

## No pork, no lard, no trust? examining halal literacy, brand trust, and religiosity in Indonesia's halal market

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### Abstract

This study examines the mediating role of brand trust in the relationship between halal certified literacy and purchase intention, as well as the moderating role of religiosity among university students in Jakarta. Using a quantitative causal-explanatory approach, data from 101 students across four universities were analyzed using PLS-SEM. The results show that halal certified literacy positively influences brand trust and purchase intention, while brand trust fully mediates this relationship. Religiosity strengthens the effect of halal literacy on trust and its indirect impact on purchase intention. This study extends the Theory of Planned Behavior by incorporating halal literacy as an antecedent of trust and religiosity as a boundary condition, while addressing the growing issue of informal halal claims such as “no pork, no lard, no mirin.”

### Public Interest Statement:

This study shows that halal certification alone is insufficient; brand trust, supported by halal understanding, drives purchase intention. Religiosity strengthens this relationship but does not directly influence buying decisions. Informal claims like “no pork, no lard” may mislead consumers, highlighting the importance of halal literacy for informed choices and market transparency.

**Keywords:** Halal certified literacy; brand trust; purchase intention; religiosity; moderated mediation

**Paper type:** Rsearch Paper

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### ARTICLE INFO:

Received 8/08/2025

Revised: 10/04/2025

Accepted: 12/02/2025

Online First 12/4/2025



SERAMBI: Jurnal Ekonomi  
Manajemen dan Bisnis Islam,  
Vol , 7, No3, 2025, 335-352  
eISSN



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### Abstrak

Studi ini meneliti peran mediasi kepercayaan merek dalam hubungan antara literasi sertifikasi halal dan niat pembelian, serta peran moderasi religiusitas di kalangan mahasiswa di Jakarta. Dengan menggunakan pendekatan kausal-eksplanatori kuantitatif, data dari 101 mahasiswa di empat universitas dianalisis menggunakan PLS-SEM. Hasil menunjukkan bahwa literasi sertifikasi halal berpengaruh positif terhadap kepercayaan merek dan niat pembelian, sementara kepercayaan merek sepenuhnya memediasi hubungan ini. Religiusitas memperkuat pengaruh literasi halal terhadap kepercayaan dan dampak tidak langsungnya terhadap niat pembelian. Studi ini memperluas Teori Perilaku Terencana dengan memasukkan literasi halal sebagai anteseden kepercayaan dan religiusitas sebagai kondisi batas, sekaligus membahas isu yang berkembang terkait klaim halal informal seperti "tidak ada babi, tidak ada lemak babi, tidak ada mirin.

### Pernyataan Kepentingan Publik:

Studi ini menunjukkan bahwa sertifikasi halal saja tidak cukup; kepercayaan merek, yang didukung oleh pemahaman halal, mendorong niat pembelian. Religiusitas memperkuat hubungan ini tetapi tidak secara langsung memengaruhi keputusan pembelian. Klaim informal seperti "tanpa daging babi, tanpa lemak babi" dapat menyesatkan konsumen, menyoroti pentingnya literasi halal untuk pilihan yang tepat dan transparansi pasar.

**Keywords:** Literasi bersertifikat halal; kepercayaan merek; niat pembelian; religiusitas; mediasi yang dimoderasi.

## Introduction

The global halal industry has expanded rapidly in recent years. Halal products today are no longer seen merely as religiously compliant goods. Instead, they have come to represent quality, safety, and ethical consumption (Adekunle & Filson, 2020; Sandikci, 2021). Within this context, halal certification plays a critical role. It serves as a formal mechanism assuring consumers that Islamic law has been followed across the entire production and distribution process (Nusran et al., 2023; Nurillah, 2023). Not surprisingly, halal certification has become widely recognized as a key factor shaping Muslim consumers' purchasing behavior (Lada et al., 2009; Zulkfli et al., 2023).

Alongside the growth of the formal halal market, a new trend has emerged, especially in the food and beverage sector. Businesses are increasingly using informal claims such as "no pork, no lard" and more recently "no pork, no lard, no mirin." These statements are meant to signal permissibility to Muslim consumers without the cost or effort of obtaining formal halal certification. On the surface, such claims may address some prohibited ingredients. Yet, do they truly guarantee full compliance with halal standards? The evidence suggests otherwise. Halal compliance involves broader aspects including sourcing, handling, processing, and cross-contamination (Salehudin, 2009).

This brings us to an important question: how well do consumers actually understand these differences? The concept of halal literacy attempts to answer this. Halal literacy reflects the extent to which consumers can comprehend, evaluate, and differentiate between formally certified halal products and those relying on informal claims (Salehudin, 2009; Sardiana, 2020). When halal literacy is limited, consumers may rely on simplified cues. This, in turn, weakens the role of formal certification and creates ambiguity in their purchase decisions.

From a theoretical standpoint, the Theory of Planned Behavior (TPB) (Ajzen, 1991) offers a useful lens. It suggests that behavioral intention is shaped by beliefs, attitudes, and perceived control. Within this framework, halal certification can be seen as an important belief factor that influences consumer attitudes and trust toward products. Prior studies have confirmed that halal certification positively affects purchase intention (Lada et al., 2009; Zulkfli et al., 2023; Aslan, 2023). However, the precise mechanism through which certification influences consumer behavior remains underexplored. Specifically, brand trust has been identified as a crucial factor in consumer decision-making, particularly for credence-based products like halal goods (Usman et al., 2024).

Yet, the existing literature presents a fragmented picture. Some studies emphasize a direct effect of halal certification on purchase intention, suggesting that certification alone is sufficient to drive consumer behavior (Lada et al., 2009; Ali et al., 2017; Setiawan et al., 2024). In contrast, others argue that brand trust mediates the relationship—that certification must first generate trust before it can influence intention (Usman et al., 2024; Nugroho et al., 2022; Faisal et al., 2024). Which perspective is more accurate? The answer is not yet clear, and this lack of integration points to a significant gap in the literature.

The role of religiosity adds another layer of complexity. Empirical evidence here is also inconclusive. Several studies confirm that religiosity significantly strengthens halal-related behavioral relationships (Memon et al., 2020; Abdou et al., 2024; Loussaief et al., 2024; En et al., 2023; Fiandari et al., 2024; Zaki & Elseidi, 2024). Yet other researchers suggest that religiosity does not consistently translate into stronger behavioral outcomes, as contextual and marketing factors may sometimes override religious considerations (Khan et al., 2017; Gilal et al., 2022; Hanafiah et al., 2022). For example, even highly religious consumers may prioritize price, convenience, or brand image over halal assurance when formal certification is absent (Khan et al., 2017; Gilal et al., 2022).

Taken together, several critical gaps remain unresolved. First, existing studies tend to examine halal certification primarily as a direct determinant of purchase intention, with limited attention to the psychological mechanisms at play—particularly the mediating role of brand trust (Lada et al., 2009; Zulkfli et al., 2023; Aslan, 2023). Although recent studies have begun to incorporate trust (Usman et al., 2024; Nugroho et al., 2022), few have explicitly positioned halal literacy as an antecedent of brand trust. Second, the emergence of informal claims such as "no pork, no lard" and "no pork, no lard, no mirin" introduces a new complexity in the halal marketplace. This phenomenon has not been adequately addressed in prior research, especially in relation to halal literacy (Salehudin, 2009; Sardiana, 2020). Third, the moderating role of religiosity remains inconclusive, with inconsistent findings across different contexts (compare Memon et al., 2020; Abdou et al., 2024 with Khan et al., 2017; Gilal et al., 2022). Few studies have examined whether religiosity moderates the effect of halal literacy on brand trust.

We therefore propose an integrated framework that examines the relationship between halal certified literacy, brand trust, and purchase intention, while incorporating religiosity as a moderating variable. Specifically, we test: (1) the direct effect of halal certified literacy on brand trust and purchase intention, (2) the mediating role of brand trust, (3) the moderating effect of religiosity on the relationship between halal certified literacy and brand trust, and (4) the moderated mediation effect of religiosity on the indirect

pathway via brand trust. Our study is positioned within the contemporary context of informal halal claims, emphasizing the importance of halal literacy in shaping consumer decision-making. To achieve these objectives, we conducted a quantitative survey among Muslim consumers and analyzed the data using path analysis with bootstrap confidence intervals. Through this approach, we aim to contribute both theoretically—by extending the Theory of Planned Behavior and trust literature in the halal context—and practically, by offering insights for businesses and policymakers seeking to strengthen halal assurance and consumer education.

### **Theoretical framework and hypotheses**

The theoretical foundation of this study is anchored in the Theory of Planned Behavior (TPB) developed by Ajzen (1991). According to the TPB, behavioral intention is driven by three core determinants: attitude toward the behavior, subjective norms, and perceived behavioral control. In our research, we adapt these constructs to explain the purchase intentions of university students toward halal-certified products.

Starting with attitude, we argue that it is significantly shaped by a student's cognitive evaluation. Here, Halal Certification Literacy serves as the primary informational input, allowing students to assess whether a product is safe, ethical, and compliant (Loussaief et al., 2024; Hussain et al., 2024; Abdou et al., 2024). As students gain a better understanding of certification mechanisms, their uncertainty about non-compliant products decreases, which in turn strengthens their intention to purchase (Abdou et al., 2024; Gilal et al., 2022). Meanwhile, subjective norms originating from the religious community environment reinforce the expectation to choose halal products. At the same time, perceived behavioral control is facilitated by the accessibility of information through digital platforms, making it easier for students to verify halal claims before making a purchase (Zulkfli et al., 2023; Hasim et al., 2025).

We integrate Brand Trust as a mediator, serving as a cognitive-affective bridge between certification literacy and behavioral outcomes. Halal certification, we argue, acts as a crucial trust-building mechanism. It assures consumers that religious, ethical, and quality standards have been met (Abdou et al., 2024; Loussaief et al., 2024). For university students, high levels of certification literacy do more than just inform—they foster trust and enhance perceived product quality. This, in turn, strengthens the attitude component of the TPB and escalates purchase intention (Loussaief et al., 2024; Hussain et al., 2024; Hasim et al., 2025). In essence, brand trust mediates the transition from informational awareness to tangible commitment, effectively resolving information asymmetry and reducing perceived risks in the decision-making process (Loussaief et al., 2024; Khan et al., 2017).

To complete the model, we introduce Religiosity as a boundary condition. Specifically, it moderates the initial relationship between halal literacy and brand trust. Religiosity is a critical determinant that influences how students perceive social expectations and evaluate product attributes (Loussaief et al., 2024; Fiandari et al., 2024; Khan et al., 2017). For students with a high degree of religious commitment, the importance of halal compliance is amplified. It acts as a catalyst, strengthening the impact of certification knowledge on the formation of brand trust (Fiandari et al., 2024; Khan et al., 2017). For these highly religious individuals, the path from literacy to trust reaches its peak effectiveness, as consuming halal products becomes not just a functional choice but also an expression of spiritual identity (Hasim et al., 2025; Abdou et al., 2024).

In summary, our theoretical framework proposes that halal literacy shapes attitude, brand

Trust mediates the journey toward purchase intention, and religiosity amplifies the first stage of this process. The following hypotheses are built upon this logic.

### Hypothesis development

Halal certification literacy serves as a crucial trust-building mechanism. It ensures strict compliance with religious, ethical, and quality standards (Khan et al., 2021). For university students, a key demographic known for their analytical thinking, this literacy provides the necessary confidence in a product's authenticity and safety (Khan et al., 2021; Hanafiah et al., 2022; Sardiana, 2020). When these young consumers understand the certification process and its underlying significance, they are better able to mitigate perceived risks and develop a deeper sense of brand trust (Usman et al., 2024; Aslan, 2023; Wibawa et al., 2024).

The presence of a halal label acts as a credible signal of quality and integrity. This is especially important in markets where information asymmetry might otherwise undermine consumer confidence (Sardiana, 2020; Adekunle & Filson, 2020). For university students, brand trust is a critical determinant of purchasing behavior, and it is often shaped by their awareness of formal certifications (Aslan, 2023; Ali et al., 2017; Faisal et al., 2024). This relationship is grounded in Signaling Theory, where halal literacy allows students to interpret certification as a transparent commitment by the producer to meet both spiritual and safety requirements (Hanafiah et al., 2022; Sardiana, 2020).

Beyond the functional aspects, halal literacy also fosters a deeper emotional and cognitive connection. Students begin to feel that their personal values align with the brand's ethical practices (Khan et al., 2021; Sugiana et al., 2024; Sandikci, 2021). In today's digital era, the ability to verify certification through online platforms amplifies this transparency, making brands appear more reliable to an intellectually active audience (Nusran et al., 2023; Nurillah, 2023). The bottom line is clear. As halal certification literacy increases, students gain stronger conviction that the brand adheres to its promised standards. This directly translates into enhanced and more stable brand trust.

**H1:** Higher levels of halal certification literacy significantly enhance brand trust among university students.

Halal certification literacy also acts as a primary driver of consumer interest. It validates that a product meets the necessary religious and safety requirements (Khan et al., 2021). Several studies have highlighted the importance of halal certification in shaping purchase intention. For instance, halal labels have been shown to positively affect purchase interest by building trust and ensuring product quality and safety, even in non-Muslim-majority contexts like Taiwan (Setiawan et al., 2024). For university students, a high level of literacy regarding these standards reduces uncertainty and directly motivates their willingness to buy (Khan et al., 2021; Hanafiah et al., 2022; Sardiana, 2020). When students possess a comprehensive understanding of the halal guarantee system, they perceive greater value in the product, and this perception effectively translates into stronger purchase intention (Usman et al., 2024; Aslan, 2023; Wibawa et al., 2024).

The presence of an official halal logo serves as a simplified decision-making tool. In a crowded marketplace, it triggers immediate purchase interest (Sardiana, 2020; Adekunle & Filson, 2020). Within the university environment, purchase intention is heavily influenced by the

extent to which students can verify a brand's ethical and religious compliance through its certification (Aslan, 2023; Ali et al., 2017; Faisal et al., 2024). This behavioral trend confirms that halal literacy enables students to recognize both the functional and spiritual benefits of a product, thereby bridging the gap between mere awareness and the final decision to buy (Hanafiah et al., 2022; Sardiana, 2020).

Furthermore, a high degree of halal literacy, which includes deep knowledge and genuine understanding, strengthens the alignment between a student's lifestyle and their consumption choices (Khan et al., 2021; Sugiana et al., 2024; Sandikci, 2021). The integration of halal information on digital platforms further facilitates this process, making purchase intentions more stable and intentional (Nusran et al., 2023; Nurillah, 2023). In short, as students become more literate about halal certification, their conviction in the product's integrity grows. This leads to a significant and positive impact on their purchase intention.

**H2:** Higher levels of halal certification literacy significantly increase purchase intention among university students.

Brand trust matters. A lot. It reduces the perceived risk and uncertainty that come with any product (Usman et al., 2024). For university students, trust works like a connector. It links what they think about a brand's honesty to whether they actually open their wallets (Usman et al., 2024; Ali et al., 2017; Faisal et al., 2024). When students believe a brand tells the truth and delivers on its promises, especially around *halalan thayiban*, they are far more likely to want to buy (Nugroho et al., 2022; Khan et al., 2021; Aslan, 2023).

In halal markets, trust is not just nice to have; it's essential. You cannot avoid it. Consumers depend on a brand's reputation to confirm that Sharia rules are followed (Usman et al., 2024; Faisal et al., 2024). Among students, purchase intention increases when they feel secure and confident in what a brand claims (Ali et al., 2021; Aslan, 2023; Hanafiah et al., 2022). So when a brand behaves consistently and honestly, the information gap closes. Students feel comfortable. And they commit to the product (Adekunle & Filson, 2020; Sardiana, 2020).

There is another layer, too. The bond between trust and purchase intention gets even tighter when students see a brand's image as matching their own religious values (Ali et al., 2021; Nugroho et al., 2022; Sugiana et al., 2024). Evidence from student samples tells us that halal brand trust is not just another predictor. It can even shape how other religious beliefs affect buying choices (Nugroho et al., 2022; Ali et al., 2021; Sandikci, 2021). Give students a high level of brand trust, and they gain confidence. That confidence then increases their purchase intention.

**H3:** Higher levels of brand trust significantly increase purchase intention among university students.

Halal certification literacy does more than just inform. It works as a psychological mechanism. First, it strengthens brand trust. Then, that trust triggers higher purchase interest (Usman et al., 2024). For university students, more halal certification literacy acts like a cognitive push. It confirms a brand's integrity, and that confirmation turns into stronger brand trust (Usman et al., 2024; Ali et al., 2017; Faisal et al., 2024).

But here is the catch. Without enough trust, students' purchase intentions stay low. They still worry about whether halal claims are real (Khan et al., 2021; Nugroho et al., 2022; Aslan, 2023). This is why brand trust matters as a bridge. It takes the positive effect of halal literacy and turns it into a real increase in purchase intention.

In halal markets, building trust through better literacy is essential. It helps clear up the information gap between producers and students, who are often thoughtful and informed consumers (Adekunle & Filson, 2020; Faisal et al., 2024). Halal certification sends a strong credibility signal. But students' purchase intention only rises when that literacy actually builds stable trust (Ali et al., 2021; Aslan, 2023; Hanafiah et al., 2022).

The digital age makes this even stronger. When students can easily check certification online, transparency goes up. And that transparency deepens their trust in what brands promise (Nusran et al., 2023; Nurillah, 2023; Sugiana et al., 2024). So as halal certification literacy grows, trust grows too. And that trust directly leads to higher purchase intention.

**H4:** Higher levels of halal certification literacy significantly increase brand trust, which increase purchase intention

Religiosity is a fundamental personal factor that reinforces the influence of external signals on a consumer's cognitive perceptions (Khan et al., 2021). For university students, an increase in religiosity significantly intensifies the impact of halal certification literacy on the formation of brand trust, as highly religious individuals possess a deeper emotional and spiritual attachment to halal attributes (Nugroho et al., 2022; Zaki & Elseidi, 2024; Md Saad & Maulani, 2024). When students' religiosity levels rise, their understanding of halal procedures and the urgency of certification becomes more effective in establishing brand credibility, as they perceive such literacy as a guarantee of spiritual security (Usman et al., 2024; En et al., 2023; Wibawa et al., 2024).

Within the framework of student decision-making, religiosity functions as a moral lens that clarifies the value of certification information (Sandikci, 2021). Students with strong religious commitments tend to place greater weight on their halal knowledge to validate a brand's honesty; consequently, a high level of literacy will result in much higher levels of trust compared to less religious students (Ali et al., 2021; Hanafiah et al., 2022; Memon et al., 2020). This moderating relationship indicates that the influence of halal literacy on brand trust is not uniform, but rather reaches its peak effectiveness when driven by profound religious values (Sugiana et al., 2024; En et al., 2023; Md Saad & Maulani, 2024). Therefore, higher levels of religiosity will significantly strengthen the positive influence of halal certification literacy on the development of brand trust among the student population.

**H5:** Higher levels of religiosity significantly strengthen the positive relationship between halal certification literacy and brand trust among university students.

The indirect influence of halal certification literacy on purchase intention, mediated by brand trust, is not constant but is contingent upon the consumer's level of religiosity (Md Saad & Maulani, 2024). For university students, an increase in religiosity enhances the first stage of this mediated relationship, where a deeper understanding of halal standards more effectively builds the trust necessary to drive purchase intentions (Nugroho et al., 2022; Khan et al., 2021; Ali et

al., 2017). This moderated mediation mechanism suggests that as students become more religious, the "bridge" of brand trust becomes stronger, allowing halal literacy to exert a more significant upward pressure on their willingness to buy (Usman et al., 2024; Zaki & Elseidi, 2024; En et al., 2023).

Empirical evidence indicates that the psychological path from halal knowledge to actual buying behavior is most potent when students possess high religious values, which act as an emotional catalyst (Sandikci, 2021; Ali et al., 2021). In this first-stage moderated mediation model, the rise in halal literacy leads to a greater increase in brand trust for highly religious students, which in turn results in a more substantial surge in purchase intention (Hanafiah et al., 2022; Memon et al., 2020; Sugiana et al., 2024). Consequently, the overall indirect effect of halal certification literacy on the purchase intentions of university students is significantly amplified as their levels of religiosity increase.

**H6:** Higher levels of religiosity significantly strengthen the indirect effect of halal certification literacy on purchase intention through brand trust among university students..

## Methods

The research employs a quantitative approach with a causal-explanatory design to investigate the relationships between halal certification, trust, religiosity, and purchase intention.

### Participant and procedure

The target sample for this study consisted of university students from four prominent higher education institutions in Jakarta, Indonesia: Universitas Nasional, Universitas Mercu Buana, Sekolah Tinggi Ilmu Ekonomi Indonesia (STEI), and Universitas Pancasila. Data collection was conducted over a one-month period from March to April 2025.

The survey was distributed via student groups, with the researcher acting as a lecturer and research coordinator facilitating the dissemination to ensure a high engagement rate. A total of 135 responses were initially collected. However, after a rigorous data cleaning process to ensure response validity and completeness, 101 responses were deemed eligible for further analysis.

### Measurement

The measurement scales used in this study were adapted from established academic sources and have been validated in recent literature to ensure construct validity. Halal literacy was measured using six items adapted from the concept exploration and measurement validation developed by Salehudin (2009). To assess brand trust, the study utilized three items derived from Aurier and N'Goala (2010), which were further validated and applied in the research of Dwivedi and Johnson (2013). This scale was selected for its proven reliability in measuring trust within contemporary consumer behavior contexts. Furthermore, religiosity was evaluated using a modification of the scale developed by Mohd Dali et al. (2018), consisting of eight statement items that cover two primary dimensions: commitment and devotion to worship. Finally, purchase intention was measured using the development by Rodgers (2003), which has been previously validated in the study conducted by Singh and Banerjee (2018). All measurement items were rated using a 5-point Likert scale, ranging from "Strongly Disagree" (1) to "Strongly Agree" (5), to effectively capture the intensity of the respondents' perceptions.

### Data analysis procedures

The study's data analysis was performed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4 software. PLS-SEM was selected because the research

involves a complex moderated mediation model where trust serves as a mediator and religiosity acts as a moderator. This method is highly robust in handling such complex structural relationships simultaneously and provides higher statistical power compared to covariance-based SEM (CB-SEM) when dealing with medium-sized samples like the 101 respondents in this study. Additionally, PLS-SEM is ideal for research aimed at predicting and explaining key target constructs when the theoretical framework involves extensions of existing theories. The analysis followed a systematic two-stage approach, beginning with the evaluation of the measurement model to ensure reliability and validity, followed by the assessment of the structural model to determine path coefficients,  $R^2$  values, and the significance of both mediation and moderation effects.

## Results and discussion

### Responden Characteristic

Among the 101 eligible respondents, the majority were female (65.3%), with male respondents comprising 34.7%. Respondents' ages ranged from 18 to 25 years, with a mean age of 21.3 years, representing the typical undergraduate student population in Indonesia. In terms of academic progression, respondents represented various semesters, from the second to the eighth semester, ensuring diversity in their level of university experience. The data were collected using a snowball sampling technique initiated through student coordinators, with the researcher facilitating the dissemination to ensure high engagement. Of the 135 initial responses collected, 34 were excluded during data cleaning due to incompleteness or response inconsistency, resulting in a final sample of 101 valid responses.

### Measurement model evaluation

The evaluation of the measurement model in this study followed the rigorous standards proposed by Hair et al. (2021) and Legate et al. (2021), focusing on indicator reliability, internal consistency, and both convergent and discriminant validity. Indicator reliability was initially assessed through the outer loadings, where all items demonstrated values exceeding the required 0.708 threshold.

**Table 1.**

*Validity, Reliability, and HTMT*

Variable	Cronbach's $\alpha$	$\rho_A$	CR	AVE	HTMT			
					Halal certified	Brand trust	Purchase intention	Religiosity
Halal Certified	0,881	0,885	0,910	0,628				
Brand Trust	0,801	0,812	0,882	0,714	0,878			
Purchase Intention	0,899	0,902	0,937	0,832	0,876	0,714		
Religiosity	0,904	0,907	0,922	0,598	0,881	0,803	0,883	
Religiosity*halal certified					0,099	0,214	0,088	0,047

Source: Research Data, 2025 (Processed Data)

The loadings ranged from a minimum of 0.723 for the third item of the Religiosity construct to a maximum of 0.924 for the third item of Purchase Intention, confirming that the indicators represent their respective underlying constructs effectively. Furthermore, internal consistency reliability was established as the Cronbach's Alpha and Composite Reliability values for all constructs surpassed the 0.70 benchmark. Specifically, Cronbach's Alpha values ranged from 0.864 to 0.922, while Composite Reliability values were recorded between 0.907 and 0.945, as

detailed in the provided reliability table.

Convergent validity was further validated through the Average Variance Extracted (AVE), with all constructs exceeding the 0.50 requirement. The AVE values ranged from 0.662 for Religiosity to 0.812 for Purchase Intention, indicating that each construct accounts for more than half of its indicators' variance. Finally, discriminant validity was rigorously tested using the Heterotrait-Monotrait (HTMT) ratio. Following the recommendation of Hair et al. (2021), a threshold of 0.90 was applied, which is appropriate for constructs that are conceptually closely related. As shown in the discriminant validity table, all HTMT values remained below this 0.90 criterion, with the highest ratio observed between Brand Trust and Purchase Intention. These results confirm that each construct in the model is empirically distinct, thus providing a solid foundation for subsequent structural model analysis and hypothesis testing.

### Structural Model Evaluation

Prior to testing the hypotheses, the structural model was assessed for potential collinearity issues to ensure that the regression results were not biased. This was conducted by examining the Variance Inflation Factor (VIF) values for all sets of predictor variables in the structural model. Based on the results, the inner VIF values for the predictors of Brand Trust (Halal Certification Literacy: 1.218; Moderating Effect 1: 1.159; and Religiosity: 1.278 and Purchase Intention (Brand Trust: 1.000) were all well below the conservative threshold of 3.0.

These results confirm that multicollinearity is not a concern in this study, allowing for a robust interpretation of the path coefficients. Following the collinearity check, the model's predictive power was evaluated using the coefficient of determination (R<sup>2</sup>). The structural model explained a substantial portion of the variance in the endogenous constructs, with an R<sup>2</sup> value of 0.633 for Brand Trust and 0.375 for Purchase Intention. These values indicate that the predictors possess moderate to strong explanatory power within the context of the Theory of Planned Behavior.

**Table 2.**

*VIF and Adj R-square*

No	Variable	Brand Trust	Purchase Intention
1	Halal certified	2,647	
2	Religiosity	2,637	
3	Brand Trust		1,000
<b>Moderating</b>			
5	Halal certified*Religiosity	1,009	
	Adjusted R <sup>2</sup>	0,633	0,375

Source: Research Data, 2025 (Processed Data)

This study examined the relationships between Halal Certified Literacy (HC), Brand Trust (BT), Purchase Intention (PI), and the moderating role of Religiosity (R). The analysis was conducted using path analysis with a bootstrap procedure to test the significance of direct, indirect, and moderated effects. The results are summarized below.

#### Direct Effects (H1–H3)

First, the direct effect of Halal Certified Literacy on Brand Trust (H1) was positive and significant ( $\beta = 0.578$ ,  $SD = 0.100$ ,  $t = 5.756$ ,  $p < 0.001$ , 95% CI [0.369, 0.757]), supporting H1. This indicates that higher levels of halal certification literacy are associated with greater brand trust.

Second, Halal Certified Literacy also had a significant positive direct effect on Purchase Intention (H2;  $\beta = 0.357$ ,  $SD = 0.073$ ,  $t = 4.865$ ,  $p < 0.001$ , 95% CI [0.218, 0.499]), confirming H2.

This suggests that consumers with better understanding of halal certification are more likely to intend to purchase the product.

Third, the direct effect of Brand Trust on Purchase Intention (H3) was strong and significant ( $\beta = 0.618$ ,  $SD = 0.059$ ,  $t = 10.481$ ,  $p < 0.001$ , 95% CI [0.484, 0.719]), supporting H3. Thus, brand trust positively influences purchase intention.

#### Indirect Effect (H4)

The indirect effect of Halal Certified Literacy on Purchase Intention through Brand Trust (H4) was also significant ( $\beta = 0.357$ ,  $SD = 0.073$ ,  $t = 4.865$ ,  $p < 0.001$ , 95% CI [0.218, 0.499]), supporting H4. Notably, the coefficient and confidence intervals for H4 are identical to those of H2, indicating a complete mediation effect—i.e., the influence of HC on PI operates entirely through BT.

#### Moderated Effect (H5 and H6)

Finally, the interaction between Halal Certified Literacy and Religiosity on Brand Trust (H5) was positive and significant ( $\beta = 0.196$ ,  $SD = 0.046$ ,  $t = 4.306$ ,  $p < 0.001$ , 95% CI [0.109, 0.288]), supporting H5. This confirms that religiosity strengthens the positive effect of halal certification literacy on brand trust.

Furthermore, the moderated mediation effect (H6)—i.e., the indirect effect of HC on PI via BT, conditional on religiosity—was also significant ( $\beta = 0.121$ ,  $SD = 0.029$ ,  $t = 4.180$ ,  $p < 0.001$ , 95% CI [0.067, 0.182]), supporting H6. This suggests that the mediating role of brand trust in translating halal literacy into purchase intention is enhanced when consumers have higher levels of religiosity. In summary, all six hypotheses were accepted. Halal Certified Literacy directly and indirectly (via Brand Trust) increases Purchase Intention, and these relationships are significantly moderated by Religiosity.

**Table 3.**

#### Hypotheses Testing

Path	Path Coefficient	SD	t	p	LLCI	ULCI	Note
HC→BT (H1)	0,578	0,100	5,756	0,000	0,369	0,757	H1: <b>accepted</b>
HC→PI(H2)	0,357	0,073	4,865	0,000	0,218	0,499	H2 : <b>accepted</b>
BT→PI (H3)	0,618	0,059	10,481	0,000	0,484	0,719	H3 : <b>accepted</b>
HC→BT→PI (H4)	0,357	0,073	4,865	0,000	0,218	0,499	H4 : <b>accepted</b>
HC*R→BT (H5)	0,196	0,046	4,306	0,000	0,109	0,288	<b>H5 : accepted</b>
HC*R→BT→PI (H6)	0,121	0,029	4,180	0,000	0,067	0,182	H6 : <b>accepted</b>

Source: Research Data, 2025 (Processed Data)

The effect sizes for the direct paths, HC→BT (0.354) and BT→PI (0.617), both fall into the large effect category based on Cohen's (1988) guidelines. More importantly, the interaction effect HC\*R→BT yielded an  $f^2$  of 0.135. While this value might appear modest compared to direct effects, it is important to note that interaction effects in social science research are typically much smaller. Using the commonly accepted cut-off for moderation ( $f^2 \geq 0.025$  for a large effect), this value is considered large. Thus, religiosity plays a substantial moderating role, significantly strengthening the positive influence of halal certification literacy on brand trust among university students.

The predictive relevance of our model was assessed using PLSpredict. As shown in the table, all  $Q^2_{predict}$  values for brand trust (0.395 to 0.450) and purchase intention (0.325 to 0.504) are above zero, indicating that the model has acceptable predictive relevance for all indicators. When comparing RMSE values, the PLS-SEM model outperformed the linear model for BT3 and PI3, while the linear model performed slightly better for BT1, BT2, PI1, and PI2. Following Shmueli et al. (2019), these mixed results suggest that our model possesses medium predictive power. Overall, the findings confirm that the model is not only explanatory but also has reasonable predictive

capability for most indicators.

**Table 4.**

*f-square*

Keterangan	f-square	Kategori
HC→BT	0,354	strong
BT→PI	0,617	strong
HC*R→BT	0,135	strong

Source: Research Data, 2025 (Processed Data)

**Table 5.**

*Q-square*

Jalur (Hipotesis)	Q <sup>2</sup> predict	RMSE	
		PLS-SEM	LM
Brand Trust			
BT1	0,416	0,501	0,474
BT2	0,395	0,555	0,488
BT3	0,450	0,459	0,433
Purchase Intention			
PI1	0,392	0,588	0,680
PI2	0,325	0,608	0,625
PI3	0,504	0,463	0,517

Source: Research Data, 2025 (Processed Data)

## Discussion

The present study aimed to examine the relationships between halal certified literacy (HC), brand trust (BT), purchase intention (PI), and the moderating role of religiosity (R) among university students in Jakarta. The results of the path analysis supported all six hypotheses, providing empirical evidence for the proposed framework. This section discusses the theoretical and practical implications of these findings, linking them to prior literature and the specific context of the study.

### Direct Effects of Halal Certified Literacy on Brand Trust and Purchase

The finding that halal certified literacy has a significant positive effect on brand trust (H1:  $\beta = 0.578$ ,  $p < 0.001$ ) aligns with previous studies that emphasize the role of consumer knowledge in building trust in halal-certified products (Khan et al., 2021; Usman et al., 2024; Aslan, 2023). For university students, who are characterized by analytical thinking and access to digital information, a deeper understanding of halal certification mechanisms reduces information asymmetry and perceived risk, thereby fostering brand trust (Sardiana, 2020; Hanafiah et al., 2022). This finding is consistent with Signaling Theory, where halal certification acts as a credible signal of quality and integrity, and literacy enables consumers to interpret that signal effectively (Adekunle & Filson, 2020).

Similarly, the significant direct effect of halal certified literacy on purchase intention (H2:  $\beta = 0.357$ ,  $p < 0.001$ ) confirms that knowledge about halal certification directly motivates consumers to purchase. This result supports earlier research by Setiawan et al. (2024) and Lada et al. (2009), who found that halal labels positively influence purchase interest. In the context of university students, who are frequently exposed to both formal certifications and informal claims (e.g., "no pork, no lard"), higher literacy enables them to distinguish between credible and non-credible signals, thereby strengthening their intention to purchase formally certified products.

### The Mediating Role of Brand Trust

The strong effect of brand trust on purchase intention (H3:  $\beta = 0.618$ ,  $p < 0.001$ ) underscores the importance of trust as a psychological mechanism in consumer decision-making. This finding is

consistent with the Theory of Planned Behavior (Ajzen, 1991), where trust can be conceptualized as part of attitude toward the behavior. When students trust that a brand consistently delivers on its halal promises, their willingness to purchase increases significantly. This result corroborates previous studies by Usman et al. (2024), Nugroho et al. (2022), and Ali et al. (2021), who identified brand trust as a critical predictor of purchase intention in halal markets.

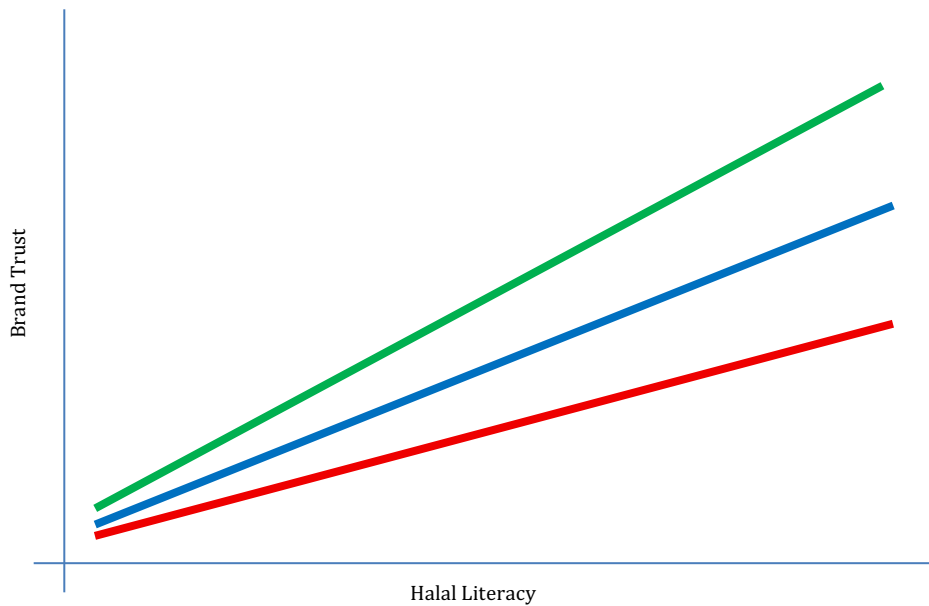
The significant indirect effect of halal certified literacy on purchase intention through brand trust (H4:  $\beta = 0.357$ ,  $p < 0.001$ ) confirms that brand trust serves as a full mediator. Notably, the coefficient for H4 is identical to that of H2, indicating that the influence of halal literacy on purchase intention operates entirely through trust. This suggests that simply being literate about halal certification is insufficient to drive purchase intention; rather, literacy must first translate into trust in the brand. This finding extends the work of Usman et al. (2024) and Faisal et al. (2024) by demonstrating that trust is not merely a parallel pathway but a necessary conduit for halal literacy to affect behavioral outcomes. In practical terms, this implies that halal education campaigns should focus not only on increasing awareness but also on building trust in certified brands.

### **The Moderating Role of Religiosity**

The significant moderating effect of religiosity on the relationship between halal certified literacy and brand trust (H5:  $\beta = 0.196$ ,  $p < 0.001$ ) indicates that the positive influence of halal literacy on trust is stronger for students with higher levels of religious commitment. This finding aligns with previous studies that identified religiosity as a catalyst in halal consumption behavior (Memon et al., 2020; Abdou et al., 2024; Loussaief et al., 2024). For highly religious students, halal compliance is not merely a functional requirement but a spiritual obligation. Consequently, their deeper understanding of certification mechanisms translates more effectively into brand trust because they perceive such trust as a guarantee of religious adherence. This result also supports the theoretical integration of religiosity as a boundary condition within the Theory of Planned Behavior, as suggested by Fiandari et al. (2024) and Khan et al. (2017).

Furthermore, the significant moderated mediation effect (H6:  $\beta = 0.121$ ,  $p < 0.001$ ) confirms that the indirect effect of halal literacy on purchase intention via brand trust is stronger for students with higher religiosity. This first-stage moderated mediation model (Hayes, 2018) demonstrates that religiosity amplifies the pathway from literacy to trust, which in turn enhances purchase intention. This finding addresses the inconsistent findings in previous literature regarding the role of religiosity (compare Memon et al., 2020 with Khan et al., 2017). The present study suggests that religiosity does matter, but its effect is indirect—it strengthens the translation of knowledge into trust rather than directly influencing purchase intention. This nuanced finding contributes to the halal literature by clarifying the mechanism through which religiosity operates.

This finding can be further explained through the lens of the Theory of Planned Behavior (Ajzen, 1991), where beliefs derived from knowledgesuch as halal certified literacy shape attitudes and subsequently influence behavioral intentions through trust as a cognitive and affective mechanism. In this context, religiosity functions as an internalized value system that intensifies the salience of halal-related beliefs, making individuals more responsive to certification-based information. This is consistent with prior studies suggesting that religiosity enhances the importance of halal attributes in consumer evaluation processes (Lada et al., 2009; Zulkfli et al., 2023). Moreover, the role of trust as a mediator aligns with relationship marketing theory, which posits that trust is essential in reducing uncertainty for credence-based products such as halal goods (Aurier & N'goala, 2010). The present findings therefore extend existing literature by demonstrating that the effectiveness of halal literacy is contingent upon consumers' religiosity, reinforcing the argument that cognitive understanding alone is insufficient without value-based reinforcement.



Note: Red line =Low religiosity, blue line=Moderate religiosity, green line=strong religiosity

Source: data processing (2025)

**Figure 1.**

*Moderation effect*

Taken together, the acceptance of all six hypotheses provides robust empirical support for the proposed integrated framework. The findings extend the Theory of Planned Behavior by demonstrating that halal certified literacy functions as a belief input, brand trust mediates the attitude-intention link, and religiosity moderates the initial stage of the mediation process. This integrated model is particularly relevant in the contemporary Indonesian context, where informal claims such as "no pork, no lard, no mirin" are increasingly common. University students, as educated consumers, require both literacy and trust to navigate this complex marketplace, and their religious commitment amplifies this process.

From a practical perspective, these findings suggest that policymakers and halal certification bodies should invest in consumer education programs that not only increase halal literacy but also build trust in the certification system. For businesses, the results imply that obtaining formal halal certification is not enough; they must also communicate their certification transparently to build trust, particularly among highly religious consumers. Digital platforms that allow easy verification of halal status (Nusran et al., 2023; Nurillah, 2023) can serve as effective tools to enhance both literacy and trust simultaneously.

### **Limitations**

Despite the significant findings, this study has several limitations. First, the sample consisted solely of university students from four campuses in Jakarta, which may limit the generalizability of the findings to other populations, such as non-student consumers or those in rural areas. Future research should replicate this model with more diverse samples. Second, the cross-sectional design precludes causal inferences; longitudinal or experimental studies are needed to establish causality. Third, the study focused on halal-certified food products; future research could examine whether the same relationships hold for halal cosmetics, pharmaceuticals, or other product categories. Finally, while the study identified religiosity as a moderator, other potential moderators such as peer influence, digital literacy, or price sensitivity warrant further investigation.

## Conclusion

This study examined how halal certified literacy influences purchase intention among university students, with brand trust as a mediator and religiosity as a moderator. The findings confirm that halal literacy must translate into brand trust to drive purchase intention, while religiosity strengthens the literacy-trust relationship. This extends the Theory of Planned Behavior into the halal consumption context and offers practical insights for businesses, certification bodies, and policymakers.

## List of abbreviations

TPB: Theory of Planned Behavior

HC: Halal Certified Literacy

BT: Brand Trust

PI: Purchase Intention

R: Religiosity

PLS-SEM: Partial Least Squares Structural Equation Modeling

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Ethics declarations

### Funding

The author(s) received no financial support for the research, authorship, and/or publication of this article.

### Availability of data and materials

Data sharing is not applicable to this article as no new data were created or analyzed in this study.

### Competing interests

No potential competing interest was reported by the authors

### Acknowledgement

The authors acknowledge that this research was conducted as part of an institutional collaboration.

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## SERAMBI: Jurnal Ekonomi Manajemen dan Bisnis Islam

Publisher	: LPMP Imperium.
Frequency	: 3 issues per year (April, August & December).
ISSN (online)	: 2685-9904.
DOI	: Prefix 10.36407.
Accredited	: SINTA 3
Editor-in-chief	: Prof. Dr. Suryani
Indexed by	: <a href="#">Google Scholar</a> , <a href="#">Garuda</a> , <a href="#">Master List Copernicus</a>