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The Dynamic Influence of Religiosity and Knowledge Mediated by Attitude on Consumer Intentions to Buy Halal Product in Indonesia

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ABSTRACT

Introduction/Main Objectives: This study examines the influence of halal labeling on consumer purchase intention in Indonesia, where the growing Muslim population has increased the demand for halal products. Understanding the factors driving this behavior is important for building consumer trust and supporting the halal sector. **Background Problems:** The research addresses how religiosity and knowledge affect purchase intention for halal products, with attitude acting as a mediating variable. **Novelty:** This paper contributes by testing the indirect impact of religiosity and knowledge on purchase intention through attitude, a relationship that has not been fully examined in the Indonesian halal consumption context. **Research Methods:** A quantitative method was applied using data from 180 respondents in six provinces across Java. Structural Equation Modeling (SEM) was conducted using LISREL, with Confirmatory Factor Analysis (CFA) employed for model validation. **Finding/Results:** Religiosity and knowledge influence purchase intention only indirectly through attitude ($T = 2.56$ and 2.87), while attitude itself has a direct significant effect ($T = 3.79$). Goodness-of-fit indices indicate a well-fitting model ($GFI = 0.90$, $RMSEA = 0.051$, $Chi-Square = 165.64$, $df = 113$). **Conclusion:** Attitude plays a critical mediating role between internal values and consumer intention. Stakeholders should focus on strengthening consumer attitudes through education and value-based campaigns to boost halal product adoption.

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INTRODUCTION

In December 2022, the Pew Research Center published data on global religious demographics. The findings showed a sharp rise in the Muslim population worldwide. In 2020, the Muslim population stood at 1.9 billion and is expected to reach 2.7 billion by 2050 (Pew Research Center, 2022), marking a 70.37% increase over three decades. This trend points to an early signal of rising demand and availability of halal products and services in the years ahead (Jumani & Sukhabot, 2020).

In addition to the global increase in the Muslim population, the demand for halal products and services is also driven by the growth of tourism and the rising affordability and ease of international travel, particularly in Muslim-majority countries. This has resulted in a wider availability of halal options for travelers and boosted the tourism competitiveness of certain destinations (Olya & Al-ansi, 2018). According to the Global Muslim Travel Index 2023, Indonesia and Malaysia are ranked as top destinations for Muslim travelers (Mastercard & Crescent Rating, 2023). As a result, there is a pressing need to strengthen infrastructure and facilities, especially by ensuring the presence and reliability of halal products.

In business, products labeled as halal often hold a stronger competitive position than those without such certification. The halal industry continues to grow and presents significant opportunities in various countries, as halal products gain global recognition. Several nations have made strategic efforts to build halal business centers. For example, Malaysia introduced the Halal Master Plan and encouraged collaboration between the public and private sectors in halal food production (Rafiki et al., 2023). Likewise, the United Arab Emirates, through the Emirates Authority for Standardization and Metrology (ESMA), has promoted halal certification to ensure that all stages of production and distribution align with Sharia guidelines. These measures are designed to uphold the integrity of halal products and support the development of a comprehensive halal supply chain (Zulfakar et al., 2014).

In both the UAE and Malaysia, the push for halal product certification has moved beyond discussion and become a fast-growing trend, driven by rising awareness of the value and significance of halal products (Katuk, 2019). Today, halal is no longer viewed solely through a religious lens—it has come to represent quality assurance and a conscious lifestyle choice in the global market (Anam et al., 2018). As one of the countries with the largest Muslim populations (Pew Research, 2020), Indonesia holds the potential to lead in the global halal industry. Data from the Indonesia Halal Lifestyle Center shows that the country contributes 11.34% to global halal economy spending, making it the world's largest halal consumer market (Indonesia Halal Lifestyle Center et al., 2021). Yet, despite its strong consumer base, Indonesia's performance as a halal producer remains below expectations (Rafiki et al., 2023). This highlights the urgent need to strengthen the country's halal ecosystem, particularly by speeding up the halal certification process.

Indonesia has also made halal certification mandatory for all products that enter, circulate, and are traded within the country. However, this policy has brought about several challenges, with one key issue being information asymmetry between producers and consumers. Many consumers lack the knowledge needed to determine whether certain products—such as pharmaceuticals, medicines, and vaccines—comply with Islamic guidelines (Famiza et al., 2017). As a result, halal labels and certifications play a dual role: they ensure compliance with

regulations and serve as a means for producers and sellers to communicate product integrity, assuring consumers that what they purchase aligns with Islamic dietary laws and meets recognized quality standards.

Halal products are not limited to Muslim consumers. Studies have shown that non-Muslims also purchase and use halal products (Jumani & Sukhabot, 2020). Research by Haque (2015) revealed that non-Muslim consumers' attitudes, social influences, and behaviors play a key role in shaping their decision to buy halal items. The study also emphasized that halal labels help build trust among non-Muslim buyers, as they view the certification as a sign that the products are safe and free from harmful substances (Haque, Sarwar, et al., 2015).

Many producers are still hesitant to apply for halal certification. This reluctance is often tied to concerns about the long processing time, high costs, and complex bureaucracy involved (Yulia, 2015). On the other hand, the government—through the Halal Product Assurance Organizing Agency (BPJPH)—views the certification process as necessarily thorough. It includes several steps such as product registration, audits and inspections, and a formal decision on the halal status. This situation creates a paradox that calls for better coordination among the government, producers, and consumers to make the process more efficient and accessible (Faridah, 2019).

The Indonesian government has taken active steps to address these issues. Through Government Regulation No. 39 of 2021, it requires all businesses to obtain halal certification for their products (Sani et al., 2023). To ease the process, the government has integrated halal product assurance services into an electronic system, aiming to cut down both processing time and costs for business owners. Additionally, BPJPH introduced the *Sertifikasi Halal Gratis* (SEHATI) program, which offers free halal certification—especially for micro and small enterprises—through a self-declaration scheme (Indah, 2023).

In the first stage of implementation, products such as food, beverages, slaughtered animal products, and slaughtering services are required to obtain halal certification starting October 17, 2019, with full compliance expected by October 17, 2026. Businesses that fail to meet this deadline may face sanctions, including written warnings, administrative fines, or product withdrawal from the market (Government of the Republic of Indonesia, 2021; Kementerian Agama Republik Indonesia, 2024). The effects of this regulation can be seen in data released by BPJPH, which will be presented in the next section.

Table 1. Data on the Development of Halal in Indonesia

Halal Certification Data	2020	2021	2022	2023	2024	Jun 2025
Number of Halal Certificates Issued	5.659	23.243	131.016	1.364.768	2.102.357	2.114.434
Number of Halal Certification Applicants per year	5.657	17.584	107.773	1.233.752	737.588	12.077
Total Halal Institutions						
Halal Inspection Agency (LPH)	-	-	-	-	-	98
Halal Auditor (Registered)	-	-	-	-	-	1.472
Halal Auditor (Trained)	-	-	-	-	-	2.590
Halal Product Process Assistance Institution (LP3H)	-	-	-	-	-	309
Halal Product Process Assistant (P3H)	-	-	-	-	-	93.790
Total Halal Certificates by Business Scale						
Micro	3.764	15.521	118.965	1.304.407	2.027.435	2.038.076
Small	1.202	3.255	4.411	49.190	58.818	59.417
Medium	395	2.004	2.588	3.221	3.640	3.710

Halal Certification Data	2020	2021	2022	2023	2024	Jun 2025
Large	298	2.463	5.052	7.950	12.464	13.230
Total Halal Certificates by Registration Pathway	5.659	23.243	1310116	1.364768	2.102.397	2.114.434
Self Declaration	-	750	90.313	1.298.391	2.009.778	2.016.931
Independent/Regular	5.659	22.493	40.703	66.377	92.579	97.503

Source: (BPJPH, 2024)

Between 2021 and 2022, public awareness of halal certification grew, supported by stronger government efforts to facilitate the process. This progress is reflected in the sharp increase in both the number of certifications issued and applications submitted from 2020 to June 2025. Halal certificates rose from 23,243 in 2021 to 3,224,434 by June 2025, while applications surged from 5,569 in 2020 to 2,224,234 by the same period. These figures highlight the growing recognition of halal certification’s importance across different product sectors. The certification process has been carried out by 98 Halal Inspection Agencies (LPH) and 309 Halal Product Process Assistance Institutions (LP3H), with support from 93,790 registered Halal Product Process Assistants (P3H).

From the perspective of business scale, micro-enterprises showed a dramatic increase in halal certifications, from 3.764 in 2020 to 2.038.076 in June 2025 highlighting widespread adoption within this sector. Small businesses also experienced growth, with certifications rising from 1.202 in 2020 to 59.417 in June 2025. Medium enterprises, though growing at a slower pace, saw an increase from 395 in 2020 to 3.710 in 2025. Meanwhile, large enterprises have a rapid increasing from 298 in 2020 to 13.230 in June 2025.

When viewed by business size, micro-enterprises experienced the most significant growth in halal certification, rising sharply from 3,764 in 2020 to 2,038,076 by June 2025—indicating strong uptake in this segment. Small businesses also saw substantial growth, with certifications increasing from 1,202 to 59,417 over the same period. Medium-sized enterprises recorded more modest progress, with certifications rising from 395 in 2020 to 3,710 in 2025. In contrast, large enterprises showed a notable surge, jumping from 298 in 2020 to 13,230 by June 2025.

Building on this background, the study seeks to integrate insights from behavioral science, consumer behavior, and economics within the context of halal product labeling. It examines public awareness of halal products, acknowledging that for many consumers, halal labels play a key role in purchasing decisions (Anam et al., 2018). The research also offers an updated view of the halal product market, analyzing how halal labeling influences perceptions of product quality and assessing the potential of Indonesia’s halal market in a global context. In the end, the study aims to provide a policy brief for stakeholders involved in the halal certification process (Sani et al., 2023).

Literature Review

Halal and Thoyyib

The term *halal*, originating from Arabic and found in the Qur’an, refers to anything that is permitted under Islamic law. It encompasses objects or actions deemed acceptable based on Islamic legal guidelines (Ali et al., 2017; Maison et al., 2018). A halal product is one officially recognized as permissible according to *sharia* law (Government of the Republic of Indonesia, 2014).

1 In general, *halal* products must be free from substances forbidden in Islam, such as pork, blood, alcohol, and other forms of impurity. In the case of animal products, halal status also requires that the animal is slaughtered in accordance with Islamic procedures (Abd Rahman et al., 2015). Moreover, halal is not limited to food—it extends to products like cosmetics, cleaning agents, healthcare items, and even services, including those in the financial sector, all of which may require halal certification (Rizkitysha & Hananto, 2020; Yener, 2015).

102 According to Law No. 33 of 2014 on Halal Product Assurance, halal products possess specific characteristics that distinguish them. The law defines products as goods and/or services that include food, beverages, medicines, cosmetics, chemical substances, biological products, genetically modified items, and other valuable materials that are used or consumed by the public. (Government of the Republic of Indonesia, 2014).

55 Beyond being halal, a product must also meet the criteria of *thoyyib*, which means good, clean, and wholesome at every stage of production (Idris et al., 2021). The *thoyyib* concept stresses cleanliness and purity, reflected in aspects such as health protection, environmental responsibility, animal welfare, food safety, and social justice. It also encourages ethical conduct consistent with Islamic teachings (Wiyono et al., 2022). Together, the principles of halal and *thoyyib* should incorporate sustainability and environmental considerations, ensuring that products are safe, clean, and suitable for consumption (Golnaz et al., 2015). These principles are mentioned clearly in several verses of the Qur'an, including Surah Al-Baqarah (2):168, Al-Ma'idah (5):88, and Al-Mu'minun (23):51 (Sani et al., 2023).

96 **Religiosity**

2 Religiosity is generally understood as a person's belief in God combined with a commitment to religious principles believed to be divinely established (Koc et al., 2024). This commitment plays a central role in shaping personal goals and influences broader social values, behaviors, and institutions rooted in religious traditions (Shyan et al., 2004). It also reflects how deeply an individual is dedicated to their faith, which is evident in their attitudes and actions (Rizkitysha & Hananto, 2020).

76 Although definitions may vary, religiosity consistently refers to the extent to which a person adheres to religious beliefs and practices. It positions individuals along a scale of religious commitment, from low to high (Valente & Smith, 2023).

35 In studies related to halal products, religiosity reflects how responsive consumers are to religious guidelines. This responsiveness is often tied to how well they understand religious laws. Individuals with stronger religious commitment tend to be more knowledgeable about what their faith permits and may put more effort into avoiding products deemed non-compliant (Mizerski, 2016).

6 **Knowledge**

33 Consumer knowledge is a complex concept that can be broken down into three key areas: understanding product categories, familiarity with the product itself, and knowledge of the brand—including its features, attributes, and how it is used (Blackwell et al., 2006). Earlier studies identified three main components of consumer knowledge: awareness of product characteristics, the ability to evaluate those characteristics, and personal experience with the product (Brucks, 1986) As research progressed, this concept was refined into two main types:

objective knowledge (what consumers actually know) and subjective knowledge (what they believe they know).

Knowledge can be understood as information, emotions, or experiences that are known by individuals or groups. It also refers to the awareness, familiarity, or understanding gained through learning or experience (Rizkitysha & Hananto, 2022).

Objective knowledge involves the actual, accurate information a consumer holds about a product, while subjective knowledge reflects what the consumer thinks they know (Carlson et al., 2009). Objective knowledge helps consumers make informed product evaluations, whereas subjective perceptions shape their purchasing decisions.

Product knowledge itself covers a wide range of information—such as product type, brand, features, terminology, price, and trustworthiness. It includes an understanding of the product's benefits and the satisfaction it provides (Nurhayati & Hendar, 2020).

In the context of halal products, this knowledge includes familiarity with the types of products, brands, features, pricing, how and where they are sold, who sells them, how they're used, and beliefs about their halal status. According to cue utilization theory (Nurhayati & Hendar, 2020).

In the context of halal products, this knowledge includes familiarity with the types of products, brands, features, pricing, how and where they are sold, who sells them, how they're used, and beliefs about their halal status. According to cue utilization theory (Jamal & Sharifuddin, 2015), Muslim consumers often rely on halal labels as signals to help guide their choices, especially in situations where information is limited or unclear.

Attitude

The theory of attitude provides a key framework for examining the factors that shape consumer decisions, particularly in food consumption. One of the most influential models in this area is the Theory of Planned Behavior (TPB), developed by Ajzen as an extension of the Theory of Reasoned Action. TPB identifies three core elements that influence behavioral intention: (a) attitude toward the behavior, (b) subjective norms, and (c) perceived behavioral control. Together, these elements link individual beliefs to actual behavior (Ajzen, 2005).

In this model, *subjective norm* refers to the perceived social pressure from significant others—such as family, friends, or broader society—to perform or avoid a particular behavior. It reflects how much individuals feel influenced by the opinions of those they value. (Ajzen & Fishbein, 1980). Meanwhile, *attitude* is shaped by a person's beliefs about the outcomes of a behavior. If the expected result is positive, individuals are more likely to develop a favorable attitude, and vice versa (Ajzen, 2002). Individuals typically hold multiple beliefs about a behavior, and these combine to form an overall evaluation—positive or negative—of that behavior.

For example, in the context of halal food purchases, consumers' beliefs about the outcomes of buying halal products will influence whether they see it positively or negatively. *Normative beliefs*, on the other hand, reflect perceived expectations from important referent groups like partners, family, or friends (Ajzen, 2001).

Purchase Intention

Purchase intention refers to a consumer's personal inclination or willingness to buy a product, and it is widely used as a predictor of actual purchasing behavior. Consumers are constantly exposed to product information through various media, including advertisements, digital

platforms, and written content. Additionally, the wide range of available products and places to buy them—from traditional markets to shopping malls and online platforms—adds complexity to their decision-making (Madahi et al., 2012).

Analyzing purchase intention provides valuable insights into consumer behavior, as it represents the motivation that drives people to act. It's often used as a proxy for actual buying behavior (Haque, Sarwar, et al., 2015). The stronger the consumer's intention and the greater the effort they're willing to put in, the higher the likelihood that the behavior—such as purchasing a product—will occur (Haque, Anwar, et al., 2015).

Hypothesis Development

Religiosity and intention to buy

Religiosity is often assessed through two main dimensions: belief and practice (Mohd Dali et al., 2019). A person's religious beliefs and overall level of commitment to their faith can influence various aspects of life, including lifestyle and consumption behavior. One important area where this influence is evident is in the intention to purchase halal-certified products. Prior research has shown that religiosity can significantly affect purchase intentions (Kaur et al., 2023)

As a part of subcultural identity, religiosity reflects the depth of an individual's religious commitment and belief system. It serves as a core foundation for shaping personal values, which in turn influence consumer attitudes and behavior (Graafland, 2017; Sani et al., 2023). Safiek's study found that religiosity is associated with consumer orientations such as quality consciousness, impulsive buying, and price sensitivity (Safiek, 2009). However, not all findings are consistent. For instance, research by Ali et al. (2017) indicated that religiosity had only a minor impact on the intention to purchase halal meat. Further complicating this issue, religious rulings or *fatwas* sometimes offer flexibility in consumption choices, yet it remains unclear whether these rulings are effectively communicated and understood by the wider Muslim population (Mizerski, 2016). Based on these mixed results, this study seeks to revisit and clarify the relationship between religiosity and halal purchase intention. Therefore, Hypothesis 1 in this research is:

H₁: Religiosity influences the intention to buy halal products.

Knowledge and intention to buy

Knowledge can be understood as the information, experiences, or insights individuals or groups possess, often gained through learning or practical experience. More specifically, it involves the expertise and skills acquired through both theoretical understanding and real-world application. As consumers gain more knowledge, they become more capable of evaluating whether external product cues—such as labeling or packaging—accurately convey quality (Anam et al., 2018; Sani et al., 2023). Research on the role of knowledge in consumer behavior shows mixed results. For example, Abd Rahman et al. (2015) found that knowledge had little influence on the consumption of cosmetic products. In contrast, a study by Abdul Aziz found that non-Muslim consumers who were more informed about halal food were more likely to express an intention to purchase such products (Aziz & Chok, 2013). Given these differing findings, this study proposes the following hypothesis:

H₂: Knowledge has an effect on the intention to buy halal products.

Attitude toward intention to buy

Attitude is defined as a learned tendency to respond consistently with a favorable or unfavorable view toward a particular object or behavior. In the context of halal products, attitude has often been identified as a strong predictor of purchase intention (Al-Otum & Nimri, 2015; Ali et al., 2017). However, not all studies are in agreement. For example, research by (Mohamed Omar et al., 2012). reported that attitude did not significantly influence the intention to buy halal products. Despite these exceptions, a number of other studies continue to emphasize the importance of attitude as a key factor shaping consumer intentions (Afendi et al., 2014; Hall & Sevim, 2016).

Based on these findings, the hypothesis for this study is:

H₃: Attitude has an effect on the intention to buy halal products.

Religiosity and Knowledge toward Intention to Buy Mediated by Attitude

Consumer attitude is often considered a mediating factor in the relationship between religiosity and knowledge and the intention to buy halal products. This suggests that religiosity and knowledge may not always have a direct effect on purchase intention, but they can shape consumer attitudes, which in turn influence the intention to buy. Research conducted by (Oktaviani & Tunjungsari, 2021) found that attitude mediates the relationship between religiosity and the intention to purchase halal cosmetics, whereas knowledge showed no significant direct or indirect effect on purchase intention. Therefore, the following hypotheses are proposed:

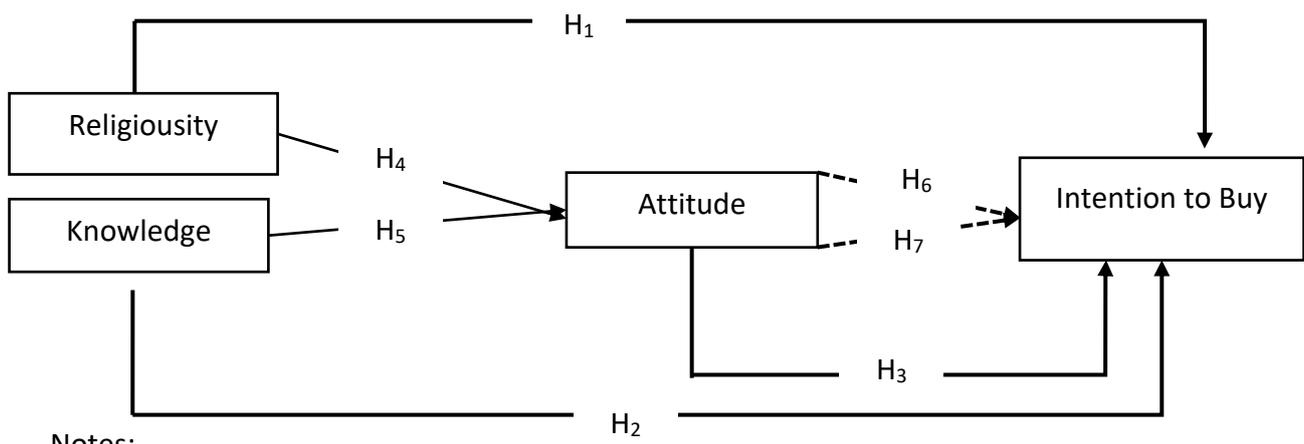
H₄: Religiosity has a significant effect on Attitude

H₅: Knowledge has a significant effect on Attitude

H₆: Religiosity has a significant effect on intention to buy mediated by attitude

H₇: Knowledge has a significant effect on intention to buy mediated by attitude

Figure 1. Hypothesis Development



Notes:

- > Direct Effect
- > Indirect Effect

Source: Table Processed by the author

METHOD, DATA, AND ANALYSIS

Research methodology is essential for aligning the research process with its objectives (Ur Rehman et al., 2019). This study employed a cross-sectional design and used a quantitative approach to collect data and test the proposed hypotheses. A deductive reasoning method was applied, as the conceptual framework was developed based on existing theories. For data analysis, the study used Partial Least Squares Structural Equation Modeling (PLS-SEM) (Abdou et al., 2024).

Population and Sampling Method

This quantitative study was based on primary data gathered through structured questionnaires. The questionnaires were distributed online using Google Forms and shared randomly with respondents across six provinces in Java: DKI Jakarta, Banten, West Java, Central Java, the Special Region of Yogyakarta, and East Java. These areas were selected because they represent some of the fastest-growing economic regions in Indonesia.

This study applied a non-probability sampling method, meaning that not every individual in the population had an equal chance of being selected (Sekaran & Bougie, 2016). This approach was chosen deliberately to support specific research objectives rather than randomization. In particular, the study used purposive sampling—a type of non-probability sampling—aimed at gathering relevant input from a targeted group (Hair et al., 2017). Clear inclusion criteria were set: participants had to be Muslim and regularly consume halal products as part of their daily lives. Individuals who did not meet these conditions were excluded from the sample.

The questionnaire used in this study consisted of four constructs with a total of 17 items. Each item was rated using a 5-point Likert scale, where 1 indicated "strongly disagree" and 5 indicated "strongly agree" (Abd Rahman et al., 2015). The indicators for each construct were adapted from prior research, drawing on studies that had previously demonstrated strong validity and reliability.

Table. 2. Construct measurements

Constructs	Items	References
Religiosity (RL)	7	(Abd Rahman et al., 2015; Jumani & Sukhabot, 2020; Nurhayati & Hendar, 2020; Rizkitysha & Hananto, 2020; Sani et al., 2023)
Knowledge (KN)	4	
Attitude (AT)	3	
Intention to buy (IN)	3	
Number of Items	17	

Source: Table Processed by the author

Goodness of Fit Test Indicator

To assess whether a developed model fits the theoretical framework based on observed data, model fit indices are commonly used in Structural Equation Modeling (SEM). According to (Hooper et al., 2008), several key fit indices are typically evaluated:

Tabel 3. Thresholds for Model Fit.

Fit Index	Acceptable Threshold Levels
Absolute Fit Indices Chi-Square	P Value > 0.05
Goodness of Fit Statistic (GFI)	≥0.90
Adjusted Goodness of Fit Statistic (AGFI)	≥0.90

Root Mean Square Residual (RMR)	≤ 0.05
Standardised Root Mean Square Residual (SRMR)	0.05 ≤ RMR ≤ 0.08
Normed-Fit Index (NFI)	≥ 0.90
Non-Normed Fit Index (NFI)	≥ 0.95
Comparative Fit Index (CFI)	≥ 0.95
Parsimony Goodness of Fit Index (PGFI)	≥ 0.90
Goodness of Fit Statistic (GFI)	≥ 0.90

Source: (Hair et al., 2017; Hooper et al., 2008)

Instrument Testing Method

To evaluate the instrument’s validity and reliability, this study used Confirmatory Factor Analysis (CFA), a technique within Structural Equation Modeling (SEM) that assesses how well the observed indicators reflect their underlying latent variables (Hair et al., 2017). The model's goodness-of-fit was assessed using several criteria, including the Chi-square statistic divided by degrees of freedom (χ^2/df), where values greater than 2 are considered acceptable, and the Root Mean Square Error of Approximation (RMSEA), with values below 0.07 indicating a good fit (Hooper et al., 2008).

RESULT AND DISCUSSION

Descriptive Analysis

The study obtained responses from 183 participants, of which 180 were considered valid for analysis. This sample size meets the adequacy threshold suggested by (II et al., 2001), who state that a minimum of 118 participants is sufficient for research involving continuous data measured on interval or ratio scales.

Table 4. Respondents profile

Parameters	Categories	Frequency	%
Gender	Female	113	62.8
	Male	67	37.2
Marital Status	Not Married Yet	130	70
	Married	50	30
Education	Senior Highschool	86	47.8
	Diploma	3	1.7
	Bachelors	62	34.4
	Masters	26	14.4
	Doctor	3	1.7
Province	DKI Jakarta	8	4.4
	Banten	2	1.1
	West Java	26	14.4
	Central Java	81	45.0
	DI Yogyakarta	57	31.7
Age	East Java	6	3.3
	<20	42	23.3
	21-30	110	61.1
	31-40	17	9.4
	41-50	7	3.9
	51-60	4	2.2

Income	<1.000.000	42	23.3
	1.000.000-3.000.000	79	43.9
	3.000.000-5.000.000	34	18.9
	5.000.000-7.000.000	12	6.7
	7.000.000-9.000.000	5	2.8
	>9.000.000	18	4.4

Source: Table processed by the author

Table 3 shows that most respondents were female (62.8%), while male participants made up 37.2%. In terms of marital status, 70% were unmarried and 30% were married. Regarding education, nearly half of the respondents (47.8%) had completed senior high school or its equivalent, followed by 34.4% who held a bachelor’s degree. According to (Jannah et al., 2021) education level has a significant impact on consumption behavior. Their findings, along with those of (Zhang & He, 2007), suggest that individuals with only a high school education are more likely to exhibit irrational consumption patterns. In contrast, those with higher education levels tend to make more rational and better-managed consumption decisions. Most respondents in this study were from Central Java (45%), followed by the Special Region of Yogyakarta (31.7%) and West Java (14.4%). In terms of age, the majority belonged to the Millennial generation (61.1%), with Generation Z making up 23.3%. As for income, the largest group reported earning between IDR 1 million and IDR 3 million per month (43.9%), while 23.3% earned less than IDR 1 million. Income plays a key role in shaping consumption preferences—higher income typically leads to higher levels of consumption. This creates both opportunities and challenges for businesses aiming to boost sales, especially when halal certification becomes a critical factor influencing purchasing decisions (Hutajulu & Rahmadana, 2015).

Goodness of Fit Test

Table 5. Goodness of Fit Test Results

Fit Index	Calculated Value	Indicator	Decision
Absolute Fit Indices Chi-Square	0.00093	> 0.05	Not Fit
Goodness of Fit Statistic (GFI)	0.90	≥0.90	Fit
Adjusted Goodness of Fit Statistic (AGFI)	0.87	≥0.90	Not Fit
Root Mean Square Residual (RMR)	0.016	≤ 0.05	Fit
Standardised Root Mean Square Residual (SRMR)	0.059	0.05 ≤ RMR ≤0.08	Fit
Normed-Fit Index (NFI)	0.93	≥ 0.90	Fit
Non-Normed Fit Index (NFI)	0.97	≥ 0.95	Fit
Comparative Fit Index (CFI)	0.97	≥ 0.95	Fit
Parsimony Goodness of Fit Index (PGFI)	0.67	≥ 0.90	Not Fit

Source: Table processed by the author

The goodness-of-fit test is used to assess whether the research model appropriately represents the observed data. Based on the results shown in the table above, six out of nine fit indices meet the acceptable criteria, indicating that the model has an adequate fit. As a result, the model is suitable for further analysis.

Instrumen Testing

Table 6. Measurement Model Results

	Calculated Value	Indicator	Decision
RMSEA	0.051	≤ 0.07	Fit
Chi_Square df	165,64 113	1.47 Chi_Square/ df ≤ 2	Fit

Source: Processed by the author

Table 6 shows that two indicators in the Confirmatory Factor Analysis (CFA) meet the required thresholds. The RMSEA value is ≤ 0.07 , and the Chi-Square divided by degrees of freedom (χ^2/df) is 1.47, which is below the recommended maximum of 2. These results indicate that the research instrument demonstrates a good fit, allowing the study to move forward with hypothesis testing.

Structural Equation and Coefficient of Determination

Based on the results of the analysis, the following equation represents the structural prediction model derived from the tested variables

Table 7. Structural Equation Results and Coefficient of Determination

Structural Equation	Coefficient of Determination
AT = 0.43 RL + 0.34 KN + Error	R ² : 0.47
IN = 0.61 AT + 0.046RL + 0.14 KN + Error	R ² : 0.54

Source: Processed by the author¹

The results confirm that Attitude plays a mediating role in the model. While Religiosity and Knowledge both have direct effects on Intention to Buy, a substantial part of their influence is channeled through Attitude. This is evident from the path coefficient AT → IN = 0.61, which shows that Attitude is the strongest predictor of purchase intention.

Together, Religiosity and Knowledge explain 47% of the variance in Attitude, suggesting that the remaining 53% is influenced by variables not included in the model. Similarly, Attitude, Religiosity, and Knowledge collectively account for 54% of the variance in Intention to Buy, with the other 46% explained by factors outside the current framework.

Direct Effect

Tabel 8. Result of Direct effect

Variabels	T Hitung	Hipotesis	Finding
Religiusitas → Intention to Buy	0.35 < 1.96	H ₁	Rejected H ₁
Knowledge → Intention to Buy	1.11 < 1.96	H ₂	Rejected H ₂
Attitude → Intention to Buy	3.79 > 1.96	H ₃	Accepted H ₃
Religiusitas → Attitude	3.47 > 1.96	H ₄	Accepted H ₄
Knowledge → Attitude	2.81 > 1.96	H ₅	Accepted H ₅

Source: Processed by the author

The data indicate that religiosity and knowledge do not have a significant direct effect on the intention to buy halal products, as reflected by T-statistic values of 0.35 and 1.11, respectively. As a result, Hypotheses H1 and H2 are not supported. This suggests that being religious or

¹ for more details, please refer to the supplementary file.

well-informed does not necessarily lead to a strong purchase intention unless it is accompanied by a positive attitude toward halal products.

Consumer behavior isn't always purely rational or guided by values. There can be a disconnect between personal values—like religiosity—knowledge, and actual purchasing behavior (Maulani et al., 2023). In contexts such as Indonesia, where most of the population is Muslim, halal products are often seen as the norm. Because of this, religiosity and knowledge may not serve as key differentiators. Halal products might be viewed as commonplace, making these factors insufficient to drive purchase intention unless supported by a clearly positive attitude. On the other hand, attitude has a direct and significant impact on the intention to purchase halal products, as shown by a T-statistic of 3.79. This is because attitude reflects a person's emotional and cognitive judgment toward a particular object or behavior. When someone perceives that buying halal products offers personal or social advantages, this evaluation helps shape their intention. Unlike deeply rooted values like religiosity, attitudes are more flexible and can be shaped over time. As a result, the more positive a person's attitude toward halal products, the greater their likelihood of intending to purchase them.

Religiosity shows a significant direct effect on attitude, as indicated by a T-statistic of 3.47. This may be because individuals with strong religious beliefs often rely on religious teachings to guide their decisions, evaluating what is acceptable or forbidden based on their faith. This perspective encourages a favorable attitude toward choices that align with religious values, including the consumption of halal products. A high degree of religiosity often leads to positive attitudes toward halal items, as selecting them is viewed as an act of religious commitment (Aritama et al., 2023). People with strong religious convictions may also experience discomfort when their actions conflict with their beliefs (Oktaviani & Tunjungsari, 2021). Additionally, religiosity is linked to greater ethical and moral awareness, as religious individuals tend to be more sensitive to ethical considerations in their behavior (Maulani et al., 2023).

Knowledge also has a direct influence on attitude, as shown by a T-statistic of 2.81. This suggests that what individuals know shapes how they perceive, interpret, and evaluate objects—such as halal products. A person's understanding helps form their perception of a product's value. When consumers are well-informed—for example, aware of the health, quality, and religious benefits of halal products, the potential risks of consuming non-halal items, and the importance of halal certification—this knowledge contributes to more favorable judgments. As a result, informed consumers are more likely to develop positive attitudes toward halal products (Moniaga et al., 2023).

Additionally, greater knowledge can help reduce uncertainty during the decision-making process. Consumers often encounter doubt when assessing whether a product is truly halal. In such cases, having sufficient knowledge enables them to evaluate the product more accurately, reducing confusion and increasing their confidence and comfort in making informed purchasing decisions (Zumrotun Nisa & Ajib Ridlwan, 2022).

Indirect and Total Effect

Tabel 9. Result of Total and Indirect effect

Variabels			T Hitung	Hipotesis	Finding
Indirect Effect					
Religiusitas →	Attitude →		2.64 > 1.96		
Intention to Buy					

Knowledge → Intention to Buy	Attitude →		2.35 > 1.96		
Total Effect					
Religiusitas → Intention to Buy	Attitude →		2.56 > 1.96	H ₆	Accepted H6
Knowledge → Intention to Buy	Attitude →		2.87 > 1.96	H ₇	Accepted H7

Source: Processed by the author

85 The data indicate that religiosity and knowledge influence purchase intention indirectly through the mediating role of attitude, with T-values of 2.64 and 2.35, respectively. While the direct effects of these two variables on intention were not statistically significant, both significantly contribute to shaping a positive attitude—an essential driver of halal purchase intention. This highlights attitude as a key mediating variable that links religious commitment and product knowledge with consumer behavior.

The findings suggest that individuals with strong religiosity and sufficient knowledge about halal products are more likely to form favorable attitudes, and it is this attitude that ultimately drives their intention to buy. When the indirect path through attitude is taken into account, the total effects of both religiosity and knowledge on purchase intention become significant, reinforcing the importance of attitude as a bridge between belief, understanding, and action. Without this mediating factor, the influence of religiosity alone appears limited.

CONCLUSION AND SUGGESTION

81 Indonesia is well-positioned to become a key player in the global halal industry, thanks to its large Muslim population and increasing public awareness of halal product standards. Government efforts—such as the self-declare mechanism and the SEHATI (Free Halal Certification) program—have played a significant role in boosting halal certification, especially among micro and small businesses. However, several obstacles remain, including information gaps between producers and consumers, perceptions of high costs and administrative complexity, and the ongoing need for public education. Today, the halal label has evolved beyond a religious marker to serve as a broader indicator of quality and safety, even for non-Muslim consumers. To solidify Indonesia’s role in the global halal market, collaboration between government, industry, and the public is crucial. Key priorities include simplifying the certification process, improving public understanding of halal principles, and strengthening the overall halal ecosystem nationwide.

112 The findings of this study highlight that attitude is the most influential factor driving consumers' intention to purchase halal products. While religiosity and knowledge do not directly impact purchase intention, both exert significant indirect effects by shaping positive consumer attitudes. This indicates that individuals with strong religious beliefs and sufficient knowledge are more inclined to form favorable views toward halal products, which then influence their buying behavior.

1 In Indonesia—where halal values are deeply rooted in the cultural and religious fabric—religiosity and knowledge may serve more as baseline conditions rather than active motivators

for purchase. Without a supportive attitude, these factors alone are unlikely to lead to action. As a result, marketing efforts should focus on fostering positive attitudes toward halal products, particularly by framing halal not only as a religious requirement but also as a choice that aligns with quality, safety, and ethical values. This approach can help strengthen awareness and boost purchase intention in a market where halal is already culturally embedded.

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