

Determinants of Halal-Labeled MSME Food Purchase Decisions among Muslim Generation Z Consumers

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Abstract: Despite Indonesia's large Muslim population and the rapid development of its Islamic economic ecosystem, the limited availability of halal-certified packaged food products produced by MSMEs remains a challenge in meeting the needs of Muslim consumers. This study aimed to examine the effects of religiosity, subjective norms, and halal awareness on purchase decisions regarding halal-labeled packaged food products produced by MSMEs. This cross-sectional study involved 191 Muslim Generation Z consumers in Greater Jakarta who had purchased packaged MSME food products within the previous three months. Respondents were recruited using voluntary sampling and data were collected through an online questionnaire administered via Google Forms. The data were analyzed using descriptive statistics in IBM SPSS Statistics version 25.0 and Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS. The findings indicate that religiosity and subjective have significant positive effects on purchase decisions regarding halal-labeled MSME food products, whereas halal awareness does not significantly influence purchase decisions. Among the examined, religiosity emerged as the strongest determinant of purchase decisions. These findings suggest that efforts to promote the consumption of halal-labeled products should focus on strengthening consumers' religious understanding to support purchase decisions regarding halal products.

Keywords: halal awareness, MSMEs, packaged food, purchase decision, subjective norms

1. INTRODUCTION

Indonesia is the fourth most populous country in the world, with a population of 281.6 million as of mid-2024 (BPS, 2024). According to the Royal Islamic Strategic Studies Centre (RISSC), the Muslim population in Indonesia reached approximately 240.62 million in 2023 (Annur, 2023). Moreover, Indonesia ranked third globally in the State of the Global Islamic Economy (SGIE) Report 2023, reflecting its strong performance in the development of the Islamic economy ecosystem (DinarStandard, 2023). In the halal food sector, Indonesia is the world's second-largest consumer market. The substantial demand for halal products has prompted the government to strengthen the halal assurance system through the establishment of the Halal Product Assurance Organizing Agency (BPJPH) under Law No. 33 of 2014 on Halal Product Assurance. This regulation aims to provide protection, assurance, and legal certainty regarding the availability of halal products for Muslim consumers.

Currently, the Indonesian government is focusing on facilitating halal certification, particularly for food and beverage products produced by Micro, Small, and Medium Enterprises (MSMEs). The government has established October 2026 as the deadline for halal certification compliance in these sectors. According to data from the Ministry of Cooperatives and SMEs, Indonesia has

approximately 65 million MSMEs, of which around 60 percent (38.5 million enterprises) operate in the food sector. However, only about 7.5 percent of MSME products have obtained halal certification (Rakhmi 2024). This low certification rate poses a significant challenge to consumer protection, particularly for Muslim consumers who require assurance of a product's halal status. It may also hinder the development and competitiveness of MSMEs.

The assurance of halal products is closely associated with consumer behavior and purchasing decisions. Previous studies have shown that halal purchasing decisions are influenced by several factors, including religiosity. Religiosity has been found to significantly affect purchasing decisions (Iriani, 2019; Muslichah et al., 2020). It serves as a guiding principle for individuals in distinguishing between halal and non-halal products according to Islamic teachings (Pramintasari & Fatmawati, 2017). Furthermore, religiosity reflects the extent to which Muslims adhere to the commands and prohibitions of their religion (Nassè, 2020). Another factor influencing halal purchasing decisions is subjective norms (Abiba et al., 2024; Fathoni et al., 2023; Slamet, 2023). Subjective norms refer to an individual's perception of the beliefs, expectations, and opinions of significant others that may influence their behavior. In addition, halal awareness has been identified as an important determinant of halal purchasing decisions (Fathoni et al., 2023; Juliana et al., 2022; Millatina & Sayyaf, 2023). Halal awareness encompasses consumers' understanding of the products they consume, including knowledge of production processes, ingredients used, and halal assurance provided by authorized certification bodies. Consumers with higher levels of halal awareness are more likely to pay attention to product ingredients, production processes, and halal certification when making purchasing decisions (Bashir, 2020).

One of the most influential consumer segments in the halal market is Generation Z. Given its large population size, Generation Z is expected to play a significant role in shaping future consumption patterns, including the consumption of halal products (Pebriyanti et al., 2023). In Indonesia, Generation Z accounts for approximately 28 percent of the total population (BPS, 2020), making it a highly influential group in shaping consumption trends, including those related to the halal industry. This generation tends to have consumption habits characterized by a preference for snacks and ready-to-eat foods (Abiba et al., 2024). Moreover, Generation Z is known for its strong interest in culinary experiences, frequent dining-out behavior, and willingness to try new foods (Kim et al., 2013). These consumption patterns extend beyond individual preferences and may shape future household consumption decisions as members of Generation Z increasingly assume decision-making roles within their families.

Given their high level of food consumption, Generation Z needs to make informed purchasing decisions so that consumption choices are based not only on personal preferences but also on the values they uphold. In the context of Muslim consumers, halal food purchasing decisions are influenced by both internal and external factors. Internal factors include religiosity, whereas external factors encompass subjective norms such as family members and peers. In

addition, awareness of the importance of halal labels may play a significant role in shaping consumption behavior.

Given these considerations, this study examines the effects of religiosity, subjective norms, and halal awareness on Generation Z's purchasing decisions regarding halal-labeled food products produced by MSMEs.

2. METHOD

2.1 Research Design

This study employed a quantitative approach using a cross-sectional design and targeted Generation Z consumers residing in Greater Jakarta (Jabodetabek). Greater Jakarta was selected based on data from Statistics Indonesia (BPS, 2024), indicating that more than 50 percent of the population in the region is Muslim. In addition, Greater Jakarta serves as Indonesia's economic center and is considered a strategic area for the development of the halal industry, including the food sector (Putri & Munandar, 2023). Data collection was conducted from May to June 2025.

2.2 Sampling

The target population of this study comprised Generation Z consumers residing in Greater Jakarta. Generation Z includes individuals born between 1997 and 2012. Therefore, in 2025, this cohort was aged 13–28 years. However, only respondents aged 18–28 years were included, as individuals aged 18 years and above were considered eligible to make independent purchase decisions. The study focused on Muslim respondents who had purchased packaged food products produced by MSMEs within the previous three months.

A non-probability sampling method with a voluntary sampling technique was employed. The sample size was determined based on Structural Equation Modeling (SEM) recommendations, which suggest a minimum sample size of five to ten times the number of indicators (Hair et al., 2010). As this study included 34 indicators, the minimum required sample size was 170 respondents. A total of 191 respondents were included in the final analysis.

2.3 Measurement

The variables examined in this study included religiosity, subjective norms, halal awareness, and purchase decision. Detailed descriptions of the variables and their measurements are presented in Table 1.

Religiosity was measured using an instrument adapted from Glock and Stark (1968), with modifications to several items to align with the context of Islamic teachings. The questionnaire consisted of 13 items across five dimensions: ritual, ideological, intellectual, experiential, and consequential. Responses were rated using a five-point Likert scale ranging from 1 (Never) to 5 (Always). Subjective norms were measured using an instrument adapted from Puspita (2023). The questionnaire consisted of six items and was assessed using a five-point Likert scale ranging from 1 (Strongly disagree) to 5 (Strongly agree).

Halal awareness was measured using an instrument adapted from Sari et al. (2023), with modifications to fit the research context.

The questionnaire consisted of five items and was assessed using a five-point Likert scale ranging from 1 (Not at all applicable to me) to 5 (Very applicable to me). Purchase decision was measured using a questionnaire consisting of 10 items, including seven items adapted from Iriani (2019) and three items adapted from Phan & Mai (2016). This construct comprised four dimensions: need recognition, information search, alternative evaluation, and purchase decision. Responses were assessed using a five-point Likert scale ranging from 1 (Strongly disagree) to 5 (Strongly agree).

Table 1. Operational definitions and measurement indicators of the research variables

Variables	Operational Definition	Indicators
Religiosity (Glock & Stark 1968)	Consumer adherence to and practice of Islamic teachings in daily life.	1. Performing the five daily prayers at the beginning of the prescribed prayer times (RT1) 2. Fasting throughout the month of Ramadan (RT2) 3. Reading the Qur'an every day (RT3) 4. Regularly performing sunnah acts of worship (RT4) 5. Regularly giving charity (RT5) 6. Adhering to the teachings of the Qur'an and Sunnah (ID1) 7. Complying with Islamic principles and laws (ID2) 8. Understanding the meaning of the Qur'an (IN1) 9. Reading books or articles related to Islamic teachings (IN2) 10. Encouraging others to remember Allah (PG1) 11. Regularly engaging in dhikr (PG2) 12. Purchasing products only as needed (KS1) 13. Feeling guilty after engaging in actions prohibited by Islamic teachings (KS2)
Subjective Norms (Puspita, 2023)	Consumer perceptions of social pressure from significant others to purchase halal-labeled products.	1. Family influence on halal food consumption (SN1) 2. Influence of significant others on halal food consumption (SN2) 3. Family preference for halal food during travel (SN3) 4. Family norms regarding halal food consumption (SN4) 5. Peer influence on halal food choice (SN5) 6. Family preference for halal-certified packaged food products (SN6)
Halal Awareness (Sari et al., 2023)	Consumer understanding and awareness regarding the halal status of the products they consume.	1. Understanding the distinction between halal and non-halal (HA1) 2. Understanding prohibited ingredients in halal food products (HA2)

Variables	Operational Definition	Indicators
Purchase Decision (Iriani, 2019; Phan & Mai, 2016)	Consumer decision-making process regarding the purchase of halal-labeled products.	3. Understanding prohibited processes in halal food production (HA3)
		4. Understanding the validity period of halal certification (HA4)
		5. Belief that halal food products ensure hygiene (HA5)
		1. Awareness of the need to consume halal-labeled products (PK1)
		2. Need for halal labels to verify a product's halal status (PK2)
		3. Searching for halal labels on product packaging before purchase (PI1)
		4. Examining ingredient information to determine halal status when no halal label is present (PI2)
		5. Considering price before purchasing halal-labeled MSME packaged food products (PI3)
		6. Prioritizing halal-labeled products over non-halal-labeled products (EA1)
		7. Comparing prices between halal-labeled and non-halal-labeled products (EA2)
		8. Purchasing halal-labeled products due to compliance with Islamic law (KP1)
		9. Avoiding halal-labeled products lacking certification from an official authority (KP2)
		10. Choosing halal-labeled products despite higher prices (KP3)

2.4 Data Collection

Data were collected through an online questionnaire administered via Google Forms and distributed across various social media platforms, including Instagram, TikTok, WhatsApp, and X. The survey employed a self-administered approach, whereby respondents completed the questionnaire independently. All questionnaire items were set as mandatory in Google Forms to ensure response completeness. Therefore, only fully completed questionnaires were included in the analysis.

2.5 Data Analysis

Data analysis was conducted in accordance with the research objectives using both descriptive and statistical approaches. Descriptive analysis was performed using IBM SPSS Statistics version 25.0, while the relationships among variables were examined using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS software. Descriptive statistics for each variable were presented using the top-two-box and bottom-two-box approach. For indicators measured on a five-point Likert scale, responses were grouped into three categories: (1) strongly disagree and (2) disagree were combined into the “disagree” category; (4) agree and (5) strongly agree were combined into the “agree” category; whereas (3) neutral

was retained as a separate category. For behavior-related indicators, responses were also grouped into three categories: (1) never and (2) rarely were combined into the “rarely” category, while (4) often and (5) always were combined into the “often” category. The response category (3) sometimes was retained as a separate category. Furthermore, scores for each variable were calculated and transformed into an index ranging from 0 to 100 to facilitate comparisons across variables using a common measurement scale. Based on the resulting index scores, the responses were classified into specific categories using Bloom’s cut-off points: low (≤ 60.0), moderate (60.01–79.99), and high (≥ 80.0).

3. RESULT

3.1 Respondent Characteristics

The respondents in this study were predominantly female (73.8%) with a mean age of 21.8 years. Most had completed senior high school (87.4%) and were students (85.3%). The majority resided in Jakarta (39.3%), Bogor (18.8%), and Tangerang (16.2%). In terms of economic background, most respondents (81.7%) reported a monthly income or allowance of IDR 3,000,000 or less.

3.2 Purchasing Behavior

Purchasing behavior refers to consumers' purchasing activities related to packaged food products produced by MSMEs over a one-month period. Snacks were the most frequently purchased packaged MSME food products (46.4%), followed by ready-to-eat pouch foods (24.3%). Nearly half of the respondents (47.1%) reported purchasing such products one to three times per month. Most respondents spent IDR 100,000–300,000 per month (51.3%) and e-commerce platforms were the primary purchasing channel (50.3%).

3.3 Religiosity

Religiosity refers to an individual's commitment to Islamic teachings, which may influence purchasing behavior toward halal products. It comprises five dimensions: ritual, ideological, intellectual, experiential, and consequential. The ritual dimension reflects adherence to religious practices and obligations. The ideological dimension represents an individual's religious beliefs and convictions. The intellectual dimension refers to knowledge and understanding of religious teachings. The experiential dimension reflects feelings of closeness to God in everyday life. The consequential dimension describes the extent to which religious values are manifested in daily behavior.

Overall, respondents demonstrated a moderate level of religiosity, with the largest proportion classified in the moderate category (49.2%). The ritual and intellectual dimensions were predominantly categorized as moderate, whereas the ideological, experiential, and consequential dimensions were predominantly categorized as high. These findings suggest that respondents exhibited stronger internalized religious values than levels of religious practice and religious knowledge. Although religious practice and knowledge were generally moderate, religious values remained strongly embedded in respondents' attitudes and behaviors.

Table 2. Distribution of the sample based on religiosity dimensions

Dimensions	Category						Min-Max	Mean $\pm$ SD
	Low (≤ 60.0)		Moderate (60.01-79.99)		High (≥ 80.0)			
	n	%	n	%	n	%		
Ritual	58	30.4	70	36.6	63	33.0	35-100	69.84 $\pm$ 14.34
Ideological	9	4.7	55	28.8	127	66.5	12.5-100	85.60 $\pm$ 14.81
Intellectual	50	26.2	73	38.2	68	35.6	25-100	69.43 $\pm$ 19.56
Experiential	30	15.7	79	41.4	82	42.9	25-100	75.56 $\pm$ 17.69
Consequential	8	4.2	56	29.3	127	66.5	37.5-100	84.23 $\pm$ 13.48
Total	22	11.5	94	49.2	75	39.3	36.53-100	75.30$\pm$11.73

3.4 Subjective Norms

Subjective norms refer to an individual's perception of social pressure to engage or not engage in a particular behavior, arising from the views and expectations of influential people, such as family members and friends. In this study, the majority of respondents (82.2%) exhibited a high level of subjective norms. This finding indicates a strong tendency among respondents to conform to social expectations regarding the consumption of halal products. It further suggests that external influences played an important role in encouraging compliance with halal standards, thereby shaping purchasing decisions. In other words, consumers were more likely to choose halal-labeled products to align with the norms and expectations prevailing within their social environment.

Table 3. Distribution of the sample based on subjective norms

Subjective norms	Frequency (n)	Percentage (%)
Low (≤ 60.0)	4	2.1
Moderate (60.01-79.99)	30	15.7
High (≥ 80.0)	157	82.2
Min-Max	37.50-100	
Mean $\pm$ SD	87.24 $\pm$ 9.70	

3.5 Halal Awareness

Halal awareness refers to an individual's concern and understanding regarding the halal status of the products they consume. In this study, more than half of the respondents (66.0%) demonstrated a high level of halal awareness. This finding indicates that most respondents recognized the importance of halal considerations in their daily consumption practices. The result further suggests that respondents paid attention to halal-related information, such as product ingredients, production processes, and halal certification, when evaluating food products. Overall, these findings reflect a strong awareness and understanding of halal aspects among the respondents.

Table 4. Distribution of the sample based on halal awareness

Halal Awareness	Frequency (n)	Percentage (%)
Low (≤ 60.0)	13	6.8
Moderate (60.01-79.99)	52	27.2
High (≥ 80.0)	126	66.0
Min-Max	40.00-100	
Mean $\pm$ SD	80.42 $\pm$ 11.83	

3.6 Purchase Decisions

Purchase decision refers to the process through which consumers decide to purchase halal-labeled packaged food products produced by MSMEs. In this study, the purchase decision variable consisted of four dimensions. The first dimension, need recognition, reflects an individual's internal motivation to fulfill consumption needs through halal products. The second dimension, information search, describes efforts to obtain information regarding the halal status of products before purchase. The third dimension, alternative evaluation, refers to the process of comparing available options and selecting the most suitable product prior to making a purchase decision. The final dimension, purchase decision, reflects the consumer's decision to purchase halal-labeled products.

Overall, nearly three-quarters of the respondents (71.7%) demonstrated a high level of purchase decision regarding halal-labeled MSME food products. Although respondents showed a high level of consistency across most stages of the decision-making process, the findings for the alternative evaluation dimension (36.6% in the high category) suggest that halal considerations may compete with other factors, such as price and product quality, when consumers compare available product options.

Table 5. Distribution of the sample based on purchase decisions dimensions

Dimensions	Category						Min-Max	Mean ± SD
	Low (≤60.0)		Moderate (60.01-79.99)		High (≥80.0)			
	n	%	n	%	n	%		
Need Recognition	2	1.0	41	21.5	148	77.5	50-100	88.02±10.80
Information Search	9	4.7	54	28.3	128	67.0	41.67-100	82.33±11.35
Alternative Evaluation	43	22.5	78	40.8	70	36.6	12.5-100	72.38±17.94
Purchase Decision	15	7.9	41	21.5	135	70.7	41.67-100	83.33±12.42
Total	4	2.1	50	26.2	137	71.7	55-100	81.78±8.11

3.7 Effects of Religiosity, Subjective Norms, and Halal Awareness on Purchase Decisions

The effects of religiosity, subjective norms, and halal awareness on purchase decisions were examined using PLS-SEM, which involved the evaluation of both the measurement model (outer model) and the structural model (inner model). The measurement model was assessed to evaluate the validity and reliability of the constructs. The assessment criteria included factor loadings of at least 0.50, Cronbach's alpha values of at least 0.60, composite reliability values of at least 0.70, and Average Variance Extracted (AVE) values of at least 0.50. Several indicators exhibited factor loadings below the recommended threshold and were therefore removed from the model to meet the required measurement criteria. The final PLS-SEM model is presented in Figure 1.

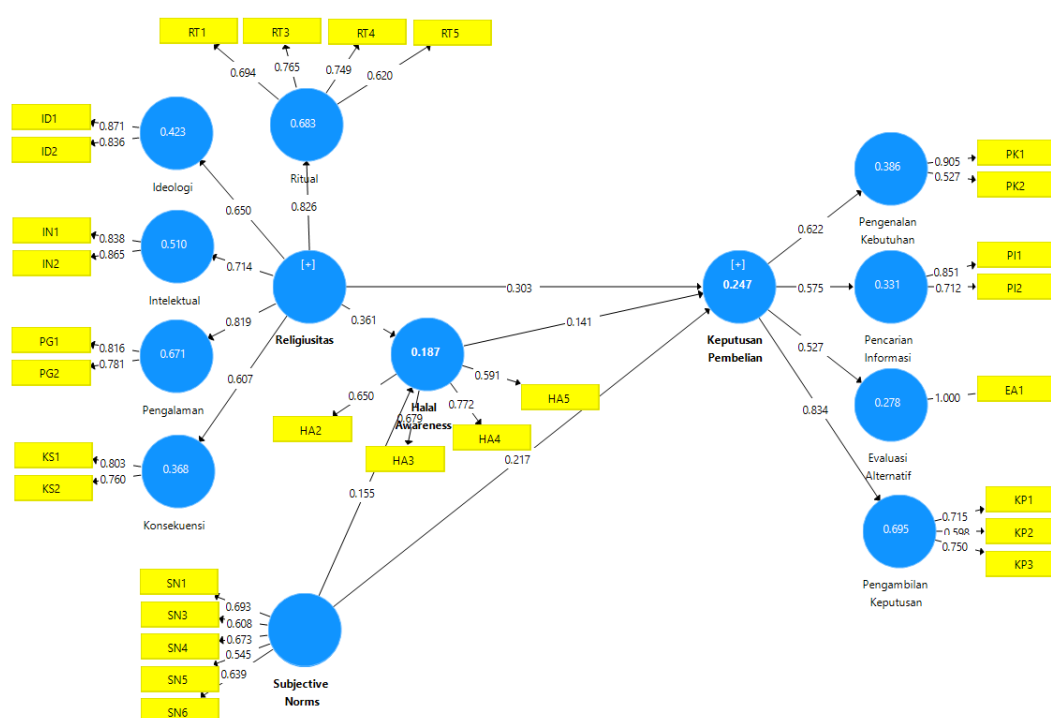


Figure 1. Final PLS-SEM model

Table 6 indicates that four constructs achieved Cronbach's alpha values above 0.60 and composite reliability values above 0.70, indicating acceptable internal consistency reliability. Although the AVE values for all constructs were below the recommended threshold of 0.50, Hair et al. (2010) suggested that convergent validity may still be considered adequate when composite reliability values exceed 0.60. Therefore, the measurement model used in this study can be regarded as acceptable.

Table 6. Cronbach's alpha, composite reliability, and average variance extracted values of the measurement model

Latent Variable	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Religiosity	0.809	0.850	0.313
Subjective Norms	0.630	0.769	0.401
Halal Awareness	0.614	0.770	0.465
Purchase Decisions	0.532	0.686	0.212

The structural model (inner model) was assessed using the coefficient of determination (R^2) and the Goodness of Fit (GoF) index. According to Chin (1998), R^2 values of 0.19, 0.33, and 0.67 indicate weak, moderate, and substantial explanatory power, respectively. Table 7 indicates that the explanatory power of the endogenous constructs was categorized as weak.

Table 7. Coefficient of determination (R^2) values of the structural model

Endogenous Construct	R^2	Category
Halal Awareness	0.190	Weak
Purchase Decisions	0.247	Weak

The proposed model produced a Goodness of Fit (GoF) value of 0.275. According to the classification proposed by Wetzels et al. (2009), GoF values of 0.10, 0.25, and 0.36 represent low, medium, and high model fit, respectively. Based on these criteria, the GoF value obtained in this study is classified as moderate, indicating that the structural model exhibits an acceptable overall level of fit. The calculation of the GoF value is presented below.

$$\begin{aligned} \text{GoF} &= \sqrt{\text{AVE}_{\text{mean}} \times R^2_{\text{mean}}} \\ \text{GoF} &= \sqrt{0.348 \times 0.218} \\ \text{GoF} &= 0.275 \end{aligned}$$

Table 8 presents the results of the direct and indirect effect analyses obtained from the PLS-SEM model. The findings indicate that religiosity has a positive and significant effect on halal awareness ($\beta = 0.361$, $t = 5.003$), suggesting that individuals with higher levels of religiosity tend to demonstrate greater awareness of halal consumption. Religiosity also has a positive and significant effect on purchase decisions ($\beta = 0.303$, $t = 3.247$), indicating that stronger religious commitment is associated with a greater likelihood of purchasing halal-labeled MSME food products. In addition, subjective norms have a positive and significant effect on purchase decisions ($\beta = 0.217$, $t = 2.433$), demonstrating that social influences and expectations play an important role in shaping Generation Z consumers' purchasing behavior toward halal products.

In contrast, subjective norms were not found to have a significant effect on halal awareness ($\beta = 0.155$, $t = 1.802$), and halal awareness did not significantly influence purchase decisions ($\beta = 0.141$, $t = 1.610$). Furthermore, the indirect effect analysis revealed that halal awareness did not mediate the relationship between religiosity and purchase decisions ($\beta = 0.051$, $t = 1.532$) or between subjective norms and purchase decisions ($\beta = 0.022$, $t = 1.076$). These findings indicate that the effects of religiosity and subjective norms on purchase decisions are direct rather than mediated through halal awareness.

Table 8. Results of direct and indirect effects analysis

Path	Path Coefficient	t-value	Conclusion
Direct Effects			
Religiosity → Halal Awareness	0.361	5.003	Significant
Subjective Norms → Halal Awareness	0.155	1.802	Not Significant
Halal Awareness → Purchase Decisions	0.141	1.610	Not Significant
Religiosity → Purchase Decisions	0.303	3.247	Significant
Subjective Norms → Purchase Decisions	0.217	2.433	Significant
Indirect Effects			

Path	Path Coefficient	t-value	Conclusion
Religiosity → Halal Awareness → Purchase Decisions	0.051	1,532	Not Significant
Subjective Norms → Halal Awareness → Purchase Decisions	0.022	1.076	Not Significant

4. DISCUSSION

4.1 Effect of Religiosity on Halal Awareness

The results of this study indicate that religiosity has a significant positive effect on halal awareness. This finding suggests that commitment to Islamic teachings encourages Generation Z consumers to develop a greater understanding and awareness of halal principles in food purchasing decisions. Religiosity serves as an intrinsic motivation that guides Generation Z consumers in their decision-making processes. Individuals with higher levels of religiosity tend to use religious teachings as a fundamental basis for their consumption decisions (Muslichah et al., 2020). Similarly, Rafiki et al. (2023) argued that higher levels of religiosity promote individuals' understanding, information-seeking behavior, and preferences regarding the halal status of products. In the digital era, Generation Z actively utilizes social media platforms, such as TikTok, Instagram, and YouTube, to obtain information about halal products.

Generation Z consumers perceive halal not only as a matter of religious compliance but also as an indicator of health, safety, and cleanliness (Allya & Suwanan, 2023). This finding is consistent with the study by Nurhayati and Hendar (2020), which suggested that religiosity encourages more ethical consumption behavior. Therefore, halal-labeled packaged food products produced by MSMEs that integrate halal principles with sustainability values may be more attractive to this consumer segment. Furthermore, the food industry should maximize the use of digital platforms to educate Generation Z consumers, as they actively seek information before making purchasing decisions (Hakiki & Priantina, 2024).

4.2 Effect of Subjective Norms on Halal Awareness

The results of this study indicate that subjective norms do not have a significant effect on halal awareness. This finding suggests that social pressure does not play a significant role in shaping Generation Z consumers' awareness of halal consumption. Although the level of subjective norms among respondents was categorized as high, it was not associated with a higher level of halal awareness. This finding implies subjective norms may encourage conformity to social expectations but do not necessarily promote a deeper understanding of halal principles and practices. According Vernanda et al. (2019), halal awareness refers to an individual's internal understanding of the concept, processes, and importance of consuming halal products. In contrast, subjective norms represent external factors that influence consumer behavior through the expectations and opinions of significant others (Fathoni et al., 2023). Therefore, while subjective norms may influence consumer behavior, they may not be sufficient

to foster consumers' internal awareness and understanding of halal-related issues.

4.3 Effect of Halal Awareness on Purchase Decisions

The results of this study indicate that halal awareness does not have a significant effect on purchase decisions regarding halal-labeled MSME food products. This finding suggests that a high level of halal awareness among Generation Z consumers does not necessarily translate into stronger purchase decisions for halal-labeled products. This result is consistent with previous studies showing that awareness of halal products does not always translate into purchase decisions when consumers have limited knowledge and access to information regarding halal products (Abiba et al., 2024). Furthermore, Djunaidi et al. (2021) argued that consumer behavior in Indonesia is influenced more strongly by affective factors, such as religiosity, than by cognitive factors, such as halal awareness. Previous studies have also shown that limited halal-related information can increase consumer uncertainty and skepticism toward food products, thereby affecting purchasing decisions (Ismail et al., 2023).

4.4 Effect of Religiosity on Purchase Decisions

The results of this study indicate that religiosity has a significant positive effect on purchase decisions regarding halal-labeled MSME food products. This finding suggests that Generation Z consumers with higher levels of religiosity are more likely to consider Islamic principles when making consumption decisions, including the purchase of halal food products. This result is consistent with the findings of Kurniawati and Savitri (2020), who reported that consumers with higher levels of religiosity tend to pay greater attention to the food and beverage products they consume. Similarly, Mahendri et al. (2020) found that consumers with a deeper understanding of Islamic teachings are more likely to purchase halal-labeled products. Furthermore, Sumarwan (2015) noted that Muslim consumers generally prefer products that have obtained official halal certification.

The consumption of halal-labeled products has become an increasingly prominent trend in Indonesia, particularly in the Greater Jakarta, where the majority of the population is Muslim (Iriani, 2019). This phenomenon suggests that, in Muslim-majority regions, consuming halal products is not merely a religious obligation but has also become an integral part of everyday consumption practices (Akbar et al., 2025). The high level of purchase decisions regarding halal-labeled products among Generation Z consumers further indicates the importance they place on halal-labeled as a reliable indicator of product compliance with Islamic values. In addition, the government's efforts to accelerate halal certification among MSMEs through the BPJPH may contribute to strengthening public trust in halal-certified products and supporting the development of the halal market ecosystem in Indonesia.

4.5 Effect of Subjective Norms on Purchase Decisions

The results of this study indicate that subjective norms have a significant positive effect on purchase decisions regarding halal-

labeled MSME food products. This finding suggests that Generation Z consumers are influenced by the expectations and support of significant others, particularly family members and peers, when making purchasing decisions. Hasyim and Purnasari (2021) argued that subjective norms directly influence purchase decisions because they reflect the role of social referents in shaping consumers' behavioral choices. Similarly, Abiba et al. (2024) found that Generation Z consumers' purchase decisions are strongly influenced by the beliefs and expectations of their social environment regarding the appropriateness of engaging in particular consumption behaviors.

Subjective norms are also closely associated with cultural values and social contexts (Vanany et al., 2020). In Greater Jakarta, where the majority of the population is Muslim, social expectations and community influences appear to encourage consumers to purchase halal products. This interpretation is consistent with the characteristics of collectivist cultures, in which individuals perceive themselves as interdependent and place greater importance on group norms and recommendations (Amalia et al., 2020). Within such cultural contexts, deviating from community norms, including the consumption of non-halal food products, may lead to social disapproval or other negative social consequences. This contrasts with individualistic cultures, which emphasize personal autonomy and individual preferences over collective expectations.

4.6 Managerial Implication

This study found that both halal awareness and purchase decisions regarding halal-labeled MSME food products were at a high level, indicating that Generation Z generally demonstrates high halal awareness and positive purchasing behavior toward halal products. However, this positive consumer profile is not yet matched by the availability of officially halal-certified MSME food products in the market. The Halal Product Assurance Organizing Agency (BPJPH) plays a central role in regulating, implementing, and supervising the halal product assurance system in Indonesia. In addition to issuing halal certificates, BPJPH serves as a facilitator of halal education and a key driver of halal certification, particularly for MSMEs. The limited availability of halal-certified MSME products may be attributed to several factors, including insufficient dissemination of information, perceptions that the certification process is complex, and financial constraints faced by MSME owners. Therefore, strengthening BPJPH's role by simplifying certification procedures, providing financial assistance or certification subsidies, and expanding assistance programs for MSMEs is essential to increase the availability of halal-certified products. These efforts would help ensure that the supply of halal-certified products keeps pace with the high level of halal awareness and consumer demand.

4.7 Theoretical Contribution

This study contributes to the consumer behavior literature by providing empirical evidence that supports existing theories of consumer decision-making. The findings indicate that purchase decisions regarding halal-labeled MSME food products are significantly influenced by religiosity and subjective norms, whereas

halal awareness does not have a significant effect. These findings are consistent with the consumer decision-making model proposed by Sumarwan (2015), which suggests that consumer decisions are influenced by three major factors: individual differences, the social environment, and marketing strategies. In the present study, religiosity and halal awareness represent the individual differences dimension, while subjective norms represent the social environment dimension. Marketing strategies, however, were beyond the scope of this study.

The insignificant effect of halal awareness on purchase decisions suggests that not all aspects of individual differences contribute equally to consumer behavior. Although consumers may recognize the importance of halal products, such awareness does not necessarily translate into purchase decisions unless it is accompanied by strong religious values and supportive social influences. These findings indicate that, in the context of purchasing halal-labeled packaged food products produced by MSMEs among Generation Z consumers, purchase decisions are influenced more by religiosity and the subjective norms than by halal awareness alone.

4.8 Limitations

This study has several limitations that provide directions for future research. First, the distribution of respondent characteristics was uneven, which may have limited the representativeness of the sample and the generalizability of the findings. Second, this study did not examine the dimensions of religiosity and purchase decisions in greater depth, which could have provided a more comprehensive understanding of their respective roles. Third, the AVE and coefficient of determination (R^2) values were relatively low, indicating that the proposed model explained only a limited proportion of the variance in halal purchase decisions. Future studies are therefore encouraged to improve the research model by incorporating additional explanatory variables and including more diverse respondent characteristics. Finally, the classification of MSME food products in this study was relatively broad, limiting the development of product-specific managerial implications. Future research should focus on specific categories of halal-sensitive products, particularly meat-based products, which require strict compliance with halal requirements throughout the supply chain, including halal slaughtering practices, processing procedures, and the segregation of production facilities to prevent cross-contamination with non-halal materials.

5. CONCLUSION AND SUGGESTION

This study examined the effects of religiosity, subjective norms, and halal awareness on the purchase decisions regarding halal-labeled MSME food products among Muslim Generation Z consumers in the Greater Jakarta. The findings indicate that respondents generally exhibited high levels of subjective norms, halal awareness, and purchase decisions, whereas religiosity was at a moderate level. These results suggest that Generation Z consumers generally demonstrate positive attitudes and behaviors toward halal-labeled MSME food products.

The SEM analysis revealed that religiosity and subjective norms had significant positive effects on purchase decisions, whereas halal awareness had neither a significant direct effect nor a mediating effect. Religiosity emerged as the strongest predictor of purchase decisions among the variables examined. These findings indicate that religiosity and subjective norms play a more prominent role than halal awareness in shaping Generation Z consumers' purchase decisions regarding halal-labeled MSME food products.

The findings suggest that initiatives aimed at strengthening consumers' understanding of halal consumption in accordance with Islamic teachings should be prioritized. Educational initiatives may be implemented through digital platforms that are widely used by Generation Z, such as social media, short educational videos, digital campaigns, and collaborations with educational institutions. These efforts may help reinforce religious values and promote the consumption of halal-labeled products.

Future research should develop a more comprehensive research model by incorporating additional variables that may better explain halal purchasing behavior, such as attitudes toward halal products, product quality, brand image, price, social media influence, health considerations, and content creator influence. Future studies may also focus on specific categories of halal-sensitive products, particularly meat-based products, and compare halal purchasing behavior across different generations or between Muslim-majority and non-Muslim-majority regions.

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