, three screening questions were asked. The first question was “do you buy milk?” if the answer to the first question is yes then the second question was “which type of milk you mostly buy, fresh milk or packaged milk? Then the third screening question was asked “which type of milk do you prefer, fresh milk or packaged milk?” the buyers with fresh milk preference were included in the final study because the purpose of the research is to study the factors that hinder the purchasing of packaged milk. 603 questionnaires were received from respondents out of which 485 questionnaires were included in the study whose preference was fresh milk. The research study was cross-sectional.

**Measures**

Trust in government is the first construct of the study and to measure this construct, Carfora et al. (2019) scale of 6 items was adapted. Trust in the manufacturer was the second construct of the study. To measure trust in the manufacturer, Carfora et al. (2019) scale were adopted that have 6 items. Trust in farmer was the third construct of the study. To measure trust in farmer, Carfora et al. (2019) scale were adopted that have 6 items. The fourth construct of the study was the sensory appeal which represents the freshness, taste, and texture of milk. To measure the sensory appeal 4 items were taken from Steptoe et al. (1995). The fifth construct of the study was product quality which was measured through the scale of Olsen (2002) and it consists of 4 items. Attitude is the sixth construct of the study.

![Theoretical Framework](image_url)
which was measured through the 6 items scale of Huang, Lee, and Ho (2004). Purchase Intention is the seventh construct which was measured through the 3 items scale of Chandran and Morwitz (2005). For all instruments, a five-point Likert scale was utilized.

Procedure

Partial least square structural equation modeling (PLS-SEM) technique was used to analyze the data. Hair et al. (2014) recommended two steps procedure for PLS-SEM. The first step is measurement model analysis and the second step is structural model analysis. Smart PLS 3.0 was used to analyze the data.

Data Analysis and Results

Sample Description

The sample of the study was 485 respondents who preferred fresh milk. Sample descriptive showed that 273 respondents were males and the remaining 212 were females while 164 respondents were from the age group of 31-40 years. A total of 144 respondents have a bachelor’s level of education. Based on monthly income, 129 respondents have more than 50,000 incomes while 142 respondents have 7 to 8 family members.

Measurement Model Analysis

To analyze the measurement model, validity (i.e. convergent validity and discriminant validity) and reliability (i.e. Cronbach’s alpha and composite reliability) were measured.

To analyze the measurement model, factor loadings of each observed variable (item) are checked which represents the correlation of latent variables with its observed variables. The cut-off point for outer loading is that the values should be higher than 0.50 and items were deleted that have lower outer loadings (i.e. <0.50).

Composite reliability (CR) and Cronbach’s alpha are studied to examine the internal consistency of the latent constructs of study. Cronbach’s alpha estimates are based on correlation values among variables while the composite reliability is based on outer loadings of the variables. The cut-off point of internal consistency values is greater than 0.70 (Hair et al., 2017). Resulting values showed that the model is internally consistent.
Table 1
Summary of Measurement Model Analysis

<table>
<thead>
<tr>
<th>Construct</th>
<th>Item Coding</th>
<th>Outer Loadings</th>
<th>Composite Reliability (CR)</th>
<th>Cronbach Alpha</th>
<th>AVE*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trust in Government</td>
<td>TIG1</td>
<td>0.75</td>
<td></td>
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<tr>
<td></td>
<td>TIG2</td>
<td>0.80</td>
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<td></td>
</tr>
<tr>
<td></td>
<td>TIG3</td>
<td>0.79</td>
<td>0.89</td>
<td>0.85</td>
<td>0.62</td>
</tr>
<tr>
<td></td>
<td>TIG4</td>
<td>0.81</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>TIG5</td>
<td>0.79</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>TIM1</td>
<td>0.73</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>TIM2</td>
<td>0.75</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trust in Manufacturer</td>
<td>TIM3</td>
<td>0.79</td>
<td>0.88</td>
<td>0.83</td>
<td>0.60</td>
</tr>
<tr>
<td></td>
<td>TIM4</td>
<td>0.81</td>
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<td></td>
<td></td>
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<tr>
<td></td>
<td>TIM5</td>
<td>0.77</td>
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<tr>
<td></td>
<td>TIF1</td>
<td>0.74</td>
<td></td>
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<tr>
<td></td>
<td>TIF2</td>
<td>0.82</td>
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<td></td>
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<tr>
<td></td>
<td>TIF3</td>
<td>0.81</td>
<td>0.91</td>
<td>0.89</td>
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<tr>
<td>Trust in Farmer</td>
<td>TIF4</td>
<td>0.78</td>
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<td></td>
<td></td>
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<tr>
<td></td>
<td>TIF5</td>
<td>0.83</td>
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<tr>
<td></td>
<td>TIF6</td>
<td>0.84</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>SEA1</td>
<td>0.82</td>
<td></td>
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<td></td>
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<tr>
<td>Sensory Appeal</td>
<td>SEA2</td>
<td>0.84</td>
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<tr>
<td></td>
<td>SEA3</td>
<td>0.50</td>
<td>0.84</td>
<td>0.76</td>
<td>0.59</td>
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<tr>
<td></td>
<td>SEA4</td>
<td>0.86</td>
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<tr>
<td></td>
<td>PRQ1</td>
<td>0.86</td>
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<td></td>
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<tr>
<td>Product Quality</td>
<td>PRQ2</td>
<td>0.87</td>
<td>0.88</td>
<td>0.80</td>
<td>0.71</td>
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<td></td>
<td>PRQ3</td>
<td>0.79</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>ATT1</td>
<td>0.79</td>
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<td></td>
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<tr>
<td></td>
<td>ATT2</td>
<td>0.79</td>
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<td></td>
<td></td>
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<tr>
<td>Attitude</td>
<td>ATT3</td>
<td>0.79</td>
<td>0.90</td>
<td>0.87</td>
<td>0.61</td>
</tr>
<tr>
<td></td>
<td>ATT4</td>
<td>0.74</td>
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<td></td>
<td>ATT5</td>
<td>0.80</td>
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<tr>
<td></td>
<td>ATT6</td>
<td>0.75</td>
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<tr>
<td></td>
<td>PIN1</td>
<td>0.72</td>
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<tr>
<td></td>
<td>PIN2</td>
<td>0.70</td>
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<td></td>
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<tr>
<td>Purchase Intentions</td>
<td>PIN3</td>
<td>0.74</td>
<td>0.85</td>
<td>0.78</td>
<td>0.54</td>
</tr>
<tr>
<td></td>
<td>PIN4</td>
<td>0.75</td>
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<tr>
<td></td>
<td>PIN5</td>
<td>0.74</td>
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</table>

*AVE Average Variance Extracted
Convergent validity indicates variables that should be related are related. The average-variance-extracted (AVE) was measure of convergent validity of latent constructs. The cut-off point for AVE is would be greater than 0.50 (Hair et al., 2014). Table 1 consists of results of reliability.

Discriminant validity indicates that variables that should be unrelated are unrelated. In other words, discriminant validity is used to study the difference among variables. Fornell-Larcker (1981) method is employed to examine discriminant validity. This criterion matches √AVE of all variables with correlations values among variables. Results are presented in Table 2 that exhibited the square root of AVE of each latent variable is higher than their respective correlation values (Hair et al., 2014).

**Structural Model Analysis**

After an acceptable analysis of the measurement model, the second step is to analyze the structural model. In the assessment of the structural model, collinearity analysis, structural path analysis, $R^2$ analysis, and predictive relevance analysis ($Q^2$) are carried out.

### Table 2

**Fornell-Larcker Discriminant Validity and Correlation Analysis**

<table>
<thead>
<tr>
<th>Constructs</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Trust in Government</td>
<td></td>
<td>0.73</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>2. Trust in Manufacturer</td>
<td>0.49</td>
<td></td>
<td>0.82</td>
<td></td>
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<td></td>
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<tr>
<td>3. Trust in Farmer</td>
<td>0.45</td>
<td>0.51</td>
<td></td>
<td>0.80</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Sensory Appeal</td>
<td>0.48</td>
<td>0.61</td>
<td>0.59</td>
<td></td>
<td>0.81</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Product Quality</td>
<td>0.43</td>
<td>0.49</td>
<td>0.53</td>
<td>0.59</td>
<td></td>
<td>0.78</td>
<td></td>
</tr>
<tr>
<td>6. Attitude</td>
<td>0.56</td>
<td>0.66</td>
<td>0.59</td>
<td>0.61</td>
<td>0.55</td>
<td></td>
<td>0.80</td>
</tr>
<tr>
<td>7. Purchase Intention</td>
<td>0.53</td>
<td>0.62</td>
<td>0.61</td>
<td>0.68</td>
<td>0.55</td>
<td>0.69</td>
<td>0.77</td>
</tr>
</tbody>
</table>

Bold values on diagonal represent $\sqrt{\text{Average Variance Extracted}}$

Sometimes variables have a high correlation i.e. $>0.70$ which may cause collinearity issues. To test the collinearity, variance inflation factor (VIF) was checked and the values of VIF are below the cut-off point of 5 that represents that collinearity does not prevail.

Structural path analysis is performed to test the hypotheses. The first hypothesis result represents that trust in government (TIG) positively influences attitude (i.e., $\beta=0.46$, $p<0.00$). The second hypothesis result represents that trust in manufacturer (TIM) positively influences attitude (i.e., $\beta=0.14$, $p<0.00$). The third hypothesis result represents that trust in farmer (TIF) positively influences attitude (i.e., $\beta=0.11$, $p<0.00$). The fourth hypothesis result represents that sensory appeal (SEA) positively influences attitude (i.e., $\beta=0.12$, $p<0.00$). The fifth hypothesis result represents that
product quality (PRQ) positively influences attitude (i.e. $\beta=0.16$, $p<0.00$). The sixth hypothesis result represents that attitude (ATT) positively influences purchase intention (PIN) (i.e. $\beta=0.60$, $p<0.00$). Table-3 shows path coefficients results with p-values.

Table 3
Hypotheses Result and Structural Relationship

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Path</th>
<th>Path Coefficient</th>
<th>p-Value</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1</td>
<td>TIG→ATT</td>
<td>0.46</td>
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</tr>
<tr>
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<td>TIM→ATT</td>
<td>0.14</td>
<td>0.04</td>
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</tr>
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<td>TIF→ATT</td>
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</tr>
<tr>
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<td>SEA→ATT</td>
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</tr>
<tr>
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<td>PRQ→ATT</td>
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</tr>
<tr>
<td>H6</td>
<td>ATT→PIN</td>
<td>0.60</td>
<td>0.00</td>
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</tbody>
</table>


Figure 2: Structural Model

$R^2$ measures how nearly data are to fitted regression line. The value of $R^2$ lies between 0 and 1. The higher value shows a good model fit for data. $R^2$ values are 0.67 and 0.36 for attitude and
purchase intention respectively.

$Q^2$ quantifies the predictive relevance of the model. The values of $Q^2$ are 0.39 and 0.26 for attitude and purchase intention respectively. These values are higher than the threshold (i.e. > zero) (Hair et al., 2014).

Discussion

This study focusses on factors that hamper the consumers’ intentions to purchase packaged milk. The first hypothesis was the effect of trust in government on attitude for packaged milk. Results represented that trust in government positively affects attitude for packaged milk. Previously, trust in government also has a positive impact on the purchase of organic milk (Wisnalmawati et al., 2018).

This showed that consumers consider that the government has a concern about their health issues and government institutes i.e. food authorities at the provincial level are working and providing information regarding food safety. It was hypothesized in the second hypothesis that the effect of trust in manufacturer (processor) on attitude for packaged milk. Results represented that trust in manufacturer have a positive effect on attitude for packaged milk. These results contradict the previous study (Carfora et al., 2019). Results showed that trust in manufacture is also very important in building buying intentions. Therefore, milk-processing companies must build their trust if they want to capture more market share.

In the third hypothesis, it was hypothesized that the effect of trust in farmer on attitude for packaged milk. Results represented that trust in farmer have a positive effect on attitude for packaged milk. Previously, trust in farmer also has a positive impact on the purchase of organic milk (Carfora et al., 2019). Trust in farmer is crucial as milk producers provide milk to manufacturers (processing-companies). It is important for companies to also win consumer trust in the farmer's side. These results of trust at a different level are novel findings in packaged milk buying. Processing companies make arrangements to win consumes trust at all levels. It was hypothesized in the fourth hypothesis that sensory appeal affects the attitude of the milk buyers. The current study results showed that sensory appeal positively influences the attitude of the milk buyers. Previous studies also showed that product features affect buyer preference and purchase desire (Baker et al., 2015; Wong et al., 2018). So, sensory factors also influence the buyers in building their attitude towards a purchase of packaged milk. It was hypothesized in the fifth hypothesis that product quality affects the attitude of the milk buyers. The current study result showed that product quality positively affects the attitude of milk buyers. Previous studies also showed that product features affect the attitude of the buyers that help in making purchase intention (Mirabi et al., 2015; Chi et al., 2008). So, product quality also influences the buyers in building their attitude towards a purchase of packaged milk. In the seventh hypothesis, it was hypothesized that attitude influences the purchase intention of the buyer. The current study results showed that attitude positively affects the purchase intention of the buyer. Previous studies also showed that the attitude of the buyers helps in making purchase intention (Mirabi et al., 2015; Chi et al., 2008).
Conclusion

Pakistan is the fourth-largest milk-producing country and only 5% of milk is processed due to which it spent a lot of billions every year to import powder milk and other milk-related products. The aim of this research is to study the factors that hinder shoppers to buy packaged milk. The result showed that trust in government, trust in manufacturer, trust in farmer, sensory appeal, and product quality have a positive relationship with attitude. In the end, attitude positively affects the purchase intention. This showed that companies’ managers should consider these factors when they are making business strategies for packaged milk.

Future Recommendations and Implications

There are some future recommendations. Future studies should consider other marketing factors i.e. (promotion, branding, and convenience), demographic factors i.e. (family pattern, family size, gender, age, and household income), cultural factors, and attitudinal factors i.e. environmental consciousness, etc. In the future, comparative study can also be conducted between fresh milk and packaged milk. The current study collected the data from main cities i.e. Islamabad, Lahore, Multan, and Rawalpindi. Future researches should consider other cities to enhance generalizability.

The current study contributes to the knowledge base of buyers’ purchase intention for packaged milk that how trust and product-related factors (product quality and sensory appeal) affect the attitude that ultimately plays their role in building consumer buying intentions for buying of packaged milk. This study is helpful for policymakers and market managers of the dairy sector that how different factors play their role in affecting the consumer attitude and intention. This study will also help in making strategic decisions for milk marketing companies.

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