

Research Paper

Purchase Decision on Halal Products among Female Muslims: Evidence from Indonesia

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ABSTRACT

Limited research has focused on the factors influencing female consumers' choices when it comes to purchasing halal products. This study aimed to bridge this research gap by investigating the influence of religiosity, product quality, price, brand, and halal knowledge on the decision-making process of female Islamic students when they buy halal-certified items. The study adopted quantitative research methods, utilizing a questionnaire distributed via Google Forms for data collection. The research encompassed the female students at Pondok Pesantren Al Munawwir, Yogyakarta, Indonesia. Data analysis included multiple linear regression, t-tests, F-tests, and the determination coefficient (R^2). The findings revealed that religiosity, price, and halal knowledge had negative influence on the purchasing decisions of female students for halal products, while product quality and brand exerted a positive influence on these decisions. This study underscores the importance of brands and product quality in the decision-making process, indicating that consumers, particularly female students, prioritize these factors when selecting halal products. Consequently, it highlights the need for halal product producers to prioritize and enhance product quality to meet these preferences.

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Introduction

Behavior involves personal activities that directly engage in acquiring and using goods and services, including decision-making processes requiring careful planning (Boulding et al., 1993). This process serves as a problem-solving method for individual activities related to acquiring goods and services to fulfil needs and desires (Amalia et al., 2020). When consumers find the promised product benefits unsatisfactory, they react accordingly (Nurhasanah, 2018). According to Firmansyah (2019), the decision-making process encompasses stages such as identifying needs, searching for information, evaluating alternatives prior to purchase, and reassessing after purchase. Firmansyah (2019) further defines purchasing decisions as choices about what, how much, where, when, and how to buy.

Halal holds great importance for Muslims, symbolizing blessings (Bashir, 2019). Halal compliance guides people on the right path, as defined in the Qur'an and Hadith (Annabi & Ibdapo-Obe, 2017; Nurhayati & Hendar, 2020). Islam encourages consistent fulfillment of needs through selecting halal and permissible options, aligning with Islamic law and certified as halal by the Indonesian Ulema Council (Alim et al., 2018). Indonesia, home to the world's largest Muslim population, comprises around 87.2% of adherents out of a total population of 270,203,917 (BPS, 2021). Using halal-certified products not only brings benefits but also blessings, a religious duty (Adriani & Ma'ruf, 2020). Additionally, halal-certified products signify not only their halal status but also assure cleanliness, safety, and quality (Fithriana & Kusuma, 2019).

Indonesia, despite its substantial Muslim population, does not rank among the top 10 countries in halal food, medicines, or cosmetics industries, falling behind Brazil (3rd) and Australia (6th) in halal food and Singapore (3rd) in the halal pharmaceutical and cosmetic sectors (Reuters, 2018). This situation implies that although Indonesia has a significant Muslim population, its industry remains underdeveloped, positioning it more as consumers than active participants (Yudha et al., 2020). Hence, further studies on this issue are highly required to provide practical implications for developing the halal industry in Indonesia.

As reported by the Indonesian Ulema Council's (MUI) Food and Drug Research Institute (LPPOM), there has been a notable increase in applications for halal certificates, surpassing 274,794 submissions, with over 70,000 products certified, compared to the previous year. Notably, not all products can obtain halal certification. In 2019, LPPOM MUI granted halal certification to 15,495 products, while in 2018, out of 204,222 requests from 11,249 entities, only 17,398 received MUI's halal endorsement.

Alim et al. (2018) underline that elements and sources influence customer decisions regarding halal products, including religious belief (Selvianti & Hakiem, 2021) and education level (Wibowo et al., 2021). The halal lifestyle trend, driven by migration towards greater halal consciousness, has expanded to encompass food, beverages, services, and even lifestyle products such as halal cosmetics (Adriani & Ma'ruf, 2020). Moreover, Muslim millennials exhibit a dual nature, seeing themselves as modern yet valuing morality and religion as core components of their identity (Wibowo et al., 2021).

Recent literature on Halal products has evolved, with studies by Wibowo et al. (2021) exploring how education levels influence Indonesian millennials' decisions on halal food purchases, and by Nurhayati and Hendar (2020) examining the influence of personal intrinsic religiosity and product knowledge on halal product purchase intention. Nurrachmi et al.

(2020) delve into the motivation for purchasing halal products through the lens of religiosity, trust, and satisfaction, while also exploring the influence of halal product knowledge, awareness, psychological risk, and attitude on purchasing intention.

Given this background, the study aims to investigate the influence of religiosity, product quality, price, brand, and halal knowledge on students' decision-making when purchasing halal-certified products at Al-Munawwir Islamic Boarding School Yogyakarta Indonesia. This inquiry has the potential to significantly contribute to the development and growth of Indonesia's halal sector, which is critical to the country's economy and culture. The study can provide useful insights to stakeholders, legislators, and industry participants by determining how these elements influence students' decisions, allowing them to make informed decisions and modify their strategies to match the requirements and desires of this distinct consumer group. As a result, the research fills a knowledge gap in understanding and growing the Indonesian halal industry.

Hypotheses Development

Religiosity essentially represents an individual's engagement with the broader community to cultivate their creative capacities in the devotion (worship) of Allah (Zuhirsyan & Nurlinda, 2018). Consequently, religiosity is believed to exert a positive influence on female students' decision-making process when purchasing Halal Certified Products. Prior research has unveiled that religiosity indeed yields a positive influence on the preference for halal products (Adriani & Ma'ruf, 2020; Nurhayati & Hendar, 2019; Usman et al., 2021). With this context in mind, the following hypothesis can be formulated:
H1: *Religiosity influences female students' purchase decision of halal-certified products.*

Product quality encompasses the multitude of features and characteristics inherent in a product or service, which directly influence its ability to fulfill both explicit and implicit demands (Alim et al., 2018). Thus, it is reasonable to posit that product quality plays a positive role in shaping the student decision-making process regarding the purchase of halal-certified products. This assertion finds support in prior research, which indicated that product quality indeed wields a positive influence over purchasing decisions (Alim et al., 2018). Thus, the ensuing hypothesis can be formulated:

H2: *Product quality influences female students' purchase decision of halal-certified products.*

According to Kotler and Armstrong (2010), price denotes the monetary value assigned to a product or service, reflective of the exchange of benefits offered to consumers. Thus, it is reasonable to postulate that price holds the potential to exert a positive influence on the decision-making process of female students when it comes to purchasing halal-certified products. This presumption aligns with earlier research, which demonstrated that price indeed possesses a constructive influence on purchasing decisions (Monoarfa et al., 2021; Wahyurini & Trianasari, 2020). Drawing from this contextual background, a hypothesis was articulated:

H3: *Product price influences female students' purchase decision of halal-certified products.*

A brand is a distinct name and an accompanying image (such as a logo or brand name) used to distinguish services and products (Legowati & Albab, 2019). Consequently, it can be surmised that a brand holds the potential to yield a positive influence on the decision-

making process of female students when they consider purchasing halal-certified products. This presumption finds validation in previous research, which indicated that brands indeed wield a positive influence on Muslim Consumer Behavior (Muslimah et al., 2018). Building on this contextual basis, the ensuing hypothesis can be posited:

H4: *Brand influences female students' purchase decision of halal-certified products.*

Knowledge refers to the expertise and skills amassed by an individual or a collective group through theoretical or practical comprehension of a specific subject (Adiba & Wulandari, 2018). Halal knowledge encompasses the understanding within the consumer community regarding the application of Sharia law when selecting what to consume and what actions to undertake. This knowledge entails distinguishing between what is permissible and what is forbidden, according to the rules of Islam as outlined in the Qur'an and Hadith. Consequently, it can be inferred that halal knowledge holds the potential to exert a positive influence on the decision-making process of students when considering the purchase of halal-certified products. This supposition aligns with previous research, which demonstrated that product quality indeed yields a positive influence on purchasing decisions (Achmad & Fikriyah, 2021). Drawing from this contextual foundation, the ensuing hypothesis can be framed as follows:

H5: *Halal knowledge influences female students' purchase decision of halal-certified products.*

Method

Research Design

This research method uses descriptive quantitative research methods. Multiple Linear Regression Analysis, t-test, F-test, and the Coefficient of Determination Test were utilized in this study to support and corroborate the research hypotheses. These tests assisted us in examining correlations between variables, determining the relevance of individual elements, evaluating the overall model, and quantifying how much variance in the dependent variable was explained by the independent variables. We achieved a thorough and reliable inquiry by using these analytical procedures, which increased the trustworthiness of our research conclusions.

Data Collection

The research employed a questionnaire-based approach distributed through Google Forms. The questionnaire was designed with a structured format, providing respondents with predefined choices to reflect their aspirations, assumptions, behaviors, conditions, or personal comments. Data collection occurred from March 8 to March 15, 2022. The study employed a Likert scale with scores ranging from 1 (Strongly Disagree) to 5 (Strongly Agree) to assess the opinions of female students at Al-Munawwir Islamic Boarding School.

Data Analysis

To analyze the collected data, SPSS version 24 was utilized. This method allowed for a systematic and structured approach to gathering and analyzing information from the participants.

Results

Demographic Information of the Respondents

The survey results reveal valuable insights about the respondents. In terms of age, a significant portion of participants, comprising 68.1%, falls within the 20 to 30 years age bracket, with 31.9% being under 20 years old. Surprisingly, there are no respondents above 30 years of age. In the context of education, the majority, a substantial 83.5%, have attained an S1 level of education, while other educational categories, including SMA/equivalent, D3, and S2, have notably lower representation. The data on income indicates that the most common parental income range for these researchers is between Rp. 1,000,000 and Rp. 3,000,000, making up 52.7% of the responses. Furthermore, when it comes to the frequency of purchasing halal-certified products in a year, a near-even distribution is observed between those who buy <50 times and those who buy 50-250 times, both accounting for 38.5% of the respondents, while fewer participants reported purchasing more frequently. These statistics provide valuable insights into the demographics and consumer behavior of the surveyed researchers. The data is presented in [Table 1](#).

Table 1. Demographic of Respondents

Variables	Description	Respondent	
		Frequency	Percentage
Age	<20 year	29	31.90%
	20-30 year	62	68.10%
	>30 year	0	0%
Education	High School/Equivalent	10	11%
	Diploma	0	0%
	Bachelor's Degree	76	83.50%
	Master's Degree	4	4.40%
	other	1	1.10%
Income	< Rp 1,000,000	37	40.70%
	Rp 1,000,000 s/d Rp 3,000,000	48	52.70%
	Rp 3,000,000 s/d Rp 5,000,000	2	2.20%
	Rp 5,000,000	4	4.40%
Frequency of buying halal-certified products in one year	< 50 times	35	38.50%
	50-250 times	35	38.50%
	250-500 times	8	8.80%
	>500 times	13	14.30%

Multiple Linear Regression Analysis

The test aimed to evaluate the influence of various factors (religiosity, product quality, price, brand, and halal knowledge - variable X) on the decision-making process of female students when purchasing halal-certified products (variable Y). The outcomes of the multiple linear regression analysis are presented in [Table 2](#).

Table 2. Multiple Linear Regression Test Results

Model	Unstandardized		Standardized	T	Sig
	Coefficients		Coefficients		
	B	Std. Error	Beta		
1 (Constant)	-1.377	3.254		-0.423	0.673
X1	0.049	0.039	0.125	1.261	0.211
X2	0.332	0.132	0.385	2.512	0.014
X3	-0.070	0.195	-0.054	-0.358	0.721
X4	0.447	0.164	0.358	2.727	0.008
X5	-0.053	0.154	-0.035	-0.341	0.734

Based on the results of multiple linear regression, the regression equation model is obtained as follows:

$$Y = + 1X_1 + 2X_2 + 3X_3 + 4X_4 + 5X_5 + e$$

$$Y = -1.377 + 0.049 \text{ Religiosity} + 0.332 \text{ Product quality} + (-0.070) \text{ Price} + 0.447 \text{ Brand} + (-0.053) \text{ Halal knowledge} + e$$

The regression analysis reveals insightful relationships between the variables in the study. Starting with the constant, which is -1.377, it signifies that when all independent variables, including religiosity (X1), product quality (X2), price (X3), brand (X4), and halal knowledge (X5), are set to zero, the purchasing decision-making (Y) stands at -1.377 units, with the assumption that other factors remain constant.

The regression coefficient for the variable "religiosity" (X1) is 0.049. This coefficient suggests that, with all other variables held constant, a one-unit increase in religiosity leads to a 0.049-unit increase in purchase decision (Y). This positive coefficient demonstrates a direct and positive relationship between religiosity and purchasing decisions. In practical terms, it means that more religious individuals tend to show a stronger preference for purchasing halal products, likely because they trust in halal certification.

The regression coefficient associated with the "product quality" variable (X2) is 0.332. When the other independent variables are unchanged, a one-unit increase in product quality results in a substantial 0.332-unit increase in purchase decision (Y). This positive coefficient underscores the importance of product quality in the decision-making process. It suggests that higher product quality tends to lead to more purchasing decisions, while lower product quality may have the opposite effect.

For the "price" variable (X3), the regression coefficient is -0.070. When all other variables remain constant, a one-unit increase in price leads to a -0.070-unit change in purchase decision (Y). The negative coefficient indicates an inverse correlation between price and purchasing decisions. This suggests that, in this context, traditional demand theory may not apply. Typically, when prices rise, demand decreases, and vice versa. However, this negative coefficient indicates a different behavior among consumers.

The regression coefficient for the "brand" variable (X4) is 0.447. With the other independent variables unchanged, a one-unit increase in brand strength results in a significant 0.447-unit increase in purchase decision (Y). This positive coefficient highlights a strong and positive relationship between the strength of a brand and purchasing decisions.

In this context, consumers place substantial importance on brand reputation, particularly when it comes to halal-certified products.

The regression coefficient associated with the "halal knowledge" variable (X5) is -0.053. When the other independent variables are held constant, a one-unit increase in halal knowledge leads to a -0.053-unit change in purchase decision (Y). This negative coefficient suggests a negative correlation between halal knowledge and purchasing decisions. Surprisingly, it indicates that consumers in this context may not prioritize consuming halal products, even though religious guidelines recommend it. This finding challenges the expected relationship between halal knowledge and purchasing decisions.

Partial Test (t-Test)

The primary objective of the partial test, specifically the t-test, is to determine the influence of various factors such as religiosity (X1), product quality (X2), price (X3), brand (X4), and halal knowledge (X5) on purchase decision (Y) of female students when they purchase halal-certified products. To ascertain whether a hypothesis should be accepted or rejected, the calculated t-value is compared with the critical t-table value. In this particular case, with a sample size (n) of 91 and the number of variables (k) equal to 5, the degrees of freedom are calculated as $91 - 5 = 86$, resulting in a t-table value of 1.663.

Religiosity

H0: *Religiosity influences female students' purchase decision of halal-certified products.*

H1: *Religiosity does not influence female students' purchase decision of halal-certified products.*

The significance of the t-value, calculated for the religiosity variable (X1), is 1.261, which is less than the critical t-table value of 1.663, and the associated significance level is 0.211. Given that the significance level (0.211) exceeds the commonly used threshold of 5% (0.05), we can conclude that the null hypothesis (H0) is accepted, while the alternative hypothesis (H1) is rejected. In practical terms, this implies that religiosity does not have a significant influence on the decision-making process of female students when purchasing halal-certified products.

Product Quality

H0: *Product quality influences female students' purchase decision of halal-certified products.*

H1: *Product quality does not influence female students' purchase decision of halal-certified products.*

The calculation of the t-value for the product quality variable (X2) yields a result of 2.512, which is greater than the critical t-table value of 1.663. The associated significance level is 0.014. Given that this significance level (0.014) is lower than the commonly accepted threshold of 5% (0.05), we can confidently conclude that the null hypothesis (H0) is rejected, while the alternative hypothesis (H1) is accepted. In practical terms, this means that the quality of the product indeed has a significant influence on the decision-making process of female students when they are buying halal-certified products.

Price

H0: *Product price influences female students' purchase decision of halal-certified products.*

H1: *Product price does not influence female students' purchase decision of halal-certified products.*

The computed t-value for the price variable (X3) is -0.358, which falls below the critical t-table value of 1.663. The associated significance level is 0.721. Since this significance level (0.721) exceeds the common significance threshold of 5% (0.05), we can confidently conclude that the null hypothesis (H0) is accepted, while the alternative hypothesis (H1) is rejected. In practical terms, this suggests that the price of products does not have a significant influence on the decision-making process of female students when they are purchasing halal-certified products.

Brand

H0: *Brand influences female students' purchase decision of halal-certified products.*

H1: *Brand does not influence female students' purchase decision of halal-certified products.*

The significance value of the t-statistic calculated for the brand variable (X4) is 2.727, which exceeds the critical t-table value of 1.663. Moreover, the associated significance level is 0.008, falling below the commonly accepted threshold of 5% (0.05). Therefore, it can be confidently concluded that the null hypothesis (H0) is rejected, and the alternative hypothesis (H1) is accepted. This indicates that the brand does indeed have a significant influence on the decision-making process of female students when they are purchasing halal-certified products.

Halal knowledge

H0: *Halal knowledge influences female students' purchase decision of halal-certified products.*

H1: *Halal knowledge does not influence female students' purchase decision of halal-certified products.*

The significance value of the t-statistic calculated for the halal knowledge variable (X5) is -0.341, which is lower than the critical t-table value of 1.663. Furthermore, the significance level associated with this analysis is 0.734, which exceeds the standard significance threshold of 5% (0.05). As a result, it can be concluded that the null hypothesis (H0) is accepted, and the alternative hypothesis (H1) is rejected. This suggests that, according to the data, halal knowledge does not have a significant influence on the decision-making process of female students when they are purchasing halal-certified products.

Simultaneous Test (F-Test)

The F test is used to prove that there is a correlation between the independent variables on the dependent variable simultaneously. Based on the results of [Table 3](#), it can

be explained that the value of sig < 0.05 is 0.000 < 0.05 so it can be analyzed that the independent variable affects the dependent variable. The provisions of the F test value where F count > F table is 17.050 > 2.32 so that it can be interpreted that the independent variables simultaneously (together) have a significant influence on the dependent variable.

Table 3. Simultaneous Test (F Test)

Model		Sum of Squares	Df	Mean Square	F	Sig
1	Regression	463.736	5	92.747	17.050	.000 ^b
	Residual	462.374	85	5.440		
	Total	926.110	90			

Coefficient of Determination Test

Based on the results of Table 4, it can be explained that the coefficient of determination (R^2) is 0.471 or 47.1%. Then the independent variables are religiosity (X1), product quality (X2), price (X3), brand (X4), and halal knowledge (X5) simultaneously influence 47.1% of purchasing decisions. While the rest (100% - 47.1% = 52.9%), purchasing decisions are influenced by other variables not mentioned in this study.

Table 4. Coefficient of Determination Test

Model	R	R square	Adjusted Square	R. Std. Error of the Estimate
1	.708 ^a	.501	.471	2.332

Discussion

The study's results suggest that the variable of religiosity does not exert a significant influence on the decision-making process of female students when it comes to purchasing halal-certified products. This finding contradicts the expected relationship proposed by the theoretical framework and hypotheses, which hypothesized a substantial influence of religiosity on these purchase decisions. These results deviate from the findings of [Adriani & Ma'ruf \(2020\)](#), [Usman et al. \(2021\)](#), and [Nurhayati & Hendar \(2019\)](#), which suggested that higher levels of religiosity among Muslims typically correlate with a stronger inclination to buy halal-certified products, reflecting a positive response to their consumption. Respondents in the study demonstrated a heightened awareness of the importance of halal consumption and its positive implications for their future. Interestingly, this study's findings align with those of [Adiba and Wulandari \(2018\)](#), who argued that the growing religiosity of consumers does not necessarily drive the purchase of cosmetics, particularly among Generation Y in Surabaya. Instead, this consumer segment tends to prioritize certain brands to uphold and reinforce their identity, with religious beliefs taking a back seat as a motivator for cosmetic purchases.

The influence of the product quality variable on the decision-making process of female students regarding the purchase of halal-certified products was explored. The results indicate that product quality exerts a significant influence on purchasing decisions. Consequently, it can be deduced that product quality plays a substantial role in shaping the decision-making when it comes to buying halal-certified products ([Ali et al., 2020](#)). This

aligns with the theoretical framework and the initial hypotheses, which postulated that product quality would significantly affect the decision-making of female students in this context. These findings are consistent with the perspective presented by [Alim et al. \(2018\)](#), who emphasized the importance of elements such as safety, religious values, health, specificity, and product quality in influencing product characteristics. These factors, in turn, influence a product's ability to meet consumer needs, as represented by performance indicators like reliability, conformance, durability, serviceability, aesthetics, and perceived quality, ultimately influencing purchase decisions. This study underscores the role of consumer experience in shaping their evaluation of a product. When a product effectively satisfies the consumer, it leads to a positive evaluation, driving their continued interest in purchasing the product. However, this study contradicts [Monoarfa et al. \(2021\)](#) Islamic retail consumers are persuaded by the entirety of products within the Sharia retail mix, resulting in a partial insignificance of individual products in influencing their purchasing decisions.

The results reveal that price does not exert a significant influence on purchasing decisions among female students. This leads to the conclusion that factors other than price have a noteworthy influence on the decision-making process regarding the purchase of halal-certified products. This finding runs contrary to the expectations set forth by the theory and initial hypotheses, which proposed that price would significantly affect the decision-making of female students when it comes to buying halal-certified products. These findings diverge from the research conducted by [Monoarfa et al. \(2021\)](#) and [Chong et al. \(2022\)](#), who suggested that a product's pricing directly correlates with purchase decision. In essence, lower prices tend to generate more interest, while higher prices, especially when not commensurate with perceived benefits and quality, deter potential buyers. However, this study's findings align with the research of [Wahyurini and Trianasari \(2020\)](#), indicating that respondents place a stronger emphasis on product quality. Therefore, even when a product is priced relatively high, consumers are still inclined to make a purchase if they perceive it as offering high quality ([Zhao et al., 2021](#)).

Brand holds significant sway over the decision-making process of female students when they are considering the purchase of halal-certified products. This alignment with the theoretical framework and initial hypotheses underscores the significance of the brand in shaping the decision-making of female students in this specific context. These findings closely resonate with the research conducted by [Muslimah et al. \(2018\)](#), which emphasized the substantial and positive influence of brands on students' decision-making when purchasing halal-certified products. In practical terms, this implies that when a halal product is associated with a strong brand image, it enhances consumer willingness to purchase halal products. Recognizing and analyzing consumer perceptions of brands becomes pivotal because of its far-reaching implications on marketing strategies.

The results indicate that halal knowledge does not exert a significant influence on purchasing decisions. This outcome is at odds with the expectations set forth by the theoretical framework and initial hypotheses, which posited a significant role for halal knowledge in shaping the decision-making of female students in this context. These findings do not align with the research conducted by [Khan et al. \(2020\)](#), which proposed that consumers equipped with halal literacy be more aware of the importance of purchasing halal products, resulting in a preference for halal-branded food. However, these results coincide with the research carried out by [Achmad & Fikriyah \(2021\)](#), indicating that students' decisions to buy halal-certified products are not significantly swayed by their level

of halal knowledge. Instead, it was influenced by their knowledge of the product (Nurhayati & Hendar, 2019; Rachmawati et al., 2020).

This study highlights the preference of consumers, particularly Islamic female students, for brands and product quality when making decisions to purchase halal products. Future research can delve deeper into exploring the influence of religiosity and halal knowledge on decision-making processes in the context of purchasing halal products. Given the strong religious foundation and understanding of halal products among Islamic students, this could yield valuable insights. Furthermore, the addition of variables such as trends or product compatibility could contribute to the development of a more comprehensive research model.

Conclusion

In summary, this study found that religiosity does not significantly influence purchasing decisions among female students at Al-Munawwir Islamic Boarding School. However, product quality and brand play significant roles in influencing their purchasing decisions, whereas price and halal knowledge do not appear to be significant factors. To address questions surrounding the status of halal-certified products, it is recommended to foster collaboration and partnerships with religious authorities, government bodies, scientists, and pharmaceutical professionals. This collaboration is essential to meet the needs of Muslim consumers and enhance the competitiveness of halal products in the market. Future research should consider adding variables like attitude, service, and promotion to gain a more comprehensive understanding of the factors influencing the decision to purchase halal-certified products.

Authors' Declaration

The authors made substantial contributions to the conception and design of the study. The authors took responsibility for data analysis, interpretation and discussion of results. The authors read and approved the final manuscript.

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