

**The role of religiosity, product knowledge and product assessment on digital purchasing of halal products****Darsita Suparno<sup>a\*</sup>, Ahmad Satori Ismail<sup>a</sup>, Nadra Nadra<sup>b</sup> and Ita Fitriana<sup>c</sup>**<sup>a</sup>*UIN Syarif Hidayatullah, Jakarta, Indonesia*<sup>b</sup>*Universitas Andalas, Padang, Indonesia*<sup>c</sup>*Universitas Jenderal Soedirman, Purwokerto, Jawa Tengah, Indonesia***CHRONICLE***Article history:*

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*Keywords:**Digital Purchasing Halal Products Interest**Religiosity**Product Knowledge**Product Assessment***ABSTRACT**

The study surveys the effects of religiosity and Knowledge of halal products on both product assessment and digital purchasing interest. The study also investigates the effects of religiosity and halal product assessment on digital product purchase interest. This research method is to use quantitative methods to test the relationship between dependent and independent variables. The population of this study is consumers of halal products and the sample of this study is 564 consumers of halal products determined by the simple random sampling method. The research analysis uses the structural equation modeling partial least squares (SEM-PLS) method and uses data processing tools with SmartPLS 4.0 software. The research questionnaire contains statement items using a 7-point Likert scale, namely (1) strongly disagree, (2) disagree, (3) somewhat disagree, (4) neutral, (5) somewhat agree, (6) agree and (7) strongly agree. The independent variables of this research are Religiosity, Knowledge of halal products, and Product assessment and the dependent variable is digital purchasing interest. The stages of research data analysis are the outer model test including reliability and validity tests and the inner model test including termination tests and hypothesis tests. Based on the results of research data analysis, it can be concluded as follows: Religiosity has a positive and significant effect on the assessment of halal products, meaning that the higher the religiosity obtained by customers, the higher the assessment of halal products. Knowledge of halal products has a positive and significant effect on the assessment of halal products, meaning that the higher the knowledge of halal products, the higher the assessment of halal products. Religiosity has a positive and significant effect on interest in buying halal products, meaning that the higher the religiosity obtained by customers, the interest in buying halal products will increase. Knowledge of halal products has a positive and significant effect on buying interest, meaning that the higher the customer's perceived knowledge of halal products, the more buying interest will increase. The assessment of halal products has a positive and significant effect on interest in buying halal products, meaning that the higher the understanding of the assessment of halal products, the higher the level of interest in buying halal products.

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**1. Introduction**

In this digital era, many food product companies release food products that contain ingredients labeled halal for the food products they make for consumption by the wider community. Halal food is very important for food products because most people now prefer food products that have halal certification issued by the government (Mulyandi & Tjandra, 2022). The halal certification aims to provide consumers with a sense of comfort that hygienic food does not contain ingredients that use non-halal certification.

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The Islamic religion also teaches that every Muslim should stay away from food products that contain non-halal ingredients, for example (containing pork, and dog meat), besides that, food containing non-halal ingredients will have bad effects on the human body. By releasing halal-certified food products, consumers feel safe, comfortable, and hygienically clean from the products they buy. From the perspective of product knowledge about halal products, the opinion that the level of sensitivity of consumers in Indonesia towards the halalness of existing products is still lacking and tends to be individual (Ardiyanto & Sudargini, 2021).

The development of a halal economy is important considering the large Muslim population in Indonesia as a market for halal products and services, as a country with the largest Muslim population in the world or more than 229.62 million people or around 87.2% of Indonesia's total population of 269.6 million people (Ahmad, 2023). Compliance with halal standards is an important part of regulatory compliance in many countries, especially in Muslim-majority countries. By having this certification, companies can ensure their products comply with applicable regulations and laws in various markets. Some challenges include the implementation of the Halal Product Guarantee (JPH) which has not been fully completed, the standardization of halal products which is still limited, the halal industry development roadmap which is not yet optimal, and the limited number of halal certifications available. Product development aims to provide maximum value for consumers and win company competition by choosing innovative products, products that are modified and have high value in terms of color design, size, packaging, branding, and other characteristics (Purwanto et al., 2021).

The Indonesian Consumers Foundation aims to increase the overall level of knowledge of society and a sense of concern for every other consumer. The fastest-growing Islamic consumer market in the world. First, it can be said that the aim of Islamic religious beliefs is cleanliness, part of the faith includes the first being clean, healthy, and comfortable (Prayuda, 2024). Second, getting good praise from people all over the world can receive products labeled halal through cultural exchange. From the perspective of product knowledge about halal products, assessing the level of consumer awareness in Indonesia regarding the halalness of existing products is still low and tends to be individualistic. Consumers in Indonesia tend to throw stones and hide their hands. Many consumers are sometimes reluctant to be invited to participate in real terms. For example, when invited to continue demands for the provision of halal products through legal channels. The level of consumer awareness is still in the category of defending individually but not defending collectively. There is no sense of empathy towards other consumers. In fact, according to him, YLKI's mission is to increase the collective awareness of society and a sense of empathy from consumers. From a sales perspective, the Islamic consumer market is the fastest-growing in the world. First, it can be associated with a cleaner, healthier, and more comfortable religious spirit and belief. Second, it is well received in accepting halal products by people in the world through cultural assimilation. In the halal food market, demand increasingly exceeds supply (Adinugraha et al., 2021). The strongest markets for halal products are Southeast Asia and the Middle East with an estimated Muslim consumer base of 1.9 billion, spread across 112 countries. On average, the world halal food trade is estimated at US\$150 million per year. Based on the description above, a researcher wants to know a person's knowledge of the influence of religiosity and knowledge of halal products on the assessment of halal products and interest in purchasing halal products. Some of the variables taken are religiosity, product knowledge, product assessment, and purchase interest.

## **2. Literature Review and Hypothesis Development**

### *2.1 Religiosity*

Religiosity is an individual with religiosity who enters into harmony with religious beliefs. Intrinsic religiosity accepts the belief, internalizes it, and participates fully. They carry out their religious beliefs, go to places of worship, and pray. Religion is an end in and of itself (Zakaria et al., 2017). The focus is on religion's more inherent, spiritual goals (how a person can serve his or her religion or community). Intrinsic goals are a good guide for religion as a life guide for a person's daily life. High extrinsically religious people tend to be motivated to engage in religious activities for social networking and business purposes rather than for spiritual purposes) (Yousaf & Shaukat Malik, 2013). Extrinsic religiosity means people turn to God, but without turning to themselves. Extrinsic religiosity has two sub-dimensions: personal and social. The extrinsic-social dimension relates to the goal of achieving worldly social or business goals – how one's religion can serve oneself, make friends, promote one's business interests, meet the right people, and gain social status and acceptance in society.

### *2.2 Digital Purchasing Halal Products Interest*

Purchase intention is a plan to purchase certain goods or services in the future. It refers to the subjective probability of purchasing a particular product or brand by a consumer. Purchase intent may also be defined as an individual's readiness and willingness to purchase a particular product or service. Interest is a certain situation where someone will have thoughts about buying something (Yasin & Surati, 2021). Based on the Theory of Planned Behavior, it is related to a person's interest in having thoughts to control the behavior they experience. Characteristics are used to predict someone to be directly involved in several transactions. Interest is an impulse that causes an individual's attention to be tied to a particular object. Interest is related to cognitive, affective, and

motoric aspects and is a source of motivation to do what one wants.) Interest in purchasing halal products is routinely measured and used by marketing practitioners as input for sales or market share estimates.

### 2.3 Halal product assessment

Consumers often judge foreign products based on their perceptions which are influenced by several factors external to the product (Pradiya, 2024) Product evaluation can be one of these factors. Product ratings play an important role in influencing foreign product purchasing behavior in certain cultural contexts as evidenced by their study comparing the US Buying or not buying US products. From this definition, it can be concluded that product evaluation means that consumers often differentiate one item from another so that the goods they buy later can be useful for consumers and not harm consumers (Vernanda et al., 2019).

### 2.4 Knowledge of halal products

Product knowledge is a reference for all information/news that can be accounted for in consumers' minds, which is the same as halal product knowledge. More knowledgeable consumers will be more realistic in choosing according to their expectations (Pradiya, 2024). A person's knowledge of halal products is a very important basis for finding out other consumer behavior, as well as looking for true news so as not to fall for fake news/hoaxes. Two types of thinking differentiate the first, objective knowledge and self-assessed, objective knowledge, namely information that can be accounted for and can be stored for a long period. Furthermore, self-assessing concerns a person's thoughts about how much they know about halal food products (Pradiya, 2024).

## 3. Hypothesis development

### 3.1 The Influence of Religiosity on Halal Product Evaluation

Consumers often judge foreign products based on their product perceptions which are influenced by several factors external to the product. COO could be one of these factors. Product ratings play an important role in influencing product purchasing behavior (Suki & Suki, 2018). Product ratings predicted previous purchasing behavior. Product assessment is related to the willingness to participate in a product boycott (purchase behavior) (Setyaningsih, et al., 2019). Religious behavior will appear in a person's personality if he grows up in an environment that instills, teaches, and adapts Islamic lessons to everyday life. Based on these arguments, we hypothesize that:

**H<sub>1</sub>:** *Religiosity has a positive and significant effect on product assessment.*

### 3.2 The Influence of Halal Product Knowledge on Halal Product Assessment

Knowledge and attitudes towards halal products according to previous research. Knowledge has an influence on intentions through product assessment; hence, increasing knowledge will tend to influence intentions. Generally, knowledge refers to facts, feelings, or experiences known to a person or group of people (Said et al., 2014). It can also be defined as awareness, awareness, or familiarity gained by experience or learning. More specifically, knowledge means expertise and skills acquired by a person or a group of people through a theoretical or practical understanding of a subject (Anam et al., 2018). Previous research on knowledge has proven that knowledge about organic food has a positive influence on the assessment of that food, finding that there is a weak relationship between knowledge of halal food and purchasing decisions (Sahir et al., 2021). Knowledge about halal food is positively related to the purchasing intentions of non-Muslim consumers. Although much has been studied regarding the influence of knowledge about food, understanding of whether knowledge influences judgments towards halal remains scarce. Thus, it can be ascertained that:

**H<sub>2</sub>:** *knowledge of halal products has a positive and significant influence on the assessment of halal products.*

### 3.3 The Intrinsic Influence of Religiosity on Product Purchase Interest

Intrinsic is the way a person imbues religious values into his mind and soul. The religion enters the souls of its adherents. This can be described as a depiction of the religiosity values of Islamic law which are not just the internalization of religious spiritual values, which are not just ritual practices without cause. All of this worship influences one's daily attitudes (Sahir et al., 2021). Religion influences consumer choices in food. Spiritual values also influence lifestyle which at that time influences customer actions. Religious perceptions are an important aspect that influences consumption actions (Anam et al., 2018). More religious consumers will purchase more halal food as close as possible to religious perceptions and prevent themselves from engaging in activities that are against religious guidelines (Sahir et al., 2021). Therefore, customers' religious beliefs have become a very important part of marketing, especially in advertising). Religiosity also has a strong influence on consumer actions and behavior in purchasing halal food. The level of individual religiosity positively influences attitudes toward Halal products

**H<sub>3</sub>:** *Intrinsic religiosity has a positive and significant effect on interest in purchasing halal products.*

### 3.4 The influence of knowledge of halal products on purchasing interest

Before the buyer starts making conclusions the buyer should have sufficient skills. Purchasing knowledge and judgment influence purchasing interest. Knowledge is defined as news gathered in the mind. The set of elements of complete news that are important to the role of buyers in the stock exchange (Sari et al., 2022). Knowledge is also divided into three, namely product knowledge, purchasing knowledge, and usage knowledge. Buyers who have abundant knowledge will then go further in making decisions, it will be more effective and in line with the desires they experience. Living in the modern era makes consumers confused with various product choices (Rizkitysha & Hananto, 2022). Exposure to information is a process of consumers being exposed to information in their environment such as marketing strategies, especially through their behavior. A consumer depends on the seller in making a purchase and influences their trust in the source of information and the information received. One of the best ways to make people aware of what they eat in the context of safety and hygiene which is the main goal of halal is through exposure to educational information (Ajidin & TL, 2022). Education will make them understand which choices are right for their daily consumption. If a person's knowledge about a product is higher, the greater the influence it will have on a person's attitude in their intention to buy that product (Nurrachmi et al., 2020). Religiosity and attitude have a positive influence on the intention to buy halal cosmetic products.

**H<sub>4</sub>:** *Knowledge of halal products has a positive and significant influence on purchase intention.*

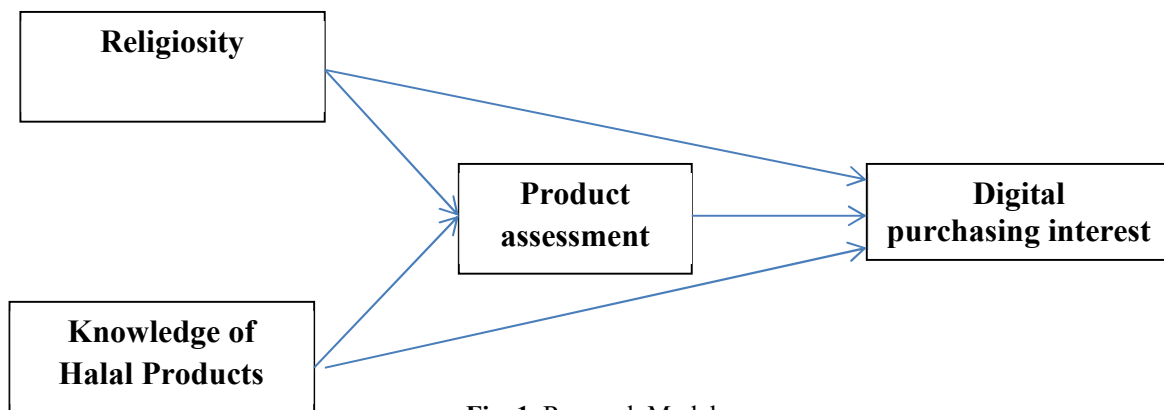
### 3.5 The influence of halal product assessment on interest in purchasing products

The capacity of food that consumers taste is comparable to or greater than what is requested, which is thought to be of quality that can bring happiness (Nuhayati & Hendar, 2020). Unique value is a feature that exists in the brain and is concluded for consumers. The impact value is an evaluation of the consumer's perspective on the impact of consuming and consuming halal food (Novita et al., 2022). Value for customers can also be seen as a reflection of the quality, benefits, and sacrifices made to obtain a product or service. A company's product or service is said to have high value in the eyes of customers if it can provide quality, benefits, and minimal sacrifice (Nur et al., 2021). Based on these arguments, we hypothesize that:

**H<sub>5</sub>:** *The assessment of halal products has a positive and significant effect on purchasing interest.*

## 4. Method

This research method is to use quantitative methods to test the relationship between dependent and independent variables. The population of this study is consumers of halal products and the sample of this study is 564 consumers of halal products determined by the simple random sampling method. The research analysis uses the structural equation modeling partial least squares (SEM-PLS) method and uses data processing tools with SmartPLS 4.0 software. The research questionnaire contains statement items using a 7-point Likert scale, namely (1) strongly disagree, (2) disagree, (3) somewhat disagree, (4) neutral, (5) somewhat agree, (6) agree and (7) strongly agree. The independent variables of this research are Religiosity, Knowledge of halal products, and product assessment and the dependent variable is digital purchasing interest. The stages of research data analysis are the outer model test including reliability and validity tests and the inner model test including termination tests and hypothesis tests.



**Fig. 1.** Research Model

## 5. Result and Discussion

### 5.1 Partial Least Square Model

The first stage of testing analysis in this study is to form a PLS model using SmartPLS software, validity and reliability testing are carried out. The PLS program model is shown in Figure 2.

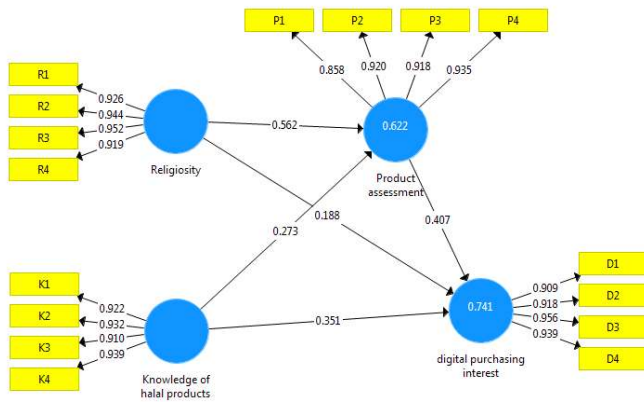


Fig. 2. Outer Model PLS

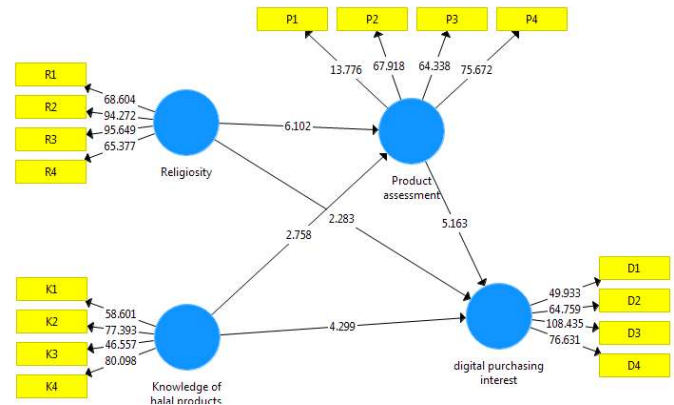


Fig. 3. Inner Model PLS

Fig. 2 shows that the PLS model is built from the conceptual framework; and explains the correlation between variables, the model with PLS is shown in Fig. 3.

### 3.2 Discriminant Validity Testing

The discriminant validity testing stage, is done by looking at the average variance extracted (AVE) value for all indicators, the value obtained is greater than 0.50 for a good model, the results of the PLS analysis obtained the AVE value as follows:

**Table 1**  
Average Variant Extracted ( AVE)

	Average Variance Extracted (AVE)
Religiosity	0.743
Product assessment	0.787
Knowledge of halal products	0.713
Digital product purchase interest	0.777

Based on Table 1, it is known that the AVE value Religiosity, Product assessment, Knowledge of halal products, and Digital product purchase interest > 0.5. Thus, it can be stated that each variable has *discriminant validity*.

### 3.3 Composite Reliability

The composite reliability test results are shown in Table 2:

**Table 2**  
Composite Reliability

	Composite Reliability
Religiosity	0.817
Product assessment	0.943
Knowledge of halal products	0.918
Digital product purchase interest	0.875

Based on Table 2 it can be seen that the value *composite reliability* variable Religiosity, Product assessment, Knowledge of halal products, and Digital product purchase interest > 0.60. The test results show that all variables have met composite reliability so it can be concluded that the variables have a high level of reliability.

### 3.4 Cronbach Alpha

A variable is declared reliable if it has a Cronbach Alpha greater than 0.70, the results of the Cronbach alpha test are stated in Table 3.

**Table 3**

Cronbach Alpha

	Cronbach Alpha
Religiosity	<b>0.823</b>
Product assessment	<b>0.965</b>
Knowledge of halal products	<b>0.897</b>
Digital product purchase interest	<b>0.812</b>

Based on the results of data analysis in Table 3, the Cronbach alpha value for each variable of religiosity, product assessment, halal product knowledge, and interest in purchasing halal products is greater than 0.70, so it is concluded that all research variables meet the requirements of the Cronbach alpha value and it is concluded that all variables have high reliability.

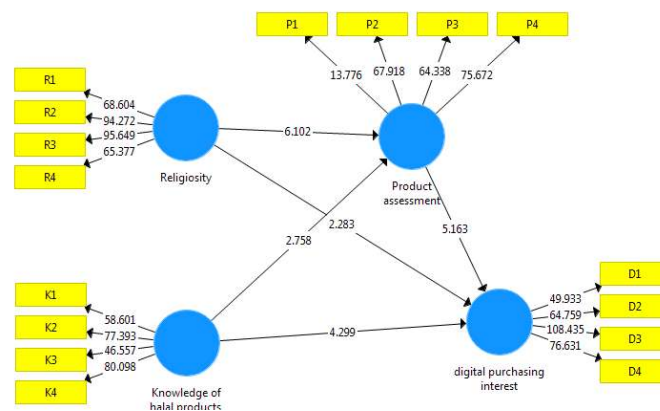
### 3.5 Hypothesis Testing

The results of hypothesis testing are shown in Table 5.:

**Table 4**

Hypothesis Testing

Hypothesis	T Statistics	P Values	Remark
Religiosity → Product assessment	6.102	0.000	Supported
Knowledge of halal products →Product assessment	2.758	0,000	Supported
Religiosity →Digital product purchase interest	2.283	0.000	Supported
Knowledge of halal products →On digital purchasing interest	4.299	0.000	Supported
Halal product assessment →Digital purchasing interest	5.163	0,000	Supported



**Fig. 4.** Hypothesis testing

### 3.6 The Relationship between Religiosity and Halal Product Assessment

The results of the PLS-SEM analysis show that the p-value is less than 0.050, so it is concluded that there is a significant relationship. Consumers often judge foreign products based on their product perceptions which are influenced by several factors external to the product, product ratings play an important role in influencing product purchasing behavior, and product ratings predict previous purchasing behavior. Product assessment is related to willingness to participate in a product boycott (purchase behavior) (Nasution et al., 2020). Experience, freely or not, will gradually emerge from a person's religious spirit or religious behavior. Religiosity is a person's attitude towards religion in general or the way a person becomes religious (Nur et al., 2021). Purchase intention is a consumer's tendency to buy something or take action related to buying and is measured by the level of likelihood that consumers will make a purchase or not. Therefore, consumers must have an understanding of religion and knowledge about the products they consume. The results of the study showed that there was a positive and significant influence between religiosity and purchase intention. A person's religious beliefs influence halal consumption behavior. A person who incorporates religious values into himself will be reflected in every aspect of his life, including in deciding what food and drinks he will consume.

### *3.7 The Relationship between Halal Product Knowledge and Halal Product Assessment*

The results of the PLS-SEM analysis show that the p-value is less than 0.050, so it is concluded that there is a significant relationship. Previous research on knowledge has proven that knowledge about organic food has a positive influence on the assessment of that food. However, only a few studies have examined the influence of knowledge on the assessment of halal food. There is a weak relationship between knowledge of halal food and purchasing decisions (Nasution et al., 2020). Knowledge about halal food is positively related to the purchasing intentions of non-Muslim consumers. Although much has been studied regarding the influence of knowledge about food, understanding of whether knowledge influences judgments towards halal remains scarce (Munir et al., 2024).

### *3.8 The Relationship between Religiosity and Interest in Purchasing Halal Products*

The results of the PLS-SEM analysis show that the p-value is less than 0.050, so it is concluded that there is a significant relationship. Intrinsic means a way of religion that incorporates religious values into itself. Its values and religion enter the souls of its adherents. This can be described as the internalization of religious spiritual values which are not just a ritual practice without meaning. When consuming food, it is not enough for them to look at what appears visually (halal logo, composition, etc.), because sometimes some food companies include halal labels without the certification process from the MUI institution (Muhamad et al., 2016). Muslim consumers' awareness of halal food is influenced by their understanding of the Halal concept. Spiritual values and religiosity set standards of behavior directly and ultimately influence the choice of food attributes. Extrinsic diversity encourages a person to utilize his religion. Religion is utilized in such a way that he obtains status from it (Khan et al., 2022). This result concludes that a high level of religiosity influences consumers to consume halal products. This means that the higher the level of belief or trust in a halal product, the greater the consumer will consume halal products. This result means accepting the third hypothesis in this study which explains that religiosity has a positive and significant influence on the intention to purchase traditional halal food products. These results can explain that the greater the level of religiosity or obedience of a person to religious teachings, the greater the influence on the intention to purchase traditional halal food products. This result is supported by research explaining that religiosity has a significant effect on purchase intention. This result is also in line with research explaining that religiosity has a significant effect on purchase intention.

### *3.9 Relationship between knowledge of halal products and influence on buying interest*

The results of the PLS-SEM analysis show that the p-value is less than 0.050, so it is concluded that there is a significant relationship. Before consumers make decisions, consumers should have adequate knowledge. Research proves that knowledge and purchasing knowledge influence purchasing interest. Knowledge is defined as information stored in memory. The subset of the total information that is relevant to the consumer's function in the market. Knowledge is also divided into three, namely product knowledge, purchasing knowledge, and usage knowledge (Kamil & Hutomo, 2023). Consumers who have a lot of knowledge will have a higher level of decision-making so that it will be more efficient and by their perceived needs. Living in the modern era makes consumers confused with various product choices. A consumer depends on the seller in making a purchase and the influence of their trust in the source of information and the information received. One of the highest ways of making people aware of what they eat in the context of safety and hygiene which is the main aim of halal is through exposure to educational information. Education will make them understand which choices are right for their daily consumption. If a person's knowledge about a product is higher, the greater the influence it will have on a person's attitude in their intention to buy that product. Religiosity and attitude have a positive influence on the intention to purchase halal cosmetic products (Kamarulzaman et al., 2016).

### *3.10 The relationship between halal product assessment and influence on Digital Purchasing Halal Products Interest*

The results of the PLS-SEM analysis show that the p-value is less than 0.050, so it is concluded that there is a significant relationship. The product performance perceived by the customer is the same or greater than expected, which is considered valuable and can provide satisfaction (Iriani, 2019). Attribute values are characteristics that are in the mind and explained by the customer. Consequence values are the customer's subjective assessment as a consequence of the use and utilization of the service product. Value for customers can also be seen as a reflection of the quality, benefits, and sacrifices made to obtain a product or service. A company's product or service is said to have high value in the eyes of customers if it can provide quality, benefits, and minimal sacrifice. Product knowledge for consumers is a source of creating trust in the product. By knowing information about the product, consumers will believe that the product consumed is useful and can meet their needs so that knowledge about the product will influence the decision to repurchase. Knowledge of halal products is a person's knowledge of experience and information about halal, haram, and perception. Knowledge about halal products helps a person understand how consumers behave because knowledge of halal products helps a person evaluate what guarantees the halalness of the product to be consumed. Therefore, a person must understand and know about halal products to be able to distinguish between products that are allowed and not allowed. Religiosity is a guideline for a person's behavior in doing something, a person's belief in religious values that are believed and usually practiced in everyday life. When intending to buy a product until the decision to buy a product is made, a person should

be equipped with religiosity. The higher the level of a person's religiosity, the higher the level of a person's obedience to consuming food according to religious law (Afendi, 2020). The decision to purchase halal food products while still paying attention to religious values is an important requirement. If someone buys food products without paying attention to religious values, they are afraid that their worship will not be accepted, because religiosity is also used as a stipulation of a person's understanding of worship towards the religion they believe in.

#### 4. Conclusion

Based on the results of research data analysis, it can be concluded as follows: Religiosity has a positive and significant effect on the assessment of halal products, meaning that the higher the religiosity obtained by customers, the higher the assessment of halal products. Knowledge of halal products has a positive and significant effect on the assessment of halal products, meaning that the higher the knowledge of halal products, the higher the assessment of halal products. Religiosity has a positive and significant effect on interest in buying halal products, meaning that the higher the religiosity obtained by customers, the interest in buying halal products will increase. Knowledge of halal products has a positive and significant effect on buying interest, meaning that the higher the customer's perceived knowledge of halal products, the more buying interest will increase. The assessment of halal products has a positive and significant effect on interest in buying halal products, meaning that the higher the understanding of the assessment of halal products, the higher the level of interest in buying halal products. Based on the results of this research, the authors can provide suggestions or managerial implications as follows: Considering that the independent variables in this research are very important in influencing interest in buying halal products, it is hoped that the results of this research can be used as a reference for future researchers to develop this research by considering other variables which are other variables outside of the variables already mentioned. entered into this research. Looking at the results of this research, the extrinsic variable Religiosity needs to be improved further by making the interface on the internet simpler and easier for customers to understand, so that it can increase. In this research the smallest indicator variable is intrinsic religiosity. Individuals with intrinsic religiosity consider that religion is the main focus in life. These individuals show greater concern for morals, discipline, and responsibility than extrinsic religion.

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