

## Determinant of Muslim Consumers in Indonesia to Purchase MSMEs Products: Does Halal Certification Matters?

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### ABSTRACT

#### Keywords:

TPB, Halal-Certified, Religiosity, Purchase Intention, MSMEs Products;

**Background:** Indonesia has the world's largest Muslim population, which drives strong demand for halal-certified products due to religious obligations. Understanding what influences Muslim consumer behavior is essential.

**Method:** This study adopts a quantitative approach with purposive sampling. Data were collected through surveys in Indonesia during October 2023, yielding 308 valid questionnaires. Analysis was performed using Structural Equation Modeling - Partial Least Squares (SEM-PLS) via SmartPLS 3. The Theory of Planned Behavior (TPB) guided the investigation into factors affecting purchase intentions for halal-certified products from Micro, Small, and Medium Enterprises (MSMEs).

**Results:** Findings show that halal certification, religiosity, subjective norms, halal awareness, consumer satisfaction, and trust significantly influence purchase intentions. Conversely, perceived behavioral control and attitudes do not significantly affect purchase intention.

**Conclusion:** Enhancing halal knowledge and awareness is a key strategy to increase Muslims' purchase intentions for MSME halal products. Policymakers and halal certification authorities should enforce consistent inspections on MSME products to ensure alignment with Islamic principles, thereby boosting consumer confidence.

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## INTRODUCTION

Islamic jurisprudence defines "Halal" as the entirety of human life, including consumption, social conduct, financial dealings, education, and many other areas that promote goodness and well-being. For Muslims, adhering to Halal principles across all dimensions of life ranging from consumer goods, professional services, and lifestyle decisions in sectors such as cosmetics, pharmaceuticals, banking, and tourism constitutes a fundamental religious obligation. Halal products, especially those for Muslims, are committed to preventing harm to humans, animals, and the environment. Within the Islamic framework, consumption transcends the mere satisfaction of material needs; it is equally an expression of moral and spiritual values, functioning as a pathway through which believers seek divine approval and well-being (Aslan, 2023). Thus, Halal items must meet Muslim consumers' material demands and demonstrate a

dedication to safety, security, and trustworthiness in accordance with Halal principles (Santoso et al., 2021).

In the contemporary era, Halal has evolved well beyond its original religious connotation to become a matter of significant economic, political, and cultural relevance (Fischer, 2015). What started as a theological concept has become a global certification and labelling system that is now a cultural phenomena in Muslim-majority and Muslim-minority cultures (Wilson, 2014). Countries such as Malaysia, Brunei, and Pakistan, alongside nations with smaller Muslim populations such as Singapore, Thailand, and Japan, have increasingly embraced the growing Halal movement (Nawawi et al., 2020). In response to this global trend, numerous multinational corporations have strategically repositioned their products to capture the expanding Halal market through targeted marketing approaches. Cosmetics and personal care items like hijab-friendly shampoos, miswak-based toothpaste, and Halal-certified cosmetics reflect this trend (Rahman, 2018). The Halal industry now spans a diverse array of sectors, encompassing food production, pharmaceuticals, fashion, packaging, logistics, marketing, finance, travel, and hospitality (Jamaludin et al., 2019). Central to this industry is Halal certification, which serves as a formal guarantee that a product's ingredients, preparation methods, processing procedures, and hygienic standards comply not only with Halal requirements but also with established good manufacturing practices (Khan et al., 2019).

Indonesia, with over 225 million Muslims being the bulk of its population, is strategically important in the worldwide Halal economy. Indonesia is the world's largest Halal consumer market, with total Halal product consumption of 184 billion US dollars in 2020 and exports of 8 billion US dollars, according to the Indonesia Halal Market Report 2021/2022. In pursuit of becoming the world's leading Halal food and beverage producer by 2024, the Indonesian government, through the Halal Product Assurance Organizing Agency (BPJPH) under the Ministry of Religious Affairs, has set an ambitious target of issuing one million free Halal certifications (SEHATTI) for Micro, Small, and Medium Enterprises (MSMEs) via a business actor self-declaration mechanism ([kemenag.go.id](http://kemenag.go.id)). Nevertheless, data from the Ministry of Cooperatives and SMEs as of January 23, 2023, indicate that only 129,206 MSME units equivalent to approximately 20 percent had obtained Halal certificates covering 1,026,455 products. This relatively low rate of Halal certification among MSMEs has been attributed, in part, to a limited understanding of certification procedures and insufficient socialization regarding the application process (Prasetyadi, 2023).

Halal certification for MSME products holds considerable strategic potential as a competitive advantage for Indonesia in the international marketplace, particularly given the government mandate requiring full MSME Halal certification by 2024. The provision of subsidized Halal certification represents an initial step toward strengthening the capacity of Indonesian MSMEs to compete both domestically and in global markets ([www.kneks.go.id](http://www.kneks.go.id)). Halal certification reassures Muslim buyers that a product is safe and compliant with Islamic rules, increasing purchasing intentions (Widyanto & Sitohang, 2022). Trust is essential for long-term consumer relationships, especially when it comes to Halal food through the Quran and Sunnah (H. Aslan, 2023). Conversely, the dissemination of inaccurate information regarding Halal logos may erode consumer confidence and discourage purchase intentions toward Halal-certified products (Rezai et al., 2012). Trust in Halal food and beverage establishments is the biggest element in consumer satisfaction (Madun et al., 2022). Non-Muslim consumers also prefer Halal items for safety, hygiene, and quality (Mathew et al., 2014; Rezai et al., 2012), health benefits (Rahmati & Jalil, 2014), and a basic regard for Muslim Halal principles (Rezai et al., 2012).

This study uses the Theory of Planned Behaviour (TPB) and Halal certification, trust, and religiosity to examine Indonesian Muslim consumers' Halal product purchase intentions. This study emphasises the practical necessity of Halal certification for MSME products in Muslim-majority contexts, particularly the Indonesian market. Producers, practitioners, and policymakers seeking to understand consumer demand dynamics for MSME products and develop effective Halal product marketing frameworks in other Muslim-majority countries are expected to benefit from the findings.

## Literature Review and Hypothesis Development

### 1. The Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB), introduced by Ajzen (1991), represents an advancement of the Theory of Reasoned Action (TRA), with the key modification being the incorporation of

perceived behavioral control as an additional construct not previously included in the TRA. The TPB has been widely recognized as a robust theoretical framework for explaining and predicting human behavior across diverse contexts, with particularly strong evidence of its applicability within the field of psychology (Stern P.C, 2005). The TPB holds that attitudes toward the behavior, subjective norms, and perceived behavioral control determine behavioral intentions (Ajzen, 1991). Complementing this, empirical literature has also highlighted the role of the Sustainable Development Goals (SDGs) as significant drivers of consumer behavior, as articulated by Aaron et al. (2020). Despite its wide adoption and proven relevance, several scholars have called for the further development of the TPB, advocating for the integration of additional contextually relevant variables and the reconfiguration of causal pathways to better capture the complexity of specific behavioral settings, reflecting the dynamic and evolving nature of behavioral theory construction.

## 2. Purchase intention (PUR)

Purchase intention is a consumer's willingness to buy a product or service and can predict and assess consumer behavior (Bawono et al., 2022). In a related conceptualization, purchase intention is understood as a habitual disposition or predisposition of consumers toward buying a product. More precisely, it constitutes a mechanism for anticipating and measuring consumer behavior by examining both a consumer's interest in a given product and their motivation to obtain it (Hashim & Musa, 2013). Prior scholarly work has drawn attention to the purchasing behaviors of Muslim millennial consumers, noting that this demographic exhibits an interpersonal tendency to intensify their purchasing activity (Widyanto & Sitohang, 2022; Bawono et al., 2022). Additionally, research by Usman et al. (2022) underscores the tendency of Muslim millennials to explore and adopt new products, reflecting their innovative consumer orientation. From a general consumer behavior standpoint, a higher level of purchase intention corresponds to a greater probability of actual purchasing behavior, whereby an elevated inclination to acquire a product or service translates into a higher likelihood of completing that transaction (Garg & Joshi, 2018).

## 3. Subjective Norm (SN)

Subjective norms are societal forces that impact a person's behavior (Ajzen, 1985). Specifically, subjective norms reflect the normative beliefs held by individuals regarding the expectations of significant others, whereby a person is more inclined to comply to relevant others' expectations. As established in the literature, subjective norms exert a meaningful and direct influence on the formation of behavioral intentions (Bashir & Madhavaiah, 2015). In the context of halal consumption, Widyanto & Sitohang (2022) confirmed a positive relationship between subjective norms and consumers repurchase intentions. This suggests that social expectations within a consumer's network can shape their decision to revisit and purchase Halal-certified MSME products. The significance of subjective norms as a determinant of purchase intention toward Halal food products has similarly been documented in earlier research (Al-Nahdi et al., 2009). Based on this theoretical foundation, the following hypotheses are proposed:

H1: Subjective Norm Positively Affects Attitude

H2: Subjective Norm has a positive effect on Purchase Intention

## 4. Perceived Behavioral Control (PBC)

An individual's subjective appraisal of their ability to perform or refrain from an action is called perceived behavioral control (PBC) (Ajzen, 1985; Sultan et al., 2020). PBC assesses people's confidence in their ability to conduct or avoid certain actions (Asif et al., 2018). PBC measures Muslim customers' confidence in their ability to buy Halal-certified food and products. This study hypothesizes that PBC increases customers' inclination to buy Halal-certified MSME products. Ibrahim & Arshad (2017) and Bawono et al. (2022) found a favorable link between perceived behavioral control and behavioral intentions. The following hypotheses are therefore advanced:

H3: Perceived Behavioral Control Positively Affects Attitude

H4: Perceived Behavioral Control positively affects purchase intention

## 5. Customer Satisfaction (Cus)

Customer satisfaction denotes the evaluative state experienced by consumers following the completion of a purchasing decision process, wherein a positive outcome contributes to the ongoing development and value enhancement of a company's products (Siahaan & Legowo, 2019). The purchasing process itself encompasses five sequential phases: the identification of needs and enthusiasm, clarification of requirements, evaluation of available solutions, decision-making, and the act of purchase (Latif et al., 2019; Fauzi & Suryani, 2019). Consumer satisfaction is their cognitive and emotional response to a product, formed through an assessment of its utility, effectiveness, efficiency, and overall performance (Wijayanti & Riza, 2017). Empirical evidence provided by (Aslan, 2023) further confirms that favorable purchasing decisions are strongly associated with elevated levels of customer satisfaction. Building on this, the present study posits that MSME Halal certification has the potential to cultivate more positive consumer attitudes, which in turn may reinforce purchasing intentions. The following hypotheses are therefore advanced:

H5: Customer Satisfaction has a positive effect on Attitude

H6: Customer Satisfaction has a positive effect on Purchase Intention

#### 6. Halal Awareness (AWE)

Halal awareness is the ability to detect, absorb, and stay aware of Halal products and events (Datucali & A. Sali, 2020). Awareness constitutes a fundamental determinant of consumer choice, with research by Aslan (2023) showing that knowledge of Halal principles and food products influences purchase intentions. According to the SDGs' behavioral paradigm, customers with positive views are more likely to buy and consume Halal products. The development of Halal awareness among consumers has been identified as a strategic driver with the potential to broaden the reach of the Halal market beyond Muslim consumers to include individuals from other religious backgrounds (Widyanto & Sitohang, 2022). Empirical support for this perspective is provided by Datucali & A. Sali, (2020), who studied Southern Mindanao university students and discovered the product attitudes drive Halal product purchases. Furthermore, the presence of Halal labels and certification marks has been shown to reinforce Halal awareness, which in turn contributes to more favorable consumer attitudes and heightened purchasing intentions (Aslan, 2023). The following hypotheses are therefore formulated:

H7: Halal Awareness Positively Affects Attitude

H8: Halal Awareness has a positive effect on Purchase Intention

#### 7. Halal Certificate (CER)

The process of obtaining Halal certification involves a comprehensive and rigorous inspection of all stages of product development, including slaughtering procedures, ingredient sourcing, cleaning protocols, handling, processing, transportation, and distribution, to guarantee certified items meet Halal criteria (Amalia et al., 2023). Given the difficulty of independently validating a product's Halal authenticity, certification is crucial for consumer trust. The Halal emblem indicates a product's permissibility under Islamic law, giving Muslim consumers peace of mind. Muslim customers view Halal-certified products as safe, clean, and high-quality (Jalil et al. 2018), which aids purchasing decisions and intentions. Further research shows that Muslim millennial customers are more likely to buy Halal-certified products and services (Reezlin et al., 2021; Widyanto & Sitohang, 2022). The Halal logo on product packaging boosts consumer confidence and trust, which increases their intention to buy Halal items (Rezai et al., 2012). Considering these factors, the following hypothesis is proposed:

H9: Halal certificate has a positive effect on Trust

#### 8. Trust (TUR)

Trust is the willingness to stay vulnerable in an exchange relationship based on the trust that the other person will act as expected (Kaabachi et al., 2020). As a psychological construct, trust functions as a motivational trigger that directs behavior and decision-making. It represents a party's subjective confidence that commitments and obligations will be honored, which is especially critical in uncertain financial or commercial transactions where users face the risk of economic loss (Lu et al., 2011). Within consumer behavior research, Baker & Marquis (2020) have established trust as one of the key antecedents of consumer attitudes. Trust also encompasses the fulfillment of a party's obligations as perceived through subjective belief systems Riza (2021), making it particularly salient in purchasing

contexts characterized by uncertainty and potential risk. Empirical evidence from Chen et al., (2022) confirms that trust exerts a significant and positive influence on purchase intention. In the context of Halal consumption, a higher level of public trust in Halal certification institutions is associated with a greater intention among consumers to purchase MSMEs products bearing Halal-certified labels. The following hypotheses are therefore advanced:

H10: Trust positively affects Attitude

H11: Trust has a positive effect on Purchase Intention.

9. Attitude (ATT)

A person's attitude is how they evaluate a conduct (Ajzen, 1985). As psychological constructs, attitudes convey subjective appraisals of good–bad, liked–disliked, and pleasant–unpleasant (Ahmed et al., 2019). This study defines attitude as a consumer's willingness or unwillingness to buy Halal-certified MSME products. Research shows that consumers who support Halal compliance are more likely to buy Halal-certified products (Mukhtar & Butt, 2012). Consumer sentiments significantly affect purchase intentions (Singh et al., 2021), as supported by Mukhtar & Butt, (2012) and Haque et al. (2015). The following hypothesis is proposed:

H12: Attitude positively affects Purchase Intention

10. Religiosity (REL)

An individual's faith in a divine power and commitment to following its rules is called religiosity (Zamani-Farahani & Musa, 2012). The depth of one's religious commitment is typically reflected in their daily behaviors, attitudes, and lifestyle choices. Religion is a strong belief in supernatural powers guiding human destiny and a willingness to express that belief via religious practices (Santoso et al., 2021). Within the context of consumer behavior, Singh (2021) observed that religiously devout Muslim consumers tend to exhibit distinct purchasing patterns, characterized by a preference for Halal-certified products and services. Supporting this view, Usman (2022) demonstrated that the degree of religious adherence significantly shapes consumer behavior, including both attitudes and purchase intentions. An extensive body of prior literature has similarly confirmed that religiosity serves as a meaningful and consistent predictor of consumer attitudes and purchasing behaviors among Muslim populations (Widyanto & Sitohang, 2022). The following hypothesis is therefore proposed:

H13: Religiosity positively affects Purchase Intention

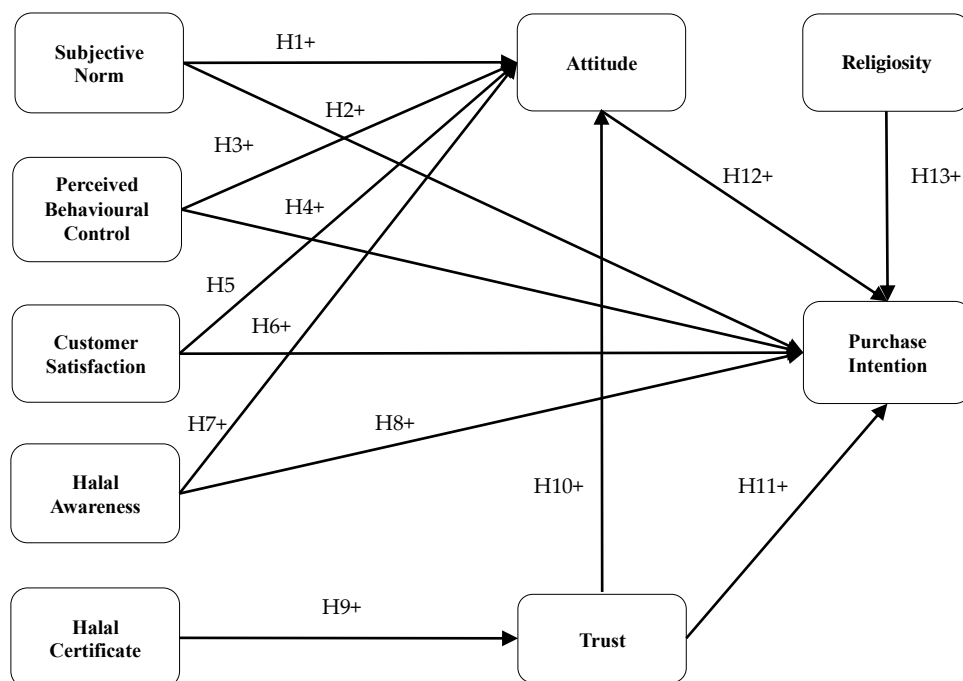


Figure 1. Proposed extended TPB model for purchase intention of Halal Certified

## METHOD

. This study employed a quantitative research design, with primary data collected directly from Muslim consumers across Indonesia. To ensure that participants fulfilled the predetermined eligibility criteria, a purposive sampling technique was adopted as the respondent selection strategy (Sekaran & Bougie, 2016; Tanjung & Abrista, 2013). Google Forms was used to create a structured online questionnaire that was distributed via chat and social media. The Likert scale was selected as the primary measurement instrument given its suitability for capturing attitudinal responses (Kolb, 2008; Sekaran & Bougie, 2016). The questionnaire was structured as a closed-ended instrument, with each item scored on a five-point Likert scale ranging from 1 to 5, corresponding to the following response categories: Strongly Disagree (SD=1), Disagree (D=2), Undecided (U=3), Agree (A=4), and Strongly Agree (SA=5) (Yamashita, 2022; Sekaran & Bougie, 2016). In total, the questionnaire consisted of 43 items designed to measure nine latent constructs derived from an extended version of the Theory of Planned Behavior (TPB).

The operationalization of variables in this study drew upon measurement scales established in prior research. The four-item attitude scale was adapted from Aslan, (2023); Azam, (2016) and Widyanto & Sitohang, (2022). Subjective Norm was assessed through five items sourced from Icek, (1985) and Aslan, (2023). Perceived Behavioral Control was measured using four items grounded in the work of Iranmanesh et al. (2020). Religiosity was captured through six items compiled from Bhuiyan et al. (2018); Singh et al. (2021); Amalia et al. (2016) and Glock & Star, (1965). Halal Awareness was assessed using four items adapted from Datucali & A. Sali, (2020), while Halal Certification was measured through five items derived from Aziz & Chok, (2013) and Widyanto & Sitohang, (2022). Trust was evaluated using a five-item scale developed from Aswani et al. (2018) and Khan et al. (2019). Customer Satisfaction was measured through a five-item scale from Wijayanti & Riza, (2017), and Purchase Intention was assessed using six items sourced from Basir, (2021) and Widyanto & Sitohang, (2022). The integration of multiple established scale sources reflects a deliberate effort to ensure construct validity and measurement accuracy across all variables.

The analytical approach employed in this study was Partial Least Squares Structural Equation Modeling (PLS-SEM), executed using SmartPLS 3 statistical software. The questionnaire was disseminated to respondents via a Google Forms link shared through the WhatsApp social media platform. Sample size determination followed the guidelines proposed by Hair et al. (2017), whereby the minimum required sample is computed by multiplying the total number of indicators by a factor of five, yielding a minimum threshold of 215 respondents. To ensure statistical adequacy, the study collected responses from 308 participants, comfortably exceeding this minimum requirement. The analytical procedure was organized into several sequential stages. The first stage involved the evaluation of the measurement model (Outer Model), encompassing validity and reliability assessments. Validity was examined through convergent validity and discriminant validity analyses, while reliability was assessed using the composite reliability criterion. The second stage involved the evaluation of the structural model (Inner Model), which included an assessment of the goodness-of-fit index, model quality, and the computation of R-squared ( $R^2$ ), Q-squared ( $Q^2$ ), and f-squared ( $f^2$ ) values. Prior to hypothesis testing, a Variance Inflation Factor (VIF) analysis was also conducted to identify potential multicollinearity among the research constructs. The final stage entailed hypothesis testing to determine the significance and direction of relationships among the defined variables. This comprehensive analytical sequence was designed to ensure data quality, construct validity, and a rigorous understanding of the interrelationships among the study variables (Hair et al., 2017).

## RESULTS AND DISCUSSION

### Respondent Demographic

Table 1 presents a summary of the sociodemographic characteristics of the study respondents. In terms of gender distribution, the majority of participants were female, comprising 195 respondents (63.3%), while male respondents accounted for 113 individuals (36.7%). With respect to age, the largest proportion of respondents fell within the 15–20-year age bracket, representing 202 individuals (65.6%),

followed by those aged 20–30 years (91 respondents, 29.5%), 30–40 years (5 respondents, 1.6%), 40–50 years (8 respondents, 2.6%), and above 50 years (2 respondents, 0.6%). Regarding occupational status, students constituted the predominant group with 267 respondents (86.7%), followed by private sector employees at 13 respondents (4.2%) and civil servants or members of the national police, military, or state-owned enterprise employees at 9 respondents (2.9%). In terms of educational attainment, the majority held a diploma or undergraduate degree (D3/S1), accounting for 248 respondents (80.5%), while 37 respondents (12%) had completed secondary education and 23 respondents (7.5%) held postgraduate qualifications. Concerning monthly income, the majority of respondents reported earnings below IDR 1,600,000, representing 242 individuals (78.6%). Finally, with regard to the duration of familiarity with Halal certification, 47 respondents (15.3%) reported having been aware of Halal certificates for a period ranging from six months to one year.

**Table 1. Respondent Demographics**

	Parameters	N	%
Gender	Female	195	63.3
	Male	113	36.7
	Total	308	100.0
Age	15-20	202	65.6
	20-30	91	29.5
	30-40	5	1.6
	40-50	8	2.6
	>50	2	0.6
	Total	308	100.0
Domicile	Yogyakarta	240	77.9
	Central Java	23	7.5
	West Java	9	2.9
	East Java	13	4.2
	Bantam	1	0.3
	Jakarta	4	1.3
	Aceh	1	0.3
	North Sumatra	3	1.0
	Riau Islands	1	0.3
	South Sumatra	3	1.0
	South Kalimantan	1	0.3
	Central Sulawesi	1	0.3
	South Sulawesi	3	1.0
	NTB	3	1.0
	Papua	1	0.3
	Total	308	100.0
Education	High School/Equivalent	37	12.0
	D3/S1	248	80.5
	S2/S3	23	7.5
	Total	308	100.0
Work	Student	267	86.7
	Self-employed/Entrepreneur	5	1.6
	Private Employees	13	4.2
	PNS/POLRI/TNI/BUMN Employees	9	2.9
	Professional Workers	5	1.6
	Other (fill in your work)	9	2.9
	Total	308	100.0
Income	<Rp1.500.000	242	78.6
	IDR 1.500.001 – IDR 5.000.000	44	14.3
	IDR 5.000.000 – IDR 10.000.000	10	3.2
	IDR 10.000.000 – IDR 15.000.000	4	1.3
	>Rp15.000.000	8	2.6
	Total	308	100.0
	Less than 3 months	36	11.7

How long have you known about halal certificates?	3 months – 6 months	38	12.3
	6 months – 1 year	47	15.3
	1 year – 2 years	38	12.3
	2 years – 3 years	25	8.1
	More than 3 years	124	40.3
	Total	308	308
How many times have you given food and beverages to MSMEs that are halal-certified?	1 – 3 times	27	8.8
	3 – 5 times	13	4.2
	5 – 10 times	14	4.5
	More than 10 times	100	32.5
	Almost every day	154	50.0
	Total	308	100.0

### Measurement model results

The measurement model was assessed using the PLS-SEM technique, which is particularly well-suited for studies aimed at testing or extending theoretical frameworks (Hair et al., 2017). Prior to conducting hypothesis testing, an Outer Model assessment was performed to verify that all measurement instruments demonstrated adequate validity and reliability for the intended constructs (Qoyum et al., 2021). Validity was examined through both convergent and discriminant validity analyses, while reliability was evaluated using the composite reliability test (Hair et al., 2017).

#### Convergent Validity

Convergent validity was assessed to determine whether each indicator was appropriately loaded onto its corresponding construct (Chin, 1998; Imam Ghozali & Hengky Latan, 2015). An indicator is considered valid when its outer loading value exceeds 0.7 and its Average Variance Extracted (AVE) value surpasses 0.50 (Hair et al., 2017). Discriminant validity, on the other hand, is established when the square root of the AVE for each construct exceeds its correlations with all other constructs in the model (Fornell & Larcker, 1981). Within the PLS-SEM framework, construct reliability is determined by examining Cronbach's Alpha (CA) and Composite Reliability (CR) values, both of which must exceed the threshold of 0.7 to be deemed acceptable (Hair et al., 2017).

The results of the convergent validity assessment, evaluated through the Heterotrait-Monotrait (HTMT) ratio, confirmed that all outer loading values exceeded the minimum threshold of 0.5 (Chin, 1998; Imam Ghozali & Hengky Latan, 2015) indicating that each indicator adequately measured its intended construct. The AVE values across all constructs ranged from 0.507 to 0.875, all exceeding the 0.50 benchmark, thereby confirming the validity of the measurement model (Hair et al., 2017; Sholihin & Ratmono, 2020). These results suggest that the questionnaire items were capable of effectively measuring the underlying theoretical constructs (Sekaran & Bougie, 2016). Cronbach's Alpha values ranged from 0.804 to 0.952, and Composite Reliability values ranged from 0.860 to 0.949, with all constructs surpassing the 0.70 threshold. These outcomes affirm the consistency and reliability of the measurement instruments across varying measurement conditions (Hair et al., 2017), and collectively confirm the presence of convergent validity among the reflective constructs included in the model.

**Table 2. Validity and Reliability Test Results**

Construct	Code	Factor Loading	CA	CR	AVE
Subjective Norm	SN.1	0.845	0.901	0.927	0.717
	SN.2	0.847			
	SN.3	0.868			
	SN.4	0.882			
	SN.5	0.788			
Perceived Behavioral Control	PBC.1	0.697	0.834	0.889	0.669
	PBC.2	0.881			
	PBC.3	0.851			
	PBC.4	0.832			
	Cus.1	0.928	0.952	0.875	0.875

Customer Satisfaction	Cus.2	0.952			
	Cus.3	0.938			
	Cus.4	0.924			
Halal Awareness	AWE.1	0.765	0.854	0.902	0.698
	AWE.2	0.790			
	AWE.3	0.885			
	AWE.4	0.894			
Halal Certificate	CER.1	0.832	0.891	0.920	0.697
	CER.2	0.815			
	CER.3	0.871			
	CER.4	0.846			
	CER.5	0.809			
Trust	TUR.1	0.852	0.933	0.949	0.790
	TOUR.2	0.895			
	TOUR.3	0.913			
	TOUR.4	0.891			
	TUR.5	0.890			
Attitude	ATT.1	0.872	0.898	0.929	0.766
	ATT.2	0.885			
	ATT.3	0.856			
	ATT.4	0.889			
Religiosity	Rel.1	0.648	0.804	0.860	0.507
	Rel.2	0.677			
	Rel.3	0.756			
	Rel.4	0.648			
	Rel.5	0.788			
	Rel.6	0.744			
Purchase intention	PUR.1	0.827	0.874	0.906	0.620
	PUR.2	0.556			
	PUR.3	0.804			
	PUR.4	0.844			
	PUR.5	0.830			
	PUR.6	0.825			

### Discriminant Validity

Heterotrait-Monotrait (HTMT) ratio was used to assess discriminant validity. Only the Customer Satisfaction construct had an HTMT score of 0.936, which was over the 0.90 threshold (Hair et al., 2017). The diagonal values in the correlation matrix indicating each construct's correlation with itself showed that all constructs' discriminant validity coefficients were greater than their cross-loadings, as shown in Table 3. These findings collectively indicate that the measurement items successfully differentiated between distinct theoretical constructs, thereby confirming that the questionnaire items were well-calibrated to measure their intended concepts (Sekaran & Bougie, 2016).

**Table 3. Discriminant validity**

	ATT	AWE	.CER	PBC	PUR	Rail	Cus	SN	TOUR
ATT	<b>0.875</b>								
AWE	0.780	<b>0.835</b>							
.CER	0.649	0.730	<b>0.835</b>						
PBC	0.733	0.698	0.652	<b>0.818</b>					
PUR	0.713	0.772	0.784	0.705	<b>0.788</b>				
REL	0.667	0.678	0.656	0.659	0.768	<b>0.712</b>			
CUS	0.705	0.755	0.833	0.677	0.801	0.667	<b>0.936</b>		
SN	0.750	0.643	0.622	0.693	0.713	0.625	0.661	<b>0.847</b>	
TUR	0.624	0.713	0.818	0.659	0.784	0.645	0.866	0.669	<b>0.889</b>

### Structural Model Assessment (Inner Model)

The Standardized Root Mean Square Residual (SRMR) was used as the main goodness-of-fit metric to assess the structural model. The saturated model's SRMR value was 0.056 and the estimated model's was 0.072, which is within Cangur and Ercan (2015)'s acceptable range of SRMR values below 0.10. Explanatory power of the model was evaluated using the R-squared ( $R^2$ ) coefficient, classified by Hair et al. (2017) as 0.75 indicating substantial power, 0.50 indicating moderate power, and 0.25 indicating weak power.

**Table 4. Coefficient Determination and Blindfolding Output**

Endogenous Variables	SSO	SSE	Q <sup>2</sup>	R <sup>2</sup>	R <sup>2</sup> adjusted
Attitude	1232.000	547.078	0.556	0.746	0.742
Purchase Intention	1848.000	963.439	0.479	0.787	0.782
Trust	1540.000	735.155	0.523	0.669	0.668

The Purchase Intention construct had a significant amount of explanatory power, with a  $R^2$  value of 0.787 ( $R^2$  corrected = 0.782). Additionally, Stone-Geisser's  $Q^2$  statistic was used to evaluate the model's out-of-sample prediction accuracy for each endogenous construct (Hair et al., 2017). The  $Q^2$  score for Purchase Intention was 0.479, exceeding the minimum threshold of 0, indicating it has substantial predictive relevance and can accurately reconstruct observed values.

Effect Size and Multicollinearity Output. In terms of effect sizes Hair et al. (2017) divide  $f^2$  values into three categories: 0.35 for large, 0.15 for medium, and 0.02 for tiny. The  $f^2$  values in this study were 0.001 to 0.225, indicating small to medium effect sizes across structural pathways. All construct VIF values were below 5, as advised by Cock, (2022), except for the path from Customer Satisfaction to Purchase Intention, which had a VIF of 5.090. Mason and Perreault (1991) state that multicollinearity is not a problem when tolerance values exceed 0.10 and VIF values are below 10. Thus, multicollinearity does not threaten model validity.

**Table 5. Effect Size and Multicollinearity Output**

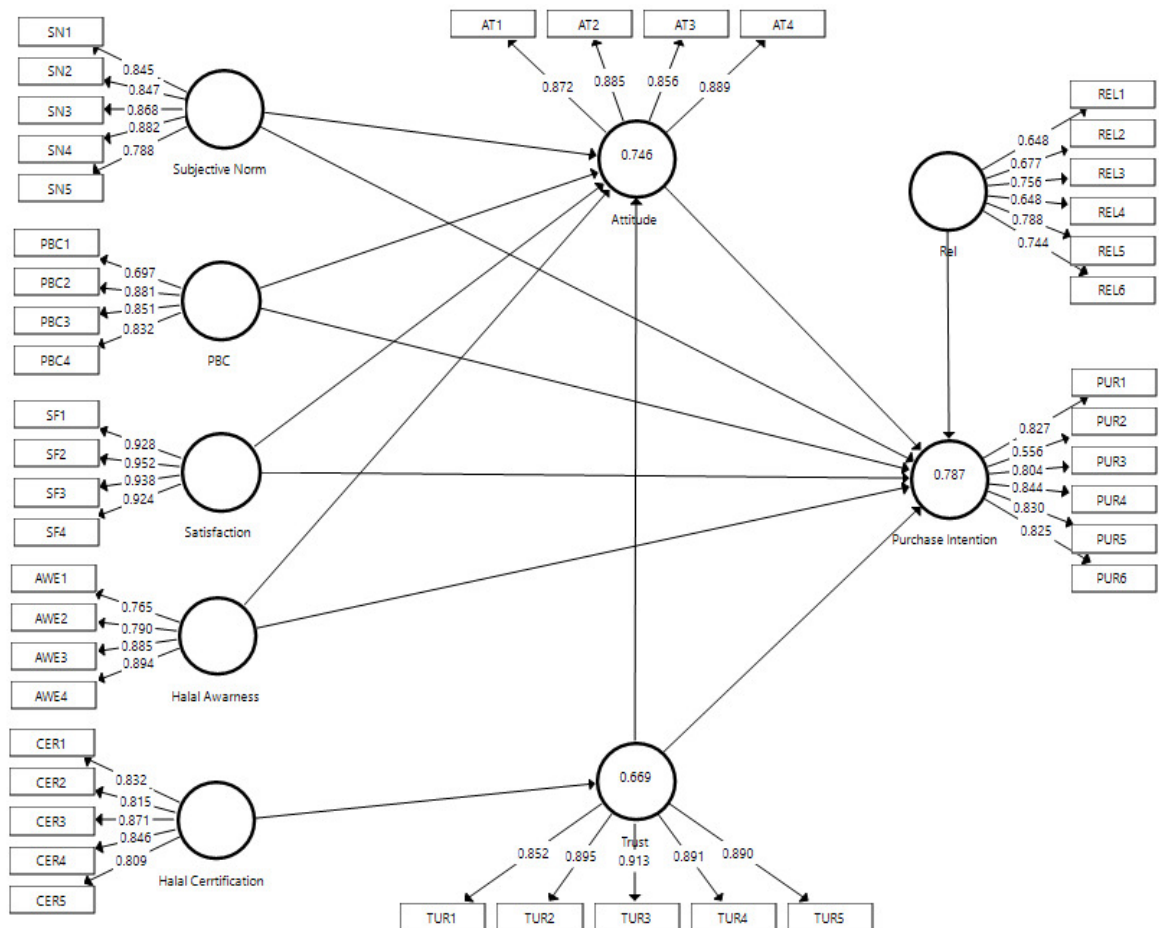
Endogenous Variables	$f^2$	VIF
Attitude -> Purchase Intention	0.001	3.985
Halal Awareness -> Attitude	0.225	2.818
Halal Awareness -> Purchase Intention	0.051	3.538
Halal Certification -> Trust	2.021	1.000
PBC -> Attitude	0.066	2.536
PBC -> Purchase Intention	0.004	2.787
Rel -> Purchase Intention	0.158	2.337
Satisfaction -> Attitude	0.046	4.832
Satisfaction -> Purchase Intention	0.039	5.090
Subjective Norm -> Attitude	0.209	2.335
Subjective Norm -> Purchase Intention	0.035	2.850
Trust -> Attitude	0.052	4.362
Trust -> Purchase Intention	0.030	4.620

Hypothesis testing was conducted using a bootstrapping procedure with 5,000 resampling iterations to generate robust estimates of statistical significance. Results were reported using two-tailed p-values, with significance levels denoted as follows: \*  $p < 0.05$ , \*\*  $p < 0.01$ , and \*\*\*  $p < 0.001$ . The direct effect analysis, summarized in Table 6, revealed that Subjective Norm, Halal Awareness, and Trust each exerted a significant positive effect on Attitude ( $p < 0.001$ ), while Perceived Behavioral Control and Customer Satisfaction also demonstrated significant positive effects on Attitude ( $p < 0.01$ ). In contrast, the effect of Attitude on Purchase Intention was found to be statistically non-significant ( $\beta = -0.022$ ,  $p = 0.724$ ), failing to meet the threshold of  $p < 0.05$ . Halal Certification was found to exert a significant positive effect on Trust ( $p < 0.001$ ). With respect to Purchase Intention, Subjective Norm,

Customer Satisfaction, Halal Awareness, and Trust were all found to exert significant positive effects ( $p < 0.01$ ), while Religiosity demonstrated a significant positive relationship with Purchase Intention ( $p < 0.001$ ). However, Perceived Behavioral Control did not emerge as a statistically significant predictor of Purchase Intention ( $\beta = 0.046, p = 0.415$ ). Based on these results, hypotheses H1, H2, H3, H5, H6, H7, H8, H9, H10, H11, and H13 are supported, while H4 and H12 are not supported.

**Table 6. Assessment Structural Model**

Hypothesis				$\beta$	<i>T-Values</i>	St. Dev	<i>P-Value</i>	Decision
H1	ATT	<=	SN	0.352	7.023	0.050	0.000	Supported
H2	PUR	<=	SN	0.147	2.851	0.051	0.004	Supported
H3	ATT	<=	PBC	0.206	3.142	0.066	0.002	Supported
H4	PUR	<=	PBC	0.046	0.814	0.056	0.415	Not Supported
H5	ATT	<=	Cus	0.237	3.155	0.075	0.002	Supported
H6	PUR	<=	Cus	0.205	2.972	0.069	0.003	Supported
H7	ATT	<=	AWE	0.401	5.073	0.079	0.000	Supported
H8	PUR	<=	AWE	0.196	3.202	0.061	0.001	Supported
H9	TOUR	<=	.CER	0.818	24.726	0.033	0.000	Supported
H10	ATT	<=	TOUR	0.239	4.362	0.055	0.000	Supported
H11	PUR	<=	TOUR	0.171	2.662	0.064	0.008	Supported
H12	PUR	<=	ATT	-0.022	0.353	0.064	0.724	Not Supported
H13	PUR	<=	REL	0.281	6.489	0.043	0.000	Supported



**Figure 2. Output Full Model**

**Robustness Check**

While the  $R^2$  value for Purchase Intention ( $R^2 = 0.787, R^2 \text{ adjusted} = 0.782$ ) reflects a substantial level of in-sample explanatory power, it is important to recognize that this metric is confined to the

explanatory capacity within the analytical sample and excludes out-of-sample predictive performance. To address this limitation, the PLSpredict approach was employed to evaluate the model's predictive accuracy beyond the sample boundaries, with Purchase Intention serving as the primary endogenous variable of interest. As presented in Table 7, the PLS-SEM model consistently produced lower Root Mean Square Error (RMSE) and Mean Absolute Error (MAE) values compared to the linear model (LM) benchmark across all indicators, a pattern that Hair et al. (2018) interpret as evidence of superior predictive capability in the PLS model. These findings confirm that the proposed model demonstrates a high degree of predictive validity (Shmueli et al., 2019).

**Table 7. PLSpredict**

Indicators	PLS SEM		Q <sup>2</sup> predict	LM	
	RMSE	MAE		RMSE	MAE
AT3	0.460	0.305	0.485	0.509	0.337
AT2	0.381	0.262	0.575	0.401	0.264
AT1	0.396	0.272	0.586	0.411	0.272
AT4	0.440	0.276	0.507	0.443	0.270
PUR5	0.489	0.348	0.545	0.518	0.356
PUR1	0.389	0.282	0.616	0.401	0.276
PUR2	0.813	0.647	0.222	0.852	0.668
PUR4	0.508	0.370	0.552	0.553	0.386
PUR3	0.656	0.525	0.423	0.709	0.555
PUR6	0.573	0.428	0.496	0.605	0.435
TUR4	0.590	0.433	0.480	0.555	0.382
TUR1	0.553	0.406	0.527	0.545	0.387
TUR5	0.543	0.397	0.506	0.485	0.330
TUR2	0.549	0.392	0.512	0.521	0.362
TUR3	0.495	0.358	0.584	0.454	0.313

## Discussion and Implications

Drawing on the Theory of Planned Behavior (TPB) as its theoretical foundation, this study seeks to examine the behavioral drivers that shape Muslim consumers' intentions to purchase MSME products in Indonesia, while simultaneously highlighting the strategic importance of Halal certification within the predominantly Muslim Indonesian market. In extending the standard TPB framework, this study incorporates Trust, Halal Certification, Religiosity, Halal Awareness, and Customer Satisfaction as additional constructs (Aslan, 2023). The findings indicate that Subjective Norm, Customer Satisfaction, Halal Awareness, Religiosity, and Trust each contribute positively to purchase intention. In contrast, Perceived Behavioral Control and Attitude were not found to be statistically significant determinants of consumers' intention to purchase Halal-certified MSME products.

The results of this study demonstrate that Halal Certification exerts a significant and positive influence on consumer trust ( $t$ -value = 24.726;  $p$ -value = 0.000), confirming that the presence of Halal certification on MSME products is viewed favorably by Indonesian respondents. As consumer trust in Halal-certified MSME products strengthens, a corresponding increase in purchase intention is observed, suggesting that trust functions as an important mediating pathway between certification and consumer behavior. These findings are consistent with prior research by (Widyanto & Sitohang, 2022; Malik et al., 2019; Aslan & Aslan, 2016) which established that Halal certification, alongside promotional activities, product differentiation, and consumer trust, collectively and positively shapes purchasing behavior. Collectively, these results underscore the growing strategic relevance of Halal certification as a tool for enhancing consumer confidence and driving purchase intent toward MSME products in the Indonesian context.

In contrast to the above findings, Perceived Behavioral Control (PBC) did not emerge as a significant predictor of consumers' intention to purchase Halal food products in this study. This outcome may be explained by the socio-religious context of Indonesia, where the majority of the population is Muslim and most locally produced MSME products are presumed to be inherently Halal by default. This widespread assumption may reduce the perceived need for consumers to consciously evaluate their behavioral control in making Halal purchasing decisions. This finding is consistent with

Aslan (2023), who similarly reported that PBC was not a significant predictor of Halal food consumption intentions among Muslim consumers in Turkey. However, it stands in contrast to findings by Azam (2016) who found PBC to be a meaningful determinant of Halal product purchase intention in India, a Muslim-minority context where consumers may exercise greater deliberate control over their Halal consumption choices. Additionally, while Attitude was not found to significantly predict Purchase Intention in the present study, prior research by Singh et al. (2021) and Haque et al. (2015) has demonstrated a significant and positive relationship between the two constructs in other settings.

Religiosity emerged as a significant determinant of purchase intention in this study, indicating that Indonesian Muslim consumers tend to frame the act of purchasing Halal-certified MSME products as an expression of compliance with Islamic Sharia principles. This finding resonates with a growing body of literature affirming religiosity as a foundational driver of consumer behavior, particularly with respect to purchase intentions (Widyanto & Sitohang, 2022; Setiawati et al., 2019). As religious adherence deepens within the Muslim community, awareness of and demand for Halal products correspondingly increases (Hashim & Musa, 2013). Complementing this, the findings also confirm that Halal Awareness exerts a significant positive influence on both attitude and purchase intention Malik et al. (2019) suggesting that Indonesian Muslim consumers are highly attentive to the Halal status of the MSME food products they intend to consume.

The presence of Halal certification on product packaging is thus found to serve as an effective mechanism for alleviating consumer concerns regarding the Halal compliance of these products. The findings further reveal that Subjective Norm plays a meaningful role in shaping Muslim consumers' intentions to purchase Halal-certified MSME products. This influence is largely attributable to the social environment of Indonesian Muslim consumers, who are frequently influenced by family members or peers in their consumption decisions. Many respondents reside within predominantly Islamic social contexts—surrounded by Muslim friends or within Muslim communities—where the consumption of Halal products is both widely practiced and socially normative. This finding aligns with the foundational argument of Icek Ajzen (1991) that individuals are more likely to engage in behaviors that are perceived as socially acceptable within their immediate social circles. The result also corroborates previous empirical work demonstrating the significant role of subjective norms in predicting Halal food purchase intentions across diverse geographic and cultural settings (Aslan, 2023; Iranmanesh et al., 2020; Saifudin & Puspita, 2020).

Although consumer awareness of Halal certification has been reported to be relatively limited in certain Muslim-majority countries, including Turkey and Malaysia (Aslan, 2023; Ahmed et al., 2019), the present study finds that Halal certification has nonetheless emerged as a pivotal consideration among Indonesian Muslim consumers when purchasing MSME products. Indonesian consumers demonstrate a strong emphasis on the quality, cleanliness, and safety standards of MSME products, and widely believe that Halal certification bodies are capable of upholding these standards through systematic inspection and rigorous quality control mechanisms. This perspective is further supported by empirical evidence from Julvirta et al. (2022) who reported that the inclusion of Halal certification labels on product packaging contributed to a notable 19.1% increase in culinary product sales in Palembang, Indonesia, underscoring the tangible commercial impact of Halal certification in the domestic market.

## CONCLUSION

The Theory of Planned Behavior (TPB) framework was used to empirically determine Muslim Indonesian customers' buying intentions for Halal-certified MSME products. The results confirm that Subjective Norm, Customer Satisfaction, Halal Awareness, Religiosity, and Trust each exert a positive and significant influence on purchase intention. Furthermore, the findings demonstrate that Halal certification serves as a critical mechanism for enhancing consumer confidence and strengthening the market performance of MSME products. Indonesian Muslim consumers place considerable importance on the quality, cleanliness, and safety of MSME products, and perceive Halal certification bodies as responsible parties capable of guaranteeing these attributes through thorough inspection and regulatory oversight. In circumstances where a product fails to satisfy Halal requirements, it is expected that the Halal label be revoked promptly and that accurate information be communicated to consumers without delay. The broadly held expectation among consumers is that the government bears responsibility for verifying and maintaining the Halal status of products circulating in the marketplace. In this regard, it is

imperative that the Ministry of Religious Affairs, through the Halal Product Assurance Organizing Agency (BPJPH), implement rigorous and consistent oversight of the Halal certification process to cultivate public trust and safeguard against potential misuse or fraudulent certification practices.

Religiosity was identified as a particularly influential factor in driving the purchase of Halal-certified MSME products, reflecting the tendency of Indonesian Muslim consumers to interpret such purchasing decisions as a concrete expression of religious identity and adherence to Islamic values. Social influence shaped consumers' buying intentions, emphasizing the relevance of interpersonal dynamics and community norms in Halal consumption. The findings of this study are anticipated to offer meaningful insights for government stakeholders seeking to better understand the attitudes and expectations of Muslim consumers toward Indonesia's broader Halal industry initiatives. In addition, the study provides valuable perspectives for academic researchers and MSME practitioners aiming to deepen their understanding of consumer behavior in relation to Halal-certified products.

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