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An empirical Investigation of Factors that Impede the Purchase of Packaged Milk in Pakistan

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ABSTRACT

Understanding clients and their consumption patterns, as well as the factors that influence their decisions, is all that matters in today's increasingly saturated, competitive, and savvy market. This study aims to look into the reasons that make it difficult for customers to purchase packaged milk. A total of 800 questionnaires were distributed to milk buyers, with 587 of them being comprised in the study that favored fresh milk. The convenience sampling method was utilized. All of the study's components, such as perceived price unfairness, low sensory appeal, perceived poor product quality, and perceived deception in ads influenced the attitude of milk purchasers, which in turn influenced their purchase intention. The findings of this study will help marketing executives at milk processing businesses better grasp the dynamics as they design strategies.

Keywords: Price Unfairness, Sensory Appeal, Product Quality, Deception in ads, Purchase Intention, Packaged Milk.

1. INTRODUCTION

In Pakistan, dairy products in common and milk in specific are a vital element of the diet. Because of its critical elements, such as minerals, lactose, lipids, vitamins, and proteins, milk is widely regarded as a complete diet. Pakistani livestock industry's main product is milk. Livestock farming is important to Pakistan's economy, particularly in rural areas, because it offers regular income and cashable assets to those who work in the livestock industry. Similarly, it is an important part of Pakistan's agriculture sector, accounting for 60.5% of agriculture value-added, a 4% increase in gross value added, and 11.2% of GDP (Economic Survey, 2018-19). Furthermore, the livestock business

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accounts for 3.1% of foreign exchange. The products of the livestock sector contribute significantly to the country's exports. Meat and meat-related products were exported to foreign countries for a total of Rs. 23,674 billion. Milk and milk-related commodities worth Rs 11.78 billion were brought into the country (Economic Survey, 2015-2016). Pakistan imported 586 million tons of milk and dairy products in 2018. In the history of the livestock sector, there has never been a negative growth rate. Even though the dairy sector employs 8 million people, it also provides money to 8 million families (Agriculture Census Organization, 2010).

After India and the United States, Pakistan is the world's fourth-largest milk producer (FAO, 2019). Milk and milk-related items account for 26% of food expenditures in Pakistan (Ministry of Finance, 2015). Dairy farmers must therefore reach out to various rural and urban consumers. The estimated demand for dairy products is rapidly growing for several reasons; i) foods derived from animals are required to meet the population's protein and calcium needs for health reasons, ii) population growth is faster than expected, iii) the income elasticity for milk and meat is more than one, suggesting greater than proportional rise in demands for dairy products than the rate at which incomes rise (Afzal et al., 2020). Milk and dairy products are expected to be in higher demand because of the country's development and globalization.

Despite the dairy industry's obvious importance, it has been unable to attract investors and policymakers due to a lack of interest on the part of investors and authorities. Milk output has increased by 4.8 percent in the last 25 years, whereas buffalo milk productivity has decreased. In its place of milk yield per animal, this indicates the growth in the animal population. As a result, an increase in the country's cattle population is a primary resource of milk yield growth.

According to the Pakistan Dairy Association (2018), only 6% of milk is pasteurized and sold in packed form, while the rest 94% is consumed fresh. Milk processing firms are attempting to increase the usage of bottled milk. Milk companies also launch consumer awareness efforts about packaged milk. These businesses also spend a lot of money on ads and publicity initiatives to appeal to clients, but they do not get good results.

Many factors influence a consumer's decision to acquire the items that he or she has

classified as requirements. The marketing literature categorizes these characteristics into many groups that influence consumer purchasing behavior. Internal aspects (i.e. psychological factors) are formed by people's motivations, beliefs, emotions, and attitudes. External factors (i.e. social groups) are created by external contexts such as community groups and cultures. Personal factors (i.e. lifestyle, age, self-concept, occupation, economic situation, and family lifestyle), psychological factors (i.e. beliefs, perception, attitude, learning, and motivation), and social aspects (i.e. family role, reference group, and peer influences) are the four categories of influential factors identified by Kotler and Armstrong (2004). Similarly, many factors influence buying behavior, including availability, image, and shelf life (Soyez et al., 2012), attitude, self-identity, behavioral control, and norms in the case of milk (Carfora et al., 2019), product quality, sensory appeal, price, motivation, learning, social impacts, and attitude (Kurajdova et al., 2015).

The necessity for in-depth research and analysis of customer behavior is becoming increasingly urgent. It is necessary to comprehend what clients anticipate from businesses. It is also critical for businesses to comprehend the aspects that impact customers' decisions on an individual level. Understanding these needs, expectations, and individual aspects can assist businesses in developing marketing programs and marketing strategies. As a result, the goal of this study is to look into the variables that prevent customers from purchasing packaged milk in their daily lives. As a result, the goal of this study is to investigate perceived price unfairness, low sensory appeal, perceived poor product quality, and perceived deception in ads that shape consumers' intents while buying packaged milk for daily use. Results showed that perceived price unfairness, low sensory appeal, perceived poor product quality, and perceived deception in ads negatively affect the consumer's attitude towards packaged milk. Further, consumers' attitude towards packaged milk positively influences the consumer's purchase intention towards packaged milk. These results represent that milk companies need to address these issues while marketing their products.

In the following section, the literature review is discussed and after that methodology, study results, and finally discussion with future recommendations are

presented.

2. LITERATURE REVIEW

2.1. Theory of Planned Behavior

Researchers have presented various models to recognize human intents and behaviors, but planned behavior theory is among the most widely used theories to date for determining the factors that influence an individual's intention and behavior. This idea has been employed by many studies to explain better customer behavior in relation to packaged foods (Wong et al., 2018; Yadav & Pathak, 2016). This investigation is built on TPB, which states that one's attitude and beliefs influence one's purchasing intention.

In common, attitude is thought to be the most important prognosticator of behavior, particularly purchasing behavior (Rizvi & Oney, 2018). The scholarly literature on attitude is substantial (Spears & Singh, 2004; Bagozzi et al., 1979; Moon et al., 2017). According to Fishbein and Ajzen (1975), attitudes are primarily influenced by beliefs, and attitude is a cognitive construct. The attitude was influenced by a variety of affective and emotional factors (Alnawas & Hemsley-Brown, 2018; Rizvi & Onay, 2018). Perceived price unfairness and poor product quality are affective factors in this study, whereas low sensory appeal and deception in ads are emotional constructs. As a result, the study's goal is to see how effective and emotional constructs influence attitudes that lead to product intentions (packaged milk).

2.2. Perceived Price Unfairness

Consumer purchase decisions are heavily influenced by price. Price is assessed in a variety of ways. This assessment is sometimes based on customer affordability, in which case they evaluate the price of the goods to their disposable income, and other times it is based on the benefit they anticipate from the product. Another important consideration is reference pricing.

External reference prices are those that are based on advertising, people's observations, market pricing, and actual price. Monroe (2003) stated that before making a purchase decision, customers evaluate external prices such as those on labels with their internal pricing, which are stored in their thoughts, and then rate the external price's

fairness. Any misalignment or inconsistency between exterior and internal prices can lead to an impression of price unfairness, which can lead to a negative attitude toward the product, hindering purchase (Monroe, 2012; Xia et al., 2004).

Even though there are some circumstances where people pay higher prices despite believing that prices are unfair, such as dining at major hotels (Okun, 1981). Research shows that perceived unfairness negatively affects purchase intention almost in all cases (Maxwell, 2002; Homburg, Hoyer, & Koschate, 2005). When consumers believe that price unfairness has resulted in a higher disadvantage for them, they will experience more powerful negative emotions such as revenge and rage (Xia & Monroe, 2004; Bechwati et al., 2009).

When consumers of packaged milk believe that the price of packaged milk is unjustified and unreasonable in comparison to allied alternatives such as liquid milk, they are likely to perceive it as an unfair price and develop a negative attitude toward it, which will eventually lead to decreased purchase intent (Darke & Dahl, 2003; Ashworth & McShane, 2012; Tarrahi, Eisend, & Dost, 2016).

H₁: *Perceived price unfairness significantly impacts the attitude towards packaged milk.*

2.3. Low Sensory Appeal

The attractiveness of a product's sight, smell, taste, and feel to shoppers is known as sensory appeal (Lee & Yun, 2015). Food sensory qualities include smell, appearance, and taste (Wong et al., 2018). According to the findings, the sensory appearance of a product can influence consumer purchasing decisions. There have been some suggestions that sensory appeal, such as texture, smell, and taste, interact and influence one another (Pohjanheimo, 2010) and, ultimately, the buyer's decision. Buyers' buying desires and product preferences are influenced by the sensory attractiveness of the product (Wong et al., 2018; Baker et al. 2015). When it comes to getting dairy products, sensory attractions are becoming increasingly crucial for both genders (Krei et al., 2010). Fresh milk purchases are heavily influenced by sensory and nutritional considerations (Kurajdova et al., 2015). As a result, food producers must have a detailed understanding of buyer sensory likings (Ghanbari et al., 2017).

H₂: *Low sensory appeal have a significant impact on attitude towards packaged milk.*

2.4. Poor Product Quality

The quality of a product or service is viewed as a means of meeting a customer's expectations (Evans, 1997). Consumers' buying decisions are heavily influenced by product perception and quality, which are influenced by external or internal cues (Kumar & Babu, 2014). When it comes to dairy goods, variables like the atmosphere of the vending point, reachability, cleanliness, and quality have a big role in buying intention and choice (Kurajdova & Tábořecká-Petrovicova, 2015). Consumers in Malaysia are steady with safety, nutrition content, and quality (Khan & Siddiqui, 2019; Rezai et al., 2011). Additionally, studies have consistently indicated that product quality has a large and beneficial influence on a buyer's purchase intention (Mirabi et al., 2015).

H₃: *Poor product quality has a significant impact on attitude towards packaged milk.*

2.5. Perceived Deception in Ads

Morals in advertising are important because they affect a company's legitimacy and public perception. Marketers may use unethical techniques, like deception, to stand out in the eyes of customers and persuade them. Aaker (1974) was the first one to recognize that an advertisement could deceive a buyer. He explained that deception occurs when the outcome of a technique differs from the truth, and this influences the customer's purchasing behavior (Aaker, 1974). Following exposure to a commercial, the customer can be deceived. To be sure, an advertisement creates false convictions and perceptions about the thing or service being advertised (Chaouachi & Rached, 2012).

More specifically, perceived deceit leads to a bad attitude toward the brand and has a negative impact on purchase intent (Newell & Goldsmith, 1998; Darke & Ritchie, 2007). It also reduces trust and increases skepticism, as well as prompts doubt (Darke & Ritchie 2007). Perceived deception has a negative impact on one's attitude toward advancement (Shanahan & Hopkins, 2007; LaTour & LaTour 2009). According to Craig et al. (2012), perceived deception lowers purchase intention (Shanahan & Hopkins 2007; Xie et al. 2014).

H₄: *Perceived deception in ads significantly impacts attitude towards packaged milk.*

2.6. Attitude

The method a shopper processes information, including both thoughts and emotions, is defined as attitude (Parumasur & Roberts-Lombard, 2012). Individual views with the product while using it have an impact on attitudes (Schiffman & Kanuk, 2010). The literature on consumer behavior is supported by a thorough examination of the relationship between attitude and behavior. According to the reasoned action theory (Ajzen & Fishbein, 1980) and planned behavior theory (Fishbein & Ajzen, 1975), consumer behavior is influenced by their attitude toward the product. Personal ideas and values based on several characteristics, according to Kempen et al. (2017), are important in establishing customer attitudes toward products like replacements to cow milk. Consumers are hesitant to buy UHT processed raw milk because of a shortage of faith in technology and claims that these procedures alter the product's structure, making it unhealthy (Kaya, 2016).

H₅: *Attitude towards packaged milk significantly impacts the purchase intention towards packaged milk.*

2.7. Purchase Intention

Purchase intention is a state wherein customers are more likely to purchase specific goods under specific circumstances (Hannantyas et al., 2016). Purchase intention is somewhat decision-making that identifies customers' motivations for purchasing a specific product (Shah et al., 2012). The purchase decision is a complicated process influenced by a variety of elements such as customer attitudes, perceptions, and behaviors. Cultural, personal, social, product considerations, psychological, and demographic aspects influence purchasing intent (Bahl & Chandara, 2018). Referral groups, family kinds, socioeconomic class, jobs, family effects, peer influences, and status are all social influences. Income, age, education, and occupation are all demographic characteristics. Taste, color, texture, and smell are all factors that are associated with the product. Many elements influence the purchase intention and buying choice, including internal and value, extrinsic motivation, price, and perceived quality (Gogoi, 2013; Mirabi et al., 2015).

2.8. Theoretical Framework

As a result of this TPB, the model used in this study with hypotheses is proposed:

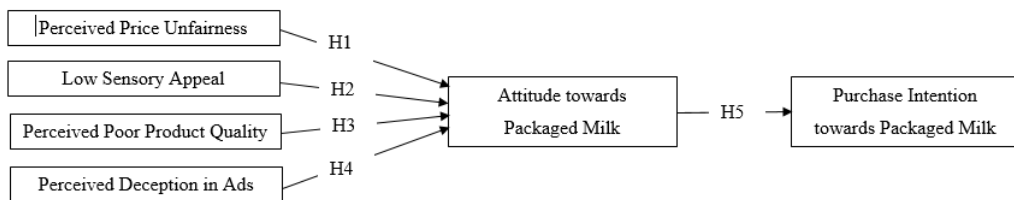


Figure 1: Theoretical Framework

3. RESEARCH METHODOLOGY

The participants in this research study were milk shoppers. A total of 800 questionnaires were sent in person and by email to milk buyers to collect data. The convenience sampling strategy was used to acquire data. A screening question was asked at the start of the survey and the purchasers who prefer fresh milk were encompassed in the final sample because the goal of the study was to look at the variables that prevent people from buying packaged milk. Respondents filled out 603 questionnaires, and 587 of them were taken into the study because they preferred fresh milk. The study was conducted in a cross-sectional approach.

3.1. Measures

The first variable of the study was perceived price unfairness, which was measured using Campbell's (2007) four-item scale. Low sensory appeal, which indicates the freshness, flavor, and texture of milk, was the study's second component. Dransfield et al. (1998) four items scale to assess low sensory appeal was employed. The study's third construct was perceived poor product quality, which was examined using a three-item scale developed by Sprott and Shimp (2004). Perceived deception in ads is the study's fourth construct, which was measured using Román's (2010) four-item scale. The fifth construct of the study was the attitude toward packaged milk, which was examined using Huang, Lee, and Ho's (2004) 5-item scale. The sixth construct, purchase intention toward packaged milk, was assessed using Chandran and Morwitz's (2005) three-item scale. A

five-point Likert scale was used for all instruments.

3.2. Procedure

The data were analyzed using the partial least square structural equation modeling (PLS-SEM) approach. Hair et al. (2014) advocated a two-step PLS-SEM technique. The first phase is to investigate the measurement model, and the subsequent phase is to examine the structural model. The data were analyzed with SmartPLS 3.2.8.

4. RESULTS AND ANALYSIS

4.1. Sample Description

The study's sample consisted of 587 people who liked fresh milk, out of which 368 were male, and the rest were females. While 188 individuals were between the ages of 30 and 34. A sum of 190 individuals has at least a bachelor's degree. 269 respondents earn more than \$50,000 per month based on their monthly income.

4.2. Measurement Model Evaluation

Outer loading of an item, which indicates the association of the study variable with their observed items, is examined to evaluate the measurement model. The scores should be more than 0.50 as a threshold for outer loading, and items with lower outer loadings (i.e. 0.50) were removed.

The internal consistency of the study's latent constructs is investigated using composite reliability (CR) and Cronbach's alpha. Cronbach's alpha is calculated using association scores between variables. The composite reliability is dependent on the variables' outer loadings. Internal consistency values have a cut-off point larger than 0.70. (Hair et al., 2017). The results demonstrated the model's internal consistency.

Table 1. Measurement Model Examination

Constructs	Coding	Outer Loadings	Composite Reliability (CR)	Cronbach Alpha	AVE*
Perceived Price Unfairness	PPUF1	0.45	0.71	0.77	0.53
	PPUF2	0.75			
	PPUF3	0.70			
	PPUF4	0.74			
Low Sensory Appeal	SNAP1	0.89	0.84	0.89	0.67
	SNAP2	0.38			
	SNAP3	0.72			

	SNAP4	0.87			
	SNAP5	0.79			
Perceived Poor Product Quality	PPQU1	0.93	0.92	0.94	0.86
	PPQU2	0.92			
	PPQU3	0.92			
	PPQU4	0.48			
Perceived Deception in Ads	PDAD1	0.76	0.82	0.87	0.64
	PDAD2	0.74			
	PDAD3	0.83			
	PDAD4	0.86			
Attitude towards Packaged Milk	ATPM1	0.45	0.70	0.81	0.51
	ATPM2	0.75			
	ATPM3	0.66			
	ATPM4	0.71			
	ATPM5	0.72			
Purchase Intention towards Packaged Milk	PIPM1	0.87	0.83	0.89	0.74
	PIPM2	0.85			
	PIPM3	0.86			
*AVE Average Variance Extracted					

The existence of convergence validity suggests that variables that should be associated are in relation. When latent constructs were convergent valid, the average-variance-extracted (AVE) was used as a metric. The AVE cut-off point would be larger than 0.50 to be considered significant (Hair et al., 2014). Table 1 contains the results of the reliability test.

The existence of discriminant validity shows that factors that should be unrelated are unrelated. To put it another way, discriminant validity is employed to investigate the differences between variables. This study uses the Fornell-Larcker (1981) approach to determine discriminant validity. This criterion corresponds to the average value of all variables with the correlation coefficients between variables. The results reported in Table 2 that, for each latent variable, the AVE's square root exceeds the correlation coefficients themselves. (Hair et al., 2017).

4.3. Structural Model Evaluation

The next step is to assess the structural model after a thorough study of the measurement model. Multicollinearity analysis, structural path assessment, R^2 examination, and predictive relevance examination (Q^2) are all used to evaluate the

structural model.

Table 2. Discriminant Validity (Fornell-Larcker Method)						
Constructs	1	2	3	4	5	6
Perceived Price Unfairness	0.73					
Low Sensory Appeal	0.49	0.82				
Perceived Poor Product Quality	0.46	0.65	0.93			
Perceived Deception in Ads	-0.45	-0.71	-0.68	0.80		
Attitude towards Packaged Milk	-0.55	-0.60	-0.57	0.46	0.72	
Purchase Intention towards Packaged Milk	-0.45	-0.63	-0.71	0.58	0.54	0.86
On the diagonal, the bold values characterize $\sqrt{\text{Average Variance Extracted}}$						

Variables with a strong correlation, like > 0.70 , can generate collinearity problems. The VIF was used to test for collinearity, and the values of VIF were found to be under the threshold of 5, indicating that collinearity did not exist.

To test the hypotheses, structural path analysis is used. The first hypothesis shows that perceived price unfairness (PP_UF) has a negative impact on attitude toward packaged milk ($\beta = -0.30$, $p < 0.00$). H₂ was a low sensory appeal (SN_AP) has a negative impact on attitude toward packaged milk ($\beta = -0.36$, $p < 0.00$). H₃ analysis shows that perceived poor product quality (PP_QU) has a negative impact on attitude towards packaged milk ($\beta = -0.28$, $p < 0.00$). H₄ analysis shows that perceived deception in ads (PD_AD) has a negative impact on attitude towards packaged milk ($\beta = -0.13$, $p < 0.00$). H₅ analysis shows that purchasing intention toward packaged milk (PI_PM) is positively influenced by attitude toward packaged milk (AT_PM) ($\beta = 0.54$, $p < 0.00$). The results of path coefficients with p-values are shown in Table-3.

Table 3. Hypotheses Results				
Hypothesis	Path	Path Coefficient	p-Value	Decision
H ₁	PP_UF → AT_PM	-0.30	0.00	Accepted
H ₂	SN_AP → AT_PM	-0.36	0.00	Accepted
H ₃	PP_QU → AT_PM	-0.28	0.00	Accepted
H ₄	PD_AD → AT_PM	-0.13	0.00	Accepted
H ₆	AT_PM → PI_PM	0.54	0.00	Accepted
PP_UF: Perceived Price Unfairness, SN_AP: Sensory Appeal, PP_QU: Perceived Poor Product Quality, PD_AD: Perceived Deception in Ads, AT_PM: Attitude towards packaged milk, PI_PM: Purchase Intention towards packaged milk				

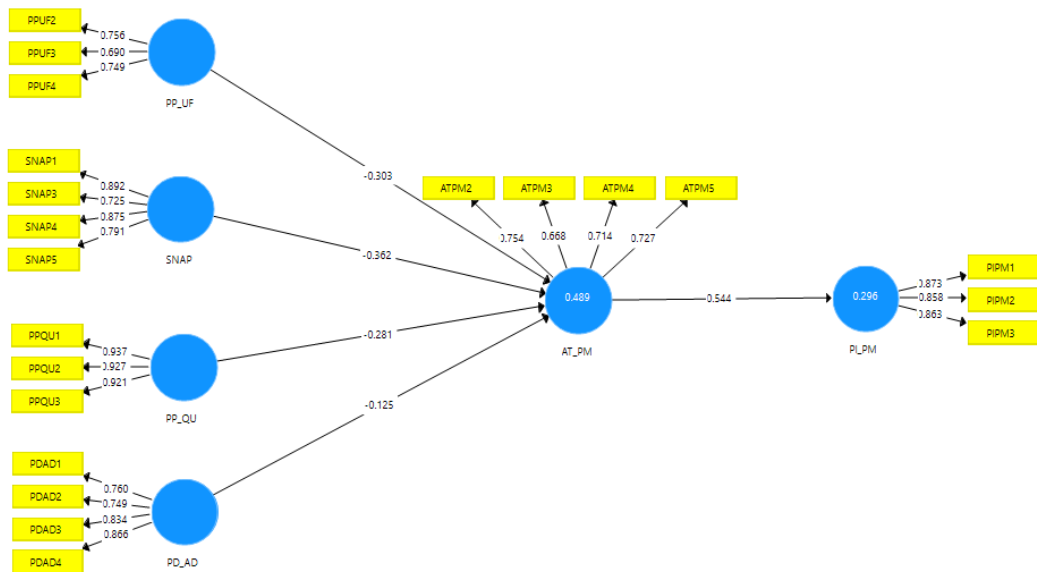


Figure 2: Structural Model

The R^2 value indicates how close the data are to the fitted regression line. R^2 is a number that ranges from 0 to 1. The greater the value, the better the model fits the data. For attitude and purchase intention, R^2 values are 0.48 and 0.29, respectively.

The predictive relevance of the model is quantified in Q^2 . For attitude and purchase intention, Q^2 scores are 0.24 and 0.21, respectively. These scores are above the cutoff (i.e. they are greater than zero) (Hair et al., 2017).

5. DISCUSSION

This research focuses on the variables that impede consumers from purchasing packaged milk. The effect of perceived price unfairness on attitudes toward packaged milk was the first hypothesis. The current study found that perceived price unfairness had a detrimental impact on attitudes toward packaged milk. Previous research has found that unjust milk prices have a negative impact on buyer choice and purchase intent (Tarrahi, Eisend, & Dost, 2016). Consequently, purchasers' perceptions of price unfairness have a negative impact on their attitudes about purchasing packed milk. In the next hypothesis (H2), it was proposed that milk buyers' attitudes are influenced by low sensory appeal.

The low sensory appeal has a detrimental impact on attitudes about packaged milk, according to the current study's findings. Buyer choice and purchase desire are also influenced by product attributes, according to previous research (Wong et al., 2018; Baker et al. 2015). Consequently, sensory elements play a role in forming purchasers' attitudes regarding purchasing packed milk. In the next hypothesis (H3), it was proposed that poor product quality influences milk buyers' attitudes about packaged milk. The current study found that purchasers' attitudes regarding packaged milk are negatively influenced by perceived poor product quality. Previous research has shown that product attributes influence buyer attitudes and influence purchase intent (Mirabi et al., 2015). As a result, purchasers' perceptions of poor product quality have a negative impact on their attitude toward purchasing packaged milk. The fourth hypothesis proposed that milk buyers' attitudes are influenced by perceived deception in ads. According to the findings of the current study, consumers' perceptions of deception in advertisements have a negative impact on their attitude about packaged milk. Previous research has shown that deception in ads has an impact on buyer choice and purchase intent (Shanahan & Hopkins, 2007; LaTour & LaTour 2009). As a result, purchasers' perceptions of dishonesty in advertisements have a negative impact on their attitude about purchasing packed milk. In H5, it was postulated that a buyer's attitude affects his or her buying intent. According to the current study's findings, a buyer's attitude has a favorable impact on their purchase intention. Previous research has also shown that a buyer's attitude influences their purchasing intent (Afzal et al., 2020; Mirabi et al., 2015).

6. CONCLUSION

Pakistan produces the fourth-largest amount of milk in the world, yet only 6% of it is pasteurized, resulting in annual imports of milk in powder form and milk-related goods worth billions of dollars. The goal of this study was to look into the reasons that make it difficult for people to purchase packaged milk. The result displayed that perceived price unfairness, low sensory appeal, perceived poor product quality, and perceived deception in ads have a negative relationship with attitude towards packaged milk. Finally, the attitude has a favorable impact on buying intent. This demonstrated that while developing packaged milk business strategy, executives should consider these aspects.

5.1. Future Research Recommendations

There are some suggestions for the future. Other marketing elements, such as promotion, branding, and convenience, should be considered in future studies, as well as demographic characteristics, such as family size, family pattern, age, gender, and household revenue, cultural aspects, and attitudinal aspects as environmental consciousness. Eventually, a comparison study could be done between loose and packaged milk. The data for this study was gathered from the major cities of Islamabad, Lahore, Multan, and Rawalpindi. To improve generalizability, future studies should look into different cities.

The current study adds to the body of information about consumers' purchase intentions for packaged milk by showing how product-related characteristics (perceived price unfairness, low sensory appeal, and perceived poor product quality and perceived deception in ads) influence attitudes, which in turn influence consumer purchasing intentions for packaged milk. This research can help market managers and policymakers in the dairy industry understand how different factors influence customer attitudes and intentions. This research will also assist milk marketing organizations in making strategic decisions.

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