Factors Affecting Product Purchase Decisions with Religiosity as a Moderating Variable among Students of the Islamic Economics Study Program at UIN North Sumatra

Irwansyah
Universitas Islam Negeri Sumatera Utara, Indonesia
Email: irwansyah117485@gmail.com

Reni Ria Armayani Hasibuan
Universitas Islam Negeri Sumatera Utara, Indonesia
Email: reniriaarmayani@uinsu.ac.id

Tri Inda Fadhila Rahma
Universitas Islam Negeri Sumatera Utara, Indonesia
Email: triindafadhila@uinsu.ac.id

Abstract: The rise of imported food products in Indonesia has influenced consumer interest, even though many of them do not yet have a halal label. This study aims to determine how halal literacy, halal labels, product quality, and consumer trust influence purchasing decisions for imported products. The sampling method used was non-probability sampling through the distribution of questionnaires to 90 respondents. Data analysis was conducted using a moderated regression method with the help of SPSS 22. The results showed that the halal literacy variable did not have a significant effect on purchasing decisions with a significance value of 0.087 > 0.05. Meanwhile, halal labels, product quality, and consumer trust each have a significant effect on purchasing decisions with a significance value of 0.000 < 0.05. Religiosity was only able to moderate the influence of consumer trust on purchasing decisions with a significance value of 0.038 < 0.05, while no moderating effect was found for the variables halal literacy, halal labels, and product quality.
Keywords: Halal Literacy, Halal Label, Product Quality, Consumer Trust, Religiosity

Introduction

Indonesia is the fourth most populous country in the world, according to a report released by the World Population Review (WPR) in 2024, with a population of 277,534,122 million. Based on this data, Indonesia has the largest Muslim population, at 240.62 million, according to a report released by the Royal

Islamic Strategic Studies Centre (RISSC) (2024) [1]. Indonesia ranks first in the world, spending $170 billion on halal food [2].

Muslims are required to check the halal and haram status of a product before using it. This step is crucial to avoid potential negative impacts [3]. In 2014, the government issued Law No. 33 concerning Halal Product Assurance. As a follow-up, the Halal Product Guarantee Organizing Agency (BPJPH) was formed, which is tasked and functions to ensure that products entering, circulating, and traded in Indonesia meet halal criteria [4]. The implication of the issuance of this law is that it is expected to provide certainty of information, transparency, and protection for consumers of halal products. Specifically for types of food, drug and cosmetic products, companies are required to include information that includes the composition of ingredients, expiration date, how to use and confirmation that the product has been approved by the Food, Drug and Cosmetic Supervisory Agency (BPPOM) [5].

Currently, a significant number of foreign products, particularly food, are entering Indonesia. According to the Central Statistics Agency (2021), consumer goods imports in 2019 were US$16,454.0 million, while in 2020 they decreased to only US$14,655.7 million. Furthermore, in 2021, they experienced a significant increase, reaching US$20,182.8 million, compared to US$14,655.7 million in 2020 (Central Statistics Agency, 2021). Based on this, imports decreased by US$1,788.3 million from 2019 to 2020, while they increased by US$5,517.1 million from 2020 to 2021. With the circulation of imported packaged food and beverage products in Indonesia, it appears that some products still lack halal labels [6].

---

[1] Ivadhatul Aula and Aan Zainul Anwar, 'Pengaruh Religiusitas, Literasi Halal, Dan Perilaku Konsumen Terhadap Keputusan Pembelian Produk Makanan Halal Pada Masyarakat Di Jawa Tengah', *Jurnal Ekonomi Syariah Pelita Bangsa*, 9.02 (2024), pp. 341–55, doi:10.37366/jespb.v9i02.1811.

[2] Chuzaimah Batubara and Isnaini Harahap, 'Halal Industry Development Strategies Muslims' Responses and Sharia Compliance In Indonesia', *Journal of Indonesian Islam*, 16.1 (2022), pp. 103–32, doi:10.15642/JIIS.2022.16.1.103-132.

[3] Harini Abrilia Setyawati, 'Pengaruh Pengetahuan Produk Dan Religiusitas Terhadap Keputusan Pembelian Dengan Sikap Sebagai Variabel Intervening', *Accounting and Management Journal*, 5.1 (2021), pp. 39–46, doi:10.33086/amj.v5i1.2047.

[4] Bahatma Baca, 'Halal Life Style Sebagai Dakwah Determinasi Diri Dan Sosial Masyarakat Indonesia', *Jurnal Al-Hikmah*, 19.1 (2021), pp. 1–12, doi:10.35719/alhikmah.v19i01.41.

[5] Syarifah Khairunnisa, Sofian Muhlisin, and Yono Yono, 'Pengaruh Pengetahuan Produk, Religiusitas Dan Kualitas Produk Terhadap Keputusan Pembelian Produk Makanan Olahan Halal Di Kota Bogor', *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, 4.2 (2022), pp. 473–91, doi:10.47467/elmal.v4i2.1669.

[6] Muhammad Syahbudi Adila Husna, Nur Ahmadi Bi Rahmani, 'Faktor-Faktor Yang Mempengaruhi Keputusan Pembelian Produk Impor Dengan Religiusitas Sebagai Variabel Moderating (Studi Kasus : Mahasiswa Program Studi Ekonomi Islam UIN Sumatera Utara)', *Ekonomi Bisnis Manajemen Dan Akuntansi (EBMA)*, 3 (2022), pp. 1040–61.

Imported packaged foods and beverages that have been labeled halal include Samyang Green Buldak Noodle, Nongshim Farmer's Heart Kimchi Ramyun, Cadbury Dairy Milk, KitKat, Naraya Oat Choco, Glico Pocky, Snickers Peanuts, Belvita, Pringles, Olatte, Apollo, and Ovaltine. These products already have halal certification numbers which means they have passed various stages in the MUI Halal Determination. Meanwhile, several imported packaged foods and beverages from various countries that do not have halal labels on their packaging are Samyang U-dong, Samyang Ramen Kinchi, Nongshim Shi Ramyun Black, Kracks Potato Chips Original, Apple Cider Vinegar, Yummy House Oat Saline Biscuit, Paldo Volcano Chicken Noodle, Paldo Bulnak Spicy Octopus Ramen, ChernChim BBQ Crispy Fish, and Whole Kernel Corn Global Brand. These foods and beverages do not meet the criteria for halal food in Islam because they still contain substances prohibited in Islam, such as pork, gelatin, and others.

College students' purchasing interest in packaged products, both food and beverages, is very high. This is evident from the results of a pre-survey conducted by researchers among students at the State Islamic University of North Sumatra (UINSU), specifically those majoring in Islamic Economics. All respondents in the pre-survey stated that they frequently purchase and consume packaged food and beverage products in their daily lives. Based on the pre-survey, several factors assumed to influence students' decisions to purchase packaged products were halal literacy, halal labels, product quality, and consumer trust. However, the pre-survey results showed that halal literacy had no impact on purchasing decisions. Instead, the factors that did influence were halal labels, product quality, and consumer trust. These findings indicate that although students have an understanding of the halal concept, these aspects are not yet fully utilized as the primary basis for product choices.

Interview results support this. Most students acknowledged that the presence of a halal label provides a sense of security and assurance, product quality remains an important consideration, and trust in the brand or manufacturer significantly influences purchasing decisions. Meanwhile, halal literacy was not considered a dominant factor in decision-making, as many students prioritized practical needs and product quality. However, when linked to religiosity, some students emphasized that religiosity did not strengthen the influence of halal literacy, halal labels, or product quality on purchasing decisions. They stated that despite their high religiosity, purchasing decisions were largely driven by need, quality, and trust in the brand. Only in terms of consumer trust did religiosity appear to play a role in strengthening students' confidence in purchasing imported products believed to be halal.

This phenomenon indicates a gap between students' Islamic knowledge and their consumer behavior. One of the factors suspected to explain this gap is the level of religiosity, which is theoretically seen as an internal factor that can

influence a person's mindset and behavior in making decisions, including in terms of consumption.

Based on the results of research conducted by [7] shows that halal literacy has a significant impact on purchasing interest in halal food and beverage products. Research by Dwi Sinta Anggraini (2020) states that Halal Labeling and Price have a significant influence on purchasing decisions on imported packaged food and beverages. In line with the results of research conducted by [8] in their study of Mie Gaga consumers in Cilacap, which stated that product quality is one of the important factors that encourage consumers in making purchasing decisions. Furthermore, research conducted by (Aini et al., 2025) on Go Kopi Dorong consumers in Surakarta also confirms that consumer trust plays an important role in strengthening the relationship between brand image and purchasing decisions. A study [9] found that religiosity did not have a significant direct effect on purchasing decisions for halal products. This suggests that religiosity is not a primary determinant.

The purpose of this study was to determine and analyze the influence of halal literacy, halal labels, product quality, and trust on purchasing decisions for imported packaged food and beverage products among students of the Islamic Economics Study Program at UIN Sumatera Utara. It also evaluated the role of religiosity as a moderating variable that could strengthen or weaken the relationship between these variables and purchasing decisions. This study also aimed to identify the extent to which students' Islamic awareness is reflected in their consumer behavior, particularly in the context of selecting imported halal products, given the importance of halalness in Islamic teachings and the fact that not all imported products on the market clearly display halal labels.

Based on this, the researchers were interested in conducting a study entitled "Factors Influencing Purchase Decisions for Imported Products with Religiosity as a Moderating Variable (Case Study of Students of the Islamic Economics Study Program at UIN Sumatera Utara)."

---

[7] Salman Romizul Fikri, 'Pengaruh Literasi Halal Dan Sertifikasi Halal Terhadap Minat Beli Produk Makanan Dan Minuman Pada Masyarakat Jakarta Timur', *Jurnal Rumpun Ekonomi Syariah*, 8.1 (2025), pp. 306–19.

[8] Nasir Ma'ruf and others, 'Pengaruh Kualitas Produk, Inovasi Produk, Citra Merek Dan Digital Marketing Terhadap Keputusan Pembelian', *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA)*, 8.2 (2024), pp. 1314–30, doi:10.31955/mea.v8i2.4106.

[9] Fachrurrozie and others, 'Determinants of Halal Food Purchase Decisions for Go Food and Shopee Food Users', *Innovative Marketing*, 19.1 (2023), pp. 113–25, doi:10.21511/im.19(1).2023.10.

Operational Variables Theory
Purchasing Decisions

To make a purchasing decision, one must first understand the product they wish to purchase or use [10]. Kotler & Armstrong (2016) state that purchasing decisions are part of consumer behavior, namely the study of how individuals, groups, and organizations select, purchase, use, and utilize goods, services, ideas, and experiences to satisfy their needs and desires [11]. The following factors influence purchasing decisions [12]:

1. Emotional value, the utility derived from the positive feelings or affective states or emotions evoked by consuming a product. If consumers experience positive feelings when purchasing or using a brand, the brand provides emotional value. Essentially, emotional value is related to feelings, namely the positive feelings consumers experience when purchasing a product.

2. Social value, the utility derived from a product's ability to enhance consumers' social self-concept. Social values are the values held by consumers regarding what is considered good and what is considered bad.

3. Quality value, the utility derived from a product due to reduced short-term and long-term costs.

4. Functional value, the value derived from product attributes that provide functional utility to consumers. This value is directly related to the function the product or service provides to consumers.

Halal Literacy

According to Salehudin (2010), halal literacy is the ability to distinguish between halal and haram goods and services according to Islamic law. Salehudin measures halal literacy using two methods: self-evaluation and test-based assessment. Halal literacy is crucial in purchasing decisions because before consumers use a product or service, they go through a process of knowledge,

---

[10] I Ussania, I Harahap, and J Nasution, 'The Effect of Awareness, Trust and Brand Image on Intention to Use Sharia Insurance Products with Knowledge as a Moderating Variable in Medan Belawan', *Dinasti International Journal of Economics, Finance &Accounting*, 5.1 (2024), pp. 222–32 https://scholar.google.com/citations?view_op=view_citation&hl=en&user=ltwMNbMAAAAJ&c start=100&pagesize=100&citation_for_view=ltwMNbMAAAAJ:9Nmd_mFXekcC.

[11] Ekky Suti Wibisono, *PENGARUH KUALITAS PRODUK, HARGA, DAN KEPUASAN KONSUMEN TERHADAP KEPUTUSAN PEMBELIAN KONSUMEN UD. RIZKY BAROKAH DI BALONGBENDO*, 2019.

[12] Fajar Pasaribu Hazmanan Khair, Sri Ayu Maulidah, 'Pengaruh Kualitas Produk Dan Digital Marketing Terhadap Keputusan Pembelian Dengan Emosi Konsumen Sebagai Variabel InItervening (Studi Kasus Pada Wanita Pengguna Platfrom TikTok)', *Journal of Student Development Informatics Management (JoSDIM)*, 4.1 (2023), pp. 446–52.

persuasion, decision-making, and confirmation [13]. The following factors influence halal literacy [14]:

1. Education plays a crucial role in shaping a person's understanding of the halal concept. The higher the level of education, the greater the individual's ability to understand the legal aspects, processes, and importance of halal in everyday life.

2. The availability and ease of access to information through mass media, the internet, or Islamic outreach institutions can influence the level of halal literacy. Accurate and accessible information will help the public understand the importance of halal products.

3. Environmental factors such as family, friends, educational institutions, and the surrounding community influence an individual's perspective and understanding of halal issues. A religious and halal-conscious environment will encourage a person to develop better halal literacy.

4. An individual's level of religious awareness or religiosity significantly influences their concern for and understanding of halal. The higher the level of religiosity, the more likely an individual is to seek out, understand, and apply halal principles in their daily life.

5. Direct experience with halal or non-halal products can also shape an individual's understanding. The more frequently they are involved or exposed to halal issues, the greater their chances of developing better halal literacy.

Halal Label

A halal label is a description of the food in a product, in the form of images, writing, or other forms included, inserted, or affixed to the product packaging, indicating that the product is free from haram (prohibited) substances. Permission to include a halal label on product packaging, issued by the Food and Drug Authority (BPOM), is based on the recommendation of the Indonesian Ulema Council (MUI) in the form of an MUI halal certificate. The MUI Halal Certificate is issued by the MUI based on the results of an inspection by the LPPOM [15]. Halal-certified products typically display a logo on their

---

[13] Kusnandar, 'Pengaruh Literasi Halal Terhadap Keputusan Pembelian Produk Kosmetik Halal Mahasiswa Ekonomi Islam Se Jawa Timur', *Jurnal Ekonomi Dan Bisnis Islam*, 2021, p. 7, doi:10.30868/ad.v7i01.3963.

[14] Safrina Muarrifah and Ida Puspitarini W, 'Halal Awareness and Halal Literacy Index of Community: A Determinants Study in the Sociocultural Context of Penginyongan', *Mabsya: Jurnal Manajemen Bisnis Syariah*, 5.1 (2023), pp. 1–20, doi:10.24090/mabsya.v5i1.8012.

[15] Diah Syifaul A'yuni, Sundari, and Rahma Sandhi Prahara, 'Pengaruh Labelisasi Halal Terhadap Minat Beli Masyarakat Muslim Mojokerto', *Jurnal Agama, Sosial, Dan Budaya*, 5.1 (2022), pp. 2599–2473 https://doi.org/10.31538/almada.v5i1.4469.

packaging, indicating that they comply with Islamic law ([16]. Factors influencing halal labels are as follows:

1. Halal labels are highly dependent on the halal nature of the ingredients used. All ingredients must come from halal sources and be free from haram or impure elements, both primary and additional ingredients such as colorings and preservatives.

2. The product manufacturing process must comply with halal principles, such as not using equipment contaminated with haram substances and being carried out in a clean environment. The production process must be separate from non-halal products to avoid contamination.

3. A management system that regulates internal halal supervision is crucial. This system includes employee training, documentation, internal audits, and company policies to ensure consistent halal product compliance.

4. The halal label can only be affixed if the product has undergone an inspection process and been approved by a recognized halal certification body, such as BPJPH or the Indonesian Ulema Council (MUI) in Indonesia. Without this certification, the use of the halal label is legally invalid.

   a. Government regulations set out the standards and procedures that must be followed to obtain a halal label. Compliance with these regulations is a crucial factor in determining whether a product is eligible for the halal label [17].

Product Quality

Quality is the inherent advantage of a product. When a product is released, what is often referred to as quality actually has its own scope and differs from the quality perceived by the manufacturer. A product that meets customer expectations, whether the price consumers are required to pay when purchasing the product or the price itself, is another way to determine product quality [18]. Economic actors consider how to manage their resources, starting from the product development process, distribution, and product promotion to consumers so that the resulting product is purchased and in demand by consumers [19].

---

[16] Dini Setiana Saragih, M. Syahbudi, and Nur Ahmadi Bi Rahmani, 'Analysis Of Community Perceptions On Halal Certification For Packaged Food Products', *Islamiconomic: Jurnal Ekonomi Islam*, 15.2 (2024), pp. 123–36.

[17] Afriyadi, Mulia Sosiady, and Nurnasrina, 'Pengaruh Label Halal , Harga Dan Merek Terhadap Keputusan Pembelian Melalui Religiusitas Sebagai Variabel Intervening Pada Produk HNI-HPAI Di Kecamatan Bengkalis', *JRIE : Jurnal Rumpun Ilmu Ekonomi*, 2.2 (2024), p. 128.

[18] Deva Kumala Sari, *Pengaruh Harga, Kualitas Produk, Lokasi Dan Minat Masyarakat Muslim Terhadap Permintaan Produk Yafa's Beauty & Health Care : Studi Kasus Klinik Kecantikan Yafa's Kota Medan.*, 2023.

[19] Reza Nurul Ichsan and others, 'The Correlation And Significant Effect On The Product Quality Perception, Trust And Customers' Value Towards The Image Of Syariah Banking In Medan',

According to Kotler and Armstrong (2008), product quality is a potential strategic weapon to defeat competitors. Companies with the best product quality will grow rapidly, and in the long term, these companies will be more successful than others [20]. To produce high-quality products that meet consumer expectations, companies must also consider factors that attract consumers to choose a product, including [21]:

1. Safe and comfortable for consumers.
2. Good if we use/choose it as the best choice.
3. The product's appearance is attractive.

Trust Consumers

Trust is consumers' confidence in a product, brand, or company that it can consistently meet their expectations and needs, both in terms of quality, safety, and believed values, including halal certification. Trust arises from consumers' perceptions of the integrity, credibility, and commitment of the producer or service provider. When consumers feel confident that a producer is responsible and honest, they tend to be more loyal and confident in making purchases. Consumer trust is not only shaped by product quality, but also by the extent to which the producer transparently adheres to halal principles, including the inclusion of a valid halal label and a guaranteed production process. This trust is an important basis for purchasing decisions, especially for Muslim consumers who are highly concerned about product halal certification [22].

According to Griffin (2016:85), the approach taken to building trust and relationships is listening. Listening is key to building trust due to three important factors:

1. Customers are more likely to trust someone who shows respect and respects what they say.
2. Customers are more likely to trust a company if the company listens attentively and helps resolve their issues.

PalArch's Journal of Archaeology of Egypt/Egyptology, 17.7 (2020), pp. 13495–504, doi:10.1057/9780230522817.

[20] Ahmad Syafi'i, Sjamsier Husen, and Khusnul Khotimah, 'Pengaruh Kualitas Produk Dan Promosi Terhadap Keputusan Pembelian Handphone Di Graha Ponsel Vanflosel', *Jurnal Future*, no. 11 (2014), pp. 23–40.

[21] Putri Rahmadany, Nurbaiti Nurbaiti, and Juliana Nasution, 'Faktor-Faktor Yang Mempengaruhi Keputusan Pembelian Mahasiswa UINSU Dalam Menentukan Produk Perawatan Wajah Skincare', *Trending: Jurnal Manajemen Dan Ekonomi*, 2.3 (2024), pp. 38–52, doi:10.30640/trending.v2i3.2534.

[22] Vina Afrimulya Putri, *Pengaruh Persepsi Sertifikasi Halal, Kepercayaan, Dan Religiusitas Terhadap Minat Generasi Z Membeli Kuteks Halal Miniso, Skripsi Fakultas Ekonomi Dan Bisnis Islam UIN Syarif Hidayatullah Jakarta*, 2023.

3. The more customers express their concerns, the greater their sense of trust [23].

Religiosity

Religiosity is measured by the extent of knowledge, strength of belief, extent of practice of worship and rules, and depth of appreciation for one's religion. For a Muslim, religiosity can be seen from the extent of knowledge, belief, application, and appreciation of Islam [24]. Indicators of religiosity include belief, religious practice, experience, and religious knowledge [25].

Religiosity is defined as a person's religious obedience and behavior. The Quran describes religiosity in such a way that human existence reaches a stage of growth in the light of religion, where the principle of religious human existence becomes a temple and a place of manifestation of God [26]. An individual's religiosity can be influenced by other factors, both internal and external. According to Thouless, the factors that influence a person's religiosity are:

1. The Influence of Education and Social Pressure. In this case, various social influences such as education, tradition, and social pressure influence an individual's religiosity.

2. The Experience Factor, in this case, can shape an individual's religious attitudes or religiosity. The experiences in question relate to the beauty, conflict, and emotional experiences of religious rituals. Through these spiritual experiences, an individual's behavior in terms of religiosity can be influenced.

3. The Need Factor. In this factor, individual needs are divided into four types: the need for affection and security, the need for love and affection, the need for self-esteem, and the need arising from the threat of death.

---

[23] N N Ulfah, T Rahman, and K Arifin, 'Pengaruh Kepercayaan Terhadap Loyalitas Nasabah Bpr Muara Uya', *Japb*, 3.2 (2020), pp. 477–90 http://jurnal.stiatabalong.ac.id/index.php/JAPB/article/view/292%0Ahttps://jurnal.stiatabalong.ac.id/index.php/japb/article/download/292/237.

[24] Muhammad Yafiz, Isnaini Harahap, and Sri Cahyanti, 'Consumption Behavior of Bidikmisi Scholarship Students With Religiosity As a Moderating Variable', *Jurnal Ekonomi Dan Bisnis Islam (Journal of Islamic Economics and Business)*, 6.2 (2020), p. 239, doi:10.20473/jebis.v6i2.22122.

[25] Sri Mutia Fazira, Imsar Imsar, and Muhammad Ikhsan Harahap, 'Pengaruh Religiusitas, Kemudahan, Keamanan, Dan Media Sosial Terhadap Minat Menggunakan Platform Crowdfunding Melalui Kitabisa.Com', *Jambura Economic Education Journal*, 7.2 (2025), pp. 637–55, doi:10.37479/jeej.v7i2.31258.

[26] Muhammad Yafiz and others, 'Islamic Religiosity and Job Satisfaction among Muslim Teachers in Malaysia', *HTS Teologiese Studies / Theological Studies*, 78.4 (2022), pp. 1–6, doi:10.4102/hts.v78i4.7569.

4. The Intellectual Factor, this factor relates to the individual's reasoning and rationalization processes in responding to religious teachings and the phenomena occurring around them [27].

Method

In this study, the researcher used a quantitative approach. Quantitative research is a technique based on the analysis of numerical data using statistics [28]. The data analysis was quantitative in nature and aimed to test the established research hypotheses [29]. The analytical technique applied in this study was quantitative analysis, specifically multiple linear regression analysis using SPSS 2.2 software. The population in this study consisted of students in the Islamic Economics study program at the Faculty of Economics and Business, State Islamic University of Indonesia (UINSU). The sampling technique used was non-probability sampling, with a purposive sampling method to select sample members. The sample size was determined using the formula of Hair et al. (18). Hair's formula was used because the population size is not yet known for certain and suggests a minimum sample size of 5-10 times the indicator variables. Therefore, 18 indicators multiplied by 5 (18 × 5 = 90). Based on this calculation, a total of 90 respondents were selected for the study [30].

In addition to quantitative data, this study also supplemented qualitative data through interviews. Interviews were conducted with five students from the Islamic Economics Study Program at the Faculty of Economics and Business, UINSU, as supporting informants. The interviews aimed to directly explore students' perspectives on halal literacy, halal labels, product quality, consumer trust, and the influence of religiosity on purchasing decisions for imported packaged food and beverage products. The interview data were used to strengthen the quantitative analysis and provide a more comprehensive picture of the phenomenon under study.

---

[27] Rois Nafi'ul Umam, 'Aspek Religiusitas Dalam Pengembangan Resiliensi Diri Di Masa Pandemi Covid-19', *SANGK P: Jurnal Kajian Sosial Keagamaan*, 4.2 (2021), pp. 148–64, doi:10.20414/sangkep.v4i2.3558.

[28] Hikmah Anna Latifah, Dian Citaningtyas Ari Kadi, and Septyana Luckyta Sari, 'Pengaruh Kemudahan, Kemanfaatan, Kepercayaan, Promosi, Dan Fitur Layanan Terhadap Keputusan Penggunaan E-Wallet Di Kota Madiun (Studi Kasus Pada Masyarakat Madiun', *CITACONOMIA : Economic and Business Studies*, 1.01 (2022), pp. 1–16, doi:10.63922/citaconomia.v1i01.94.

[29] Raja Sakti Putra Harahap, Asmuni, and Andri Soemitra, 'Islamic Smart City: Study of Literacy and Inclusion in Financial Behavior and Empowerment of Micro, Small and Medium Enterprises (MSMEs)', *Edukasi Islami: Jurnal Pendidikan Islam*, 11.03 (2022), p. 10, doi:10.30868/ei.v11i03.3301.

[30] Sweet Chen, 'Pengaruh Influencer Kecantikan Dan Citra Merek Terhadap Minat Membeli', *Jurnal Keuangan Dan Bisnis*, 20.2 (2022), pp. 18–32, doi:10.32524/jkb.v20i2.582.

Research Result

Quality research is research conducted in accordance with recognized scientific procedures. In academia, one crucial step is testing research instruments, particularly in research using primary data. This testing encompasses two main aspects: validity and reliability.

Table 1

Respondent Data

No	Respondent Data	Amount	Presentat
1.	Gender:		
	a. Male	48	48%
	b. Women	42	42%
2.	Age:		
	a. 20 Years	28	28%
	b. 21 years	14	14%
	c. 22 years	34	34%
	d. 23 years	14	14%
3.	Semester:		
	a. Semester 5	42	42%
	b. Semester 8	48	48%
4.	Buying Imported Products:		
	a. Yes	90	90%
	b. No	-	-

Research Instrument Testing
Validity Test

The decision-making criteria for the Pearson product-moment correlation validity test are: if the calculated r_{value} is greater than r_{table}, the instrument is declared valid if the calculated r_{value} is less than r_{table}, the instrument is declared invalid (Hardani et al., 2020).

Table 2

Validity Test Results

Variabel	Item Pertanyaan	R_{hitung}	R_{tabel}	Kesimpulan
X1				

	1	0,780	0,205	Valid
	2	0,918	0,205	Valid
	3	0.817	0,205	Valid
X2	1	0,854	0,205	Valid
	2	0,858	0,205	Valid
	3	0,822	0,205	Valid
X3	1	0,842	0,205	Valid
	2	0,883	0,205	Valid
	3	0,832	0,205	Valid
X4	1	0,858	0,205	Valid
	2	0,825	0,205	Valid
	3	0,798	0,205	Valid
Y	1	0,880	0,205	Valid
	2	0,918	0,205	Valid
	3	0,856	0,205	Valid
Z	1	0,855	0,205	Valid
	2	0,905	0,205	Valid
	3	0,888	0,205	Valid

Based on the validity test calculations for all question items from all variables, it can be seen that for each statement item, the R_{value}> R_{table}. This can be concluded that all statement items in the religiosity variable are declared valid and ready to be used in actual research.

Reliability Test

A questionnaire is considered valid if a person's responses to the statements are consistent over time. If the alpha value is greater than 0.6, the questionnaire is considered reliable or consistent. If the alpha value is less than 0.6, the questionnaire is considered unreliable or inconsistent.

Table 3.
Reliability Test Results

No	Variabel	Cronbach's Alpha	N of Items	Kesimpulan
1.	Halal Literacy (X1)	0,792	3	Reliable
2.	Halal Label (X2)	0,798	3	Reliable
3.	Product Quality (X3)	0,811	3	Reliable
4.	Trust Consumers (X4)	0,76	3	Reliable
5.	Purchase Decision (Y)	0,861	3	Reliable

6. Religiosity (Z)	0,874	3	*Reliable*

Based on the reliability test results above, it is clear that all variables included in the questionnaire are valid and can be continued in the actual research. The *Cronbach Alpha* result is > 0.06, thus ensuring reliable results.

Classical Assumption Test
Normality Test

The normality test aims to determine whether the residual values are normally distributed. A good regression model is one with normally distributed residual values.

Table 4

Results of the Kolmogorov-Smirnov Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		90
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	1,75134655
Most Extreme	Absolute	,092
Differences	Positive	,051
	Negative	-,092
Test Statistic		,092
Asymp. Sig. (2-tailed)		,057[c]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Based on the table above, it can be seen that the results of the normality test using the Kolmogorov-Smirnov method show a significance level of 0.057 > 0.05. This concludes that the data is normally distributed.

Multicollinearity Test (Take Tolerance And Vif)

The multicollinearity test aims to determine whether there is a correlation between the independent variables. If there is a correlation between the independent variables, the relationship between the independent variables and the dependent variable is disrupted.

Table 5
Multicollinearity Test Results

		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	3,525	1,337		2,636	,010		
	Halal literacy (X1)	-,188	,154	-,158	-1,222	,225	,560	1,786
	Halal Label (X2)	,150	,198	,135	,757	,451	,295	3,388
	Product Quality (X3)	,253	,181	,237	1,402	,165	,327	3,059
	Trust Consumers (X4)	,256	,208	,209	1,230	,222	,325	3,078

a. Dependent Variable: Y

Based on the results of the multicollinearity test above, it can be seen that the tolerance values for all variables are >0.10. Furthermore, the VIF values for all variables are <10.00. Therefore, it can be concluded that there is no evidence of multicollinearity among the independent variables.

Heteroscedasticity Test
The heteroscedasticity test aims to determine whether there is inequality in the variance of residuals from one observation to another. A regression model that meets the requirements is one that does not exhibit heteroscedasticity or homoscedasticity.

Table 6.
Results of the Glejser Heteroscedasticity Test

Coefficientsᵃ

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.

		B	Std. Error	Beta		
1	(Constant)	-1,362	,739		-1,844	,069
	Halal literacy (X1)	,037	,082	,061	,450	,654
	Halal Label (X2)	,159	,101	,281	1,566	,121
	Product Quality (X3)	-,029	,093	-,054	-,313	,755
	Trust Consumers (X4)	,137	,111	,220	1,228	,223
	Religiosity (Z)	-,017	,080	-,027	-,217	,829

a. Dependent Variable: ABS_RES

Based on the results of the Glejser heteroscedasticity test above, it can be seen that all variables have a significance value > 0.05. This indicates that heteroscedasticity does not occur in this study.

Model Test
Multiple Linear Regression Test
The multiple linear regression test aims to predict the influence of two or more variables on a single dependent variable. The results of the multiple linear regression test can be seen below.

Table 7
Results of the Multiple Linear Regression Test

Variable	Unstandardized Coefficients B	Sig
(Constant)	3,525	0,010
Halal literacy (X1)	-0,188	0,225
Halal Label (X2)	0,150	0,451
Product Quality (X3)	0,253	0,165
Trust Consumers (X4)	0,256	0,222

From the table above, the regression equation model is as follows:
$Y = 3.525 - 0.188X1 + 0.150X2 + 0.253X3 + 0.256X4 + \varepsilon$

1. The constant value of 3.525 means that if all independent variables are assumed to be zero (0), the Purchase Decision value is estimated to be 3.525.
2. The regression coefficient for Halal Literacy is -0.188, meaning that Halal Literacy has a negative effect on the Purchase Decision for Imported Products. An increase in Halal Literacy by one score actually decreases students' Purchase Decision by 18.8%.
3. The regression coefficient for Halal Label is 0.150, meaning that Halal Label has a positive effect on the Purchase Decision for Imported Products. An increase in Halal Label by one score increases students' Purchase Decision by 15.0%.
4. The regression coefficient for Product Quality is 0.253, meaning that Product Quality has a positive effect on the Purchase Decision for Imported Products. Each one-point increase in Product Quality scores can increase students' purchasing decisions by 25.3%.
5. The regression coefficient for Consumer Trust (X4) is 0.256, indicating that Consumer Trust also has a positive effect on purchasing decisions for imported products. A one-point increase in Consumer Trust scores will increase students' purchasing decisions by 25.6%.

T-Test (Partial)

Partial testing is used to determine the extent of influence each independent variable individually has on the dependent variable. In this case, the t_{table} value is df = n-k, where n is the number of respondents and k is the number of independent and dependent variables. Therefore, df = 90-5 = 85. With an α value and a confidence level of 0.05, the t_{table} value is 1.663.

Table 8
T-Test Results

Variable	T	Sig
(Constant)	2,636	0,010
Literasi halal (X1)	1,733	0,087
Label Halal (X2)	3,854	0,000
Kualitas Produk (X3)	4,095	0,000
Kepercayaan Konsumen (X4)	4,237	0,000

From the T-test calculation results in the table above, it can be concluded that:

1. Halal Literacy (X1) on Purchasing Decisions (Y)
   The significance value is 0.087 > 0.05 and the calculated t-value is 1.733 < t-table 1.663. It can be concluded that halal literacy does not have a significant partial effect on purchasing decisions for imported packaged food and beverage products.

2. Halal Label (X2) on Purchasing Decisions (Y)
   The significance value is 0.000 < 0.05 and the calculated t-value is 3.854 > t-table 1.663. It can be concluded that halal labels have a significant partial effect on purchasing decisions for imported packaged food and beverage products.

3. Product Quality (X3) on Purchasing Decisions (Y)
   With a significance value of 0.000 < 0.05 and a calculated t value of 4.095 > t table of 1.663, it can be concluded that product quality has a significant partial effect on purchasing decisions for imported packaged food and beverage products.

4. Consumer Trust (X4) on Purchasing Decisions (Y)
   With a significance value of 0.000 < 0.05 and a calculated t value of 4.237 > t table of 1.663, it can be concluded that consumer trust has a significant partial effect on purchasing decisions for imported packaged food and beverage products.

Simultaneous Significance Test (F Test)

The F test aims to determine whether the independent variables as a whole have a significant effect on the dependent variable (Kurniawan & Yuniarto, 2016). The method for determining the f table is to find df1 as the numerator and df2 as the denominator. The formula df1 = k-1, where k is the number of independent and dependent variables. The formula df2 = n-k, where n is the number of respondents. Therefore, df1 = 5-1 = 4, while df2 = 90-5 = 85. Therefore, the f-value in the table is 2.47.

Table 9
F-Test Results

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	69,740	4	17,435	5,429	,001[b]
	Residual	272,982	85	3,212		
	Total	342,722	89			

a. Dependent Variable: Y

b. Predictors: (Constant), X4, X1, X3, X2

The F-test results above show a significance value of 0.001 < 0.05, and an F-count of 5.429 > F-table of 2.47. It can be concluded that halal literacy, halal labels, product quality, and consumer trust simultaneously have a significant influence on purchasing decisions for imported packaged food and beverage products.

Coefficient of Determination (R2) Test

The coefficient of determination is a value used to measure the contribution of all independent variables in the model to the variation of the dependent variable (Kurniawan & Yuniarto, 2016).

Table 10

Results of the Coefficient of Determinant (R2) Test

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,451^a	,203	,166	1,79208

a. Predictors: (Constant), X4, X1, X3, X2

b. Dependent Variable: Y

Based on the R2 test results above, the R-square value was 0.203, or 20.3%. This indicates that the variables halal literacy, halal labels, product quality, and consumer trust influence the purchasing decisions of imported packaged food and beverage products by 20.3%, while the remaining 70.7% is influenced by other variables or factors outside the study.

Moderated Regression Analysis (MRA) Test

The Moderating Regression Analysis (MRA) test aims to examine whether moderating variables can strengthen or weaken the relationship between the dependent and independent variables in a study.

Table 11

MRA Test Results

Variable	T	Sig

(Constant)	23,043	0,067
Halal literacy (X1)	-0,371	0,753
Halal Label (X2)	-0,438	0,785
Product Quality (X3)	2,848	0,050
Consumer Confidence (X4)	-3,415	1,858
Religiosity (Z)	-1,925	0,105
Halal literacy*Religiosity (X₁Z)	0,009	0,939
Halal Label*Religiosity (X₂Z)	0,061	0,687
Product Quality*Religiosity (X₃Z)	-,0250	0,065
Trust consumer*Religiosity (X₄Z)	0,360	0,038

From the table above, the moderated regression equation model is obtained as follows:

$Y = \alpha + \beta1\ X1 + \beta2\ X2 + \beta3\ X3 + B4\ X4 + \beta5\ Z + \beta6\ X1{*}Z + \beta7\ X2{*}Z + \beta8\ X3{*}Z + \beta9\ X4{*}Z + \varepsilon$

$Y = 23.043 - 0.371\ X1 - 0.438\ X2 + 2.848\ X3 - 3.415\ X4 - 1.925\ Z + 0.009\ X1{*}Z + 0.061\ X2{*}Z - 0.250\ X3{*}Z + 0.360\ X4{*}Z + \varepsilon$

1. The constant value is 23.043 and is positive, meaning that if halal literacy, halal labels, product quality, and consumer trust are equal to zero (0), then the purchasing decision will reach 557,384.
2. The regression coefficient for halal literacy is -0.371 and is negative, meaning that an increase in halal literacy by one score can decrease students' purchasing decisions by 0.371.
3. The regression coefficient for halal labeling is -0.438 and is negative, meaning that an increase in halal labeling by one score can decrease students' purchasing decisions by 0.438.
4. The regression coefficient for product quality is 2.848 and is positive, meaning that an increase in product quality by one score can increase students' purchasing decisions by 2.848.
5. The regression coefficient for consumer trust is -3.415 and is negative, meaning that an increase in consumer trust by one score can decrease students' purchasing decisions by 3.415.
6. The regression coefficient for religiosity is -1.925 and is negative, meaning that an increase in religiosity by one score can decrease students' purchasing decisions by 1.925.
7. The regression coefficient for the interaction between halal literacy and religiosity is 0.009, and is positive. This means that if the interaction between halal literacy and religiosity increases by one point, it can increase students' purchasing decisions by 0.009.
8. The regression coefficient for the interaction between halal labels and religiosity is 0.061, and is positive. This means that if the interaction

between halal labels and religiosity increases by one point, it can increase students' purchasing decisions by 0.061.

9. The regression coefficient for the interaction between product quality and religiosity is -0.250, and is negative. This means that if the interaction between product quality and religiosity increases by one point, it can decrease students' purchasing decisions by 0.250.

10. The regression coefficient for the interaction between consumer trust and religiosity is 0.360, and is positive. This means that if the interaction between consumer trust and religiosity increases by one point, it can decrease students' purchasing decisions by 0.360.

Partial Significance Test (T-Test)

In this case, the t-table value is df = n-k, where n is the number of respondents and k is the number of variables. Therefore, df = 90-6 = 84. With an α value and a confidence level of 0.05, the t-table value is 1.989. The results of the partial significance test for the moderated regression are as follows:

Table 12
T-Test Results (Moderation)

Variable	T	Sig
(Constant)	23,043	0,067
Halal literacy (X1)	-0,371	0,753
Halal Label (X2)	-0,438	0,785
Product Quality (X3)	2,848	0,050
Consumer Confidence (X4)	-3,415	1,858
Religiosity (Z)	-1,925	0,105
Halal literacy*Religiosity (X_1Z)	0,009	0,939
Halal Label*Religiosity (X_2Z)	0,061	0,687
Product Quality*Religiosity (X_3Z)	-,0250	0,065
Trust consumer*Religiosity (X_4Z)	0,360	0,038

1. Halal Literacy on Purchasing Decisions
The significance value of the halal literacy variable is 0.753 > 0.05, and the calculated t-test is -0.316 < 1.989. Therefore, Ha is rejected and H0 is accepted, meaning that halal literacy does not significantly influence purchasing decisions for imported packaged food and beverage products.

2. Halal Label on Purchasing Decisions

The significance value of the halal label variable is 0.785 > 0.05, and the calculated t-test is -0.274 < 1.989. Therefore, Ha is rejected and H0 is accepted, meaning that halal labels do not significantly influence purchasing decisions for imported packaged food and beverage products.

3. Product Quality on Purchasing Decisions

The significance value of product quality is 0.050 = 0.05, and the calculated t-test is 1.993 > 1.989. Because the calculated t-value is slightly greater than the table t-value and the sig value is exactly at the 0.05 limit, Ha is accepted and H0 is rejected, meaning product quality has a significant effect on purchasing decisions.

4. Consumer Trust in Purchasing Decisions

The significance value of consumer trust is 1.858, and the calculated t-value is -1.897 < 1.989. Because the sig value is very large, Ha is rejected and H0 is accepted, meaning consumer trust does not have a significant effect on purchasing decisions.

5. Halal Literacy on Purchasing Decisions Moderated by Religiosity

The significance value of the interaction variable X1*Z is 0.939 > 0.05, and the calculated t-value is 0.077 < 1.989. Therefore, Ha is rejected and H0 is accepted, meaning religiosity does not moderate the relationship between halal literacy and purchasing decisions.

6. The Effect of Halal Labels on Purchasing Decisions Moderated by Religiosity

The significance value of the interaction variable X2*Z is 0.687 > 0.05, and the calculated t-test is 0.405 < 1.989. Therefore, Ha is rejected and H0 is accepted, meaning that religiosity does not moderate the relationship between halal labels and purchasing decisions.

7. Product Quality on Purchasing Decisions Moderated by Religiosity

The significance value of the interaction variable X3*Z is 0.065 > 0.05, and the calculated t-test is -1.874 < 1.989. Therefore, Ha is rejected and H0 is accepted, meaning that religiosity does not moderate the relationship between product quality and purchasing decisions.

8. Consumer Trust in Purchasing Decisions Moderated by Religiosity

The significance value of the interaction variable X4*Z is 0.038 < 0.05, and the calculated t-test is 2.109 > 1.989. Therefore, Ha is accepted and H0 is rejected, meaning that religiosity moderates the relationship between consumer trust and purchasing decisions for imported packaged food and beverages.

Simultaneous Significance Test (F-Test)

The results of the simultaneous significance test for the moderation regression are as follows:

Table 13

F-Test Results (Moderation)

ANOVAᵃ

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	99,687	9	11,076	3,646	,001ᵇ
	Residual	243,035	80	3,038		
	Total	342,722	89			

a. Dependent Variable: Y

b. Predictors: (Constant), Halal literacy (X1), Halal label (X2), Product quality (X3), Consumer confidence (X4), Halal literacy*Religiosity (X1Z), Halal Label*Religiosity (X2Z), Product Quality*Religiosity (X3Z), Consumer trust*Religiosity (X4Z).

From the F-test results above, it can be seen that the significance value is 0.001 < 0.05 and the calculated f-value is 3.646 > f-table 2.29. It can be concluded that halal literacy, halal labels, product quality, consumer trust, halal literacy*religiosity, halal labels*religiosity, product quality*religiosity, and consumer trust*religiosity have a significant simultaneous influence on purchasing decisions for imported packaged food and beverage products.

Determinant Coefficient Test (R2)

The results of the moderation regression coefficient test are shown below:

Table 14

R2 Test Results (Moderation)

Model Summaryᵇ

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,539ᵃ	,291	,211	1,74297

a. Predictors: (Constant), Consumer trust*Religiosity, X1, X3, X2, Z, X4, Halal literacy*Religiosity, Product quality*Religiosity, Halal label*Religiosity

b. Dependent Variable: Y

Based on the R2 test results above, the R-square value was 0.291, or 29.1%. This indicates that the variables halal literacy, halal label, product quality, consumer trust (halal literacy*religiosity, halal label*religiosity, product

quality*religiosity, and consumer trust*religiosity) influence 29.1% of the purchasing decisions for imported packaged food and beverage products, while the remaining 70.9% is influenced by other variables or factors outside the study. The R-square value for the first regression in Table 10 is 0.203, or 20.3%, while the R-square value for the moderation regression in Table 14 is 0.291, or 29.1%.

Based on these results, it can be concluded that religiosity as a moderating variable can strengthen the relationship between halal literacy, halal label, product quality, and consumer trust in purchasing decisions.

The Influence of Halal Literacy on Purchasing Decisions

Based on the t-test in Table 11, a significance value of $0.087 > 0.05$ was obtained, and the calculated t_{value} was $1.733 > t_{table}$ 1.663. It can be concluded that halal literacy does not have a significant partial effect on purchasing decisions for imported packaged food and beverage products.

This finding indicates that students' level of understanding and knowledge of the halal concept is not yet a determining factor in purchasing decisions. This may be due to the assumption that most products on the market are already halal, or because students have not yet prioritized halal literacy when choosing imported packaged food and beverage products.

These results align with research conducted by Dinar (2020), which showed that halal literacy does not significantly influence purchasing intention. This means that understanding the halal concept is not yet the primary reason for someone's interest in imported halal food products impor [31].

The Influence of Halal Labels on Purchasing Decisions

Based on the t-test in Table 11, a significance value of $0.000 < 0.05$ was obtained, and the calculated t_{value} was $3.854 > t_{table}$ 1.663. It can be concluded that halal labels significantly influence purchasing decisions for imported packaged food and beverage products.

Halal labels on product packaging can make it easier for consumers to identify and analyze a product. The presence of a halal label on product packaging will influence consumers, especially Muslims, to use the product because halal-labeled products are guaranteed halal through a series of halal tests conducted by the Indonesian Ulema Council (MUI). Consuming halal food/drinks creates a sense of calm and security, increasing consumer confidence.

This indicates that the presence of a halal label on packaging is an important consideration for students in making purchasing decisions. The halal label is considered a sign of trust and assurance that the product complies with

---

[31] Dinar Bragja Pratama and Neneng Hartati, 'Pengaruh Literasi Halal Dan Religiositas Terhadap Konsumsi Produk Halal Pada Mahasiswa Mks Uin Sunan Gunung Djati Bandung', *Finansha: Journal of Sharia Financial Management*, 1.2 (2021), pp. 1–12.

religious requirements, thus influencing Muslim consumers' decisions when choosing products.

The results of this study align with research conducted by Dwi Sinta Aggraini (2020), with a significance value of 0.000 < 0.05, indicating that halal labeling has a positive effect on purchasing decisions for imported packaged food products [32].

The Influence of Product Quality on Purchasing Decisions

The t-test results shown in Table 11, with a significance value of 0.000 < 0.05 and a calculated t_{value} 4.095 > t_{table} 1.663, can be concluded that product quality significantly influences purchasing decisions.

According to Kotler and Armstrong, product quality is a strategic weapon for defeating competitors. Companies with the best product quality will grow rapidly and be more successful in the long term than other companies. Consumers will favor products with the highest quality, best performance, and the most innovative features.

Thus, the above theory is proven in this study, as students consider quality aspects when choosing imported packaged food and beverages. Factors such as taste, texture, raw materials, and attractive packaging are key determinants in purchasing decisions.

The results of this study align with research conducted by Ahmad Raziqi (2022), which explains that product quality has a positive and significant effect on purchasing decisions for packaged food and beverages. The Standardized Beta Coefficients result is 1.222, with a positive value and a significance level of 0.000 < 0.05 [33].

The Influence of Consumer Trust on Purchasing Decisions

The t-test results show a significance value of 0.000 < 0.05, with a calculated t_{value} of 4.237 > t_{table} of 1.663. It can be concluded that consumer trust significantly influences purchasing decisions.

This indicates that consumer trust in a product, whether in terms of brand, reputation, or manufacturer credibility, plays a significant role in driving purchasing decisions. Consumers who have high trust in a product are more likely to make a purchase without hesitation.

---

[32] Dwi Sinta Anggraini, 'Pengaruh Labelisasi Halal Dan Harga Terhadap Keputusan Pembelian Produk Makanan Impor Dalam Kemasan (Studi Kasus Mahasiswa FEBI Uin Sts Jambi)', *Journal of Islamic Economy*, 1.1 (2024), pp. 1–8, doi:10.62872/yzg70b96.

[33] Ahmad Raziqi, Pengaruh Label Halal, Religiusitas, Harga Dan Kualitas Produk Terhadap Keputusan Pembelian Makanan Dan Minuman Dalam Kemasan Pada Mahasiswa S1 FEBI Uin Kiai Haji Achmad Siddiq Dan Universitas Islam Jember, Tesis, Program Studi Ekonomi Syariah, Universitas Islam Negeri Kiai Haji Achmad Siddiq Jember, 2022.

These results align with research conducted by Intan Nurrachmi and Setiawan (2020), which revealed that consumer trust has a significant influence on repurchase decisions for halal products. In the study, trust emerged as the main factor that encourages consumers to continue choosing halal products because they feel confident about the halal aspects, safety, and quality offered [34].

The Influence of Halal Literacy on Purchasing Decisions with Religiosity as a Moderating Variable

Based on the results of the interaction t-test, a significance value of 0.939 > 0.05 was obtained, with a calculated t_{value} of 0.077 < t_{table} of 1.989. Therefore, it can be concluded that religiosity does not significantly moderate the influence of halal literacy on purchasing decisions.

These results indicate that the respondent's level of religiosity neither strengthens nor weakens the relationship between halal literacy and purchasing decisions. This means that even if someone has good halal knowledge, if it is not supported by other factors such as personal beliefs or consumption values, their level of religiosity will still not influence their decision to purchase halal products.

The Influence of Halal Labels on Purchasing Decisions with Religiosity as a Moderating Variable

The t-test results showed a significance value of 0.687 > 0.05, with a calculated t_{value} of 0.405 < t_{table} of 1.989. Therefore, it can be concluded that religiosity does not significantly moderate the influence of halal labels on purchasing decisions.

This indicates that even if someone has a high level of religiosity, the presence of a halal label on product packaging does not significantly influence their purchasing decisions. Respondents likely already assume that all products on the market have undergone a certification process, or their trust in the halal label itself is not yet strong.

This is in line with research conducted by Fanani & Purwanti (2025), which showed that religiosity does not significantly influence the relationship between halal labels and purchasing decisions. This finding suggests that the presence of a halal label on a product does not further strengthen purchasing decisions, even if consumers have a high level of religiosity [35].

---

[34] Intan Nurrachmi and Setiawan Setiawan, 'Pengaruh Religiusitas, Kepercayaan, Dan Kepuasan Terhadap Keputusan Pembelian Ulang Produk Halal', *IQTISHADIA Jurnal Ekonomi & Perbankan Syariah*, 7.2 (2020), pp. 126–37, doi:10.19105/iqtishadia.v7i2.3521.

[35] Zahruddin Fanani and Ika Purwanti, 'Religiusitas Sebagai Moderasi Dalam Pengaruh Label Penampilan Dan Kecantikan Mengalami Peningkatan Yang Signifikan , Terutama Memengaruhi Keputusan Pembelian Konsumen Muslim . 6 Konsumen Muslim', no. March (2025).

The Effect of Product Quality on Purchasing Decisions with Religiosity as a Moderating Variable

The results of this interaction test yielded a calculated t_{value} of -1.874 < t_{table} 1.989, with a significance level of 0.065 > 0.05. Therefore, it can be concluded that religiosity does not significantly moderate the effect of product quality on purchasing decisions.

A negative t-value indicates a negative relationship, but remains statistically insignificant. This indicates that regardless of the level of consumer religiosity, perceptions of product quality do not significantly influence or strengthen purchasing decisions for imported food and beverage products.

These results align with research conducted by Rizqi (2025), which also found that religiosity, as a moderating variable, does not significantly influence the relationship between product quality and purchase intention. This means that in both this and previous research, an individual's level of religiosity neither strengthens nor weakens the influence of product quality on purchase decisions or intention [36].

The Influence of Consumer Trust on Purchasing Decisions with Religiosity as a Moderating Variable

Based on the t-test results, a significance value of 0.038 < 0.05 and a calculated t_{value} of 2.109 > t_{table} of 1.989 can be concluded that religiosity significantly moderates the influence of consumer trust on purchasing decisions.

This means that the higher the level of consumer religiosity, the stronger the influence of trust in the product on purchasing decisions. Religious consumers tend to be more selective and careful in trusting a product, especially in the context of halalness and suitability with religious values.

Conclusion

Based on the research results, it was found that halal labels, product quality, and consumer trust significantly influence purchasing decisions for imported packaged food and beverage products. This indicates that these factors are primary considerations for consumers, particularly students, in determining product choices. Conversely, halal literacy did not have a significant effect, possibly due to the assumption that all products in the market are halal or to a lack of attention to halal literacy itself.

In the moderation analysis, religiosity did not significantly strengthen the influence of halal literacy, halal labels, and product quality on purchasing

---

[36] Muhammad Hafizh R. Melda Maesarach Rizqi, 'The Effect Of Product Quality, Suitability, Promotion, And Religiosity As Moderating Variables On Public Interest In Using Sharia Life Insurance In South Jakarta', *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)*, 8.2 (2025), pp. 6381–96.

decisions. This means that consumer religiosity is not sufficient to strengthen the relationship between these three variables and purchasing decisions. However, religiosity was shown to significantly moderate the influence of consumer trust on purchasing decisions. Religious consumers tend to be more cautious and selective, making trust in the halal nature and credibility of a product increasingly important in the purchasing decision-making process.

The recommendations include: Students need to increase awareness of halal literacy. Businesses are advised to maintain quality and include clear halal labels. Further research could examine other factors, such as the influence of social media or lifestyle on imported product purchases.

Bibliography

A'yuni, Diah Syifaul, Sundari, and Rahma Sandhi Prahara, 'Pengaruh Labelisasi Halal Terhadap Minat Beli Masyarakat Muslim Mojokerto', *Jurnal Agama, Sosial, Dan Budaya*, 5.1 (2022), pp. 2599–2473 <https://doi.org/10.31538/almada.v5i1.4469>

Adila Husna, Nur Ahmadi Bi Rahmani, Muhammad Syahbudi, 'Faktor-Faktor Yang Mempengaruhi Keputusan Pembelian Produk Impor Dengan Religiusitas Sebagai Variabel Moderating (Studi Kasus : Mahasiswa Program Studi Ekonomi Islam UIN Sumatera Utara)', *Ekonomi Bisnis Manajemen Dan Akuntansi (EBMA)*, 3 (2022), pp. 1040–61

Afriyadi, Mulia Sosiady, and Nurnasrina, 'Pengaruh Label Halal , Harga Dan Merek Terhadap Keputusan Pembelian Melalui Religiusitas Sebagai Variabel Intervening Pada Produk HNI-HPAI Di Kecamatan Bengkalis', *JRIE : Jurnal Rumpun Ilmu Ekonomi*, 2.2 (2024), p. 128

Anggraini, Dwi Sinta, 'Pengaruh Labelisasi Halal Dan Harga Terhadap Keputusan Pembelian Produk Makanan Impor Dalam Kemasan (Studi Kasus Mahasiswa FEBI Uin Sts Jambi)', *Journal of Islamic Economy*, 1.1 (2024), pp. 1–8, doi:10.62872/yzg70b96

Aula, Ivadhatul, and Aan Zainul Anwar, 'Pengaruh Religiusitas, Literasi Halal, Dan Perilaku Konsumen Terhadap Keputusan Pembelian Produk Makanan Halal Pada Masyarakat Di Jawa Tengah', *Jurnal Ekonomi Syariah Pelita Bangsa*, 9.02 (2024), pp. 341–55, doi:10.37366/jespb.v9i02.1811

Baca, Bahatma, 'Halal Life Style Sebagai Dakwah Determinasi Diri Dan Sosial Masyarakat Indonesia', *Jurnal Al-Hikmah*, 19.1 (2021), pp. 1–12, doi:10.35719/alhikmah.v19i01.41

Batubara, Chuzaimah, and Isnaini Harahap, 'Halal Industry Development Strategies Muslims' Responses and Sharia Compliance In Indonesia', *Journal of Indonesian Islam*, 16.1 (2022), pp. 103–32, doi:10.15642/JIIS.2022.16.1.103-132

Chen, Sweet, 'Pengaruh Influencer Kecantikan Dan Citra Merek Terhadap Minat Membeli', *Jurnal Keuangan Dan Bisnis*, 20.2 (2022), pp. 18–32, doi:10.32524/jkb.v20i2.582

Dinar Bragja Pratama, and Neneng Hartati, 'Pengaruh Literasi Halal Dan Religiositas Terhadap Konsumsi Produk Halal Pada Mahasiswa Mks Uin Sunan Gunung Djati Bandung', *Finansha: Journal of Sharia Financial Management*, 1.2 (2021), pp. 1–12

Fachrurrozie, and others, 'Determinants of Halal Food Purchase Decisions for Go Food and Shopee Food Users', *Innovative Marketing*, 19.1 (2023), pp. 113–25, doi:10.21511/im.19(1).2023.10

Fanani, Zahruddin, and Ika Purwanti, 'Religiusitas Sebagai Moderasi Dalam Pengaruh Label Penampilan Dan Kecantikan Mengalami Peningkatan Yang Signifikan , Terutama Memengaruhi Keputusan Pembelian Konsumen Muslim . 6 Konsumen Muslim', no. March (2025)

Fazira, Sri Mutia, Imsar Imsar, and Muhammad Ikhsan Harahap, 'Pengaruh Religiusitas, Kemudahan, Keamanan, Dan Media Sosial Terhadap Minat Menggunakan Platform Crowdfunding Melalui Kitabisa.Com', *Jambura Economic Education Journal*, 7.2 (2025), pp. 637–55, doi:10.37479/jeej.v7i2.31258

Harahap, Raja Sakti Putra, Asmuni, and Andri Soemitra, 'Islamic Smart City: Study of Literacy and Inclusion in Financial Behavior and Empowerment of Micro, Small and Medium Enterprises (MSMEs)', *Edukasi Islami: Jurnal Pendidikan Islam*, 11.03 (2022), p. 10, doi:10.30868/ei.v11i03.3301

Hazmanan Khair, Sri Ayu Maulidah, Fajar Pasaribu, 'Pengaruh Kualitas Produk Dan Digital Marketing Terhadap Keputusan Pembelian Dengan Emosi Konsumen Sebagai Variabel InItervening (Studi Kasus Pada Wanita Pengguna Platfrom TikTok)', *Journal of Student Development Informatics Management (JoSDIM)*, 4.1 (2023), pp. 446–52

Hikmah Anna Latifah, Dian Citaningtyas Ari Kadi, and Septyana Luckyta Sari, 'Pengaruh Kemudahan, Kemanfaatan, Kepercayaan, Promosi, Dan Fitur Layanan Terhadap Keputusan Penggunaan E-Wallet Di Kota Madiun (Studi Kasus Pada Masyarakat Madiun', *CITACONOMIA : Economic and Business Studies*, 1.01 (2022), pp. 1–16, doi:10.63922/citaconomia.v1i01.94

Ichsan, Reza Nurul, and others, 'The Correlation And Significant Effect On The Product Quality Perception, Trust And Customers' Value Towards The Image Of Syariah Banking In Medan', *PalArch's Journal of Archaeology of Egypt/Egyptology*, 17.7 (2020), pp. 13495–504, doi:10.1057/9780230522817

Khairunnisa, Syarifah, Sofian Muhlisin, and Yono Yono, 'Pengaruh Pengetahuan Produk, Religiusitas Dan Kualitas Produk Terhadap Keputusan Pembelian Produk Makanan Olahan Halal Di Kota Bogor', *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, 4.2 (2022), pp. 473–91, doi:10.47467/elmal.v4i2.1669

Kusnandar, 'Pengaruh Literasi Halal Terhadap Keputusan Pembelian Produk Kosmetik Halal Mahasiswa Ekonomi Islam Se Jawa Timur', *Jurnal Ekonomi Dan Bisnis Islam*, 2021, p. 7, doi:10.30868/ad.v7i01.3963

Ma'ruf, Nasir, and others, 'Pengaruh Kualitas Produk, Inovasi Produk, Citra Merek Dan Digital Marketing Terhadap Keputusan Pembelian', *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA)*, 8.2 (2024), pp. 1314–30, doi:10.31955/mea.v8i2.4106

Muarrifah, Safrina, and Ida Puspitarini W, 'Halal Awareness and Halal Literacy Index of Community: A Determinants Study in the Sociocultural Context of Penginyongan', *Mabsya: Jurnal Manajemen Bisnis Syariah*, 5.1 (2023), pp. 1–20, doi:10.24090/mabsya.v5i1.8012

Nurrachmi, Intan, and Setiawan Setiawan, 'Pengaruh Religiusitas, Kepercayaan, Dan Kepuasan Terhadap Keputusan Pembelian Ulang Produk Halal', *IQTISHADIA Jurnal Ekonomi & Perbankan Syariah*, 7.2 (2020), pp. 126–37, doi:10.19105/iqtishadia.v7i2.3521

Putri Rahmadany, Nurbaiti Nurbaiti, and Juliana Nasution, 'Faktor-Faktor Yang Mempengaruhi Keputusan Pembelian Mahasiswa UINSU Dalam Menentukan Produk Perawatan Wajah Skincare', *Trending: Jurnal Manajemen Dan Ekonomi*, 2.3 (2024), pp. 38–52, doi:10.30640/trending.v2i3.2534

Raziqi, Ahmad, *Pengaruh Label Halal, Religiusitas, Harga Dan Kualitas Produk Terhadap Keputusan Pembelian Makanan Dan Minuman Dalam Kemasan Pada Mahasiswa S1 FEBI Uin Kiai Haji Achmad Siddiq Dan Universitas Islam Jember*, Tesis, *Program Studi Ekonomi Syariah, Universitas Islam Negeri Kiai Haji Achmad Siddiq Jember*, 2022

Rizqi, Muhammad Hafizh R. Melda Maesarach, 'The Effect Of Product Quality, Suitability, Promotion, And Religiosity As Moderating Variables On Public Interest In Using Sharia Life Insurance In South Jakarta', *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)*, 8.2 (2025), pp. 6381–96

Romizul Fikri, Salman, 'Pengaruh Literasi Halal Dan Sertifikasi Halal Terhadap Minat Beli Produk Makanan Dan Minuman Pada Masyarakat Jakarta Timur', *Jurnal Rumpun Ekonomi Syariah*, 8.1 (2025), pp. 306–19

Saragih, Dini Setiana, M. Syahbudi, and Nur Ahmadi Bi Rahmani, 'Analysis Of Community Perceptions On Halal Certification For Packaged Food Products', *Islamiconomic: Jurnal Ekonomi Islam*, 15.2 (2024), pp. 123–36

Sari, Deva Kumala, *Pengaruh Harga, Kualitas Produk, Lokasi Dan Minat Masyarakat Muslim Terhadap Permintaan Produk Yafa's Beauty & Health Care : Studi Kasus Klinik Kecantikan Yafa's Kota Medan.*, 2023

Setyawati, Harini Abrilia, 'Pengaruh Pengetahuan Produk Dan Religiusitas Terhadap Keputusan Pembelian Dengan Sikap Sebagai Variabel Intervening', *Accounting and Management Journal*, 5.1 (2021), pp. 39–46, doi:10.33086/amj.v5i1.2047

Syafi'i, Ahmad, Sjamsier Husen, and Khusnul Khotimah, 'Pengaruh Kualitas Produk Dan Promosi Terhadap Keputusan Pembelian Handphone Di Graha Ponsel Vanflosel', *Jurnal Future*, no. 11 (2014), pp. 23–40

Ulfah, N N, T Rahman, and K Arifin, 'Pengaruh Kepercayaan Terhadap Loyalitas

Nasabah Bpr Muara Uya', *Japb*, 3.2 (2020), pp. 477–90 <http://jurnal.stiatabalong.ac.id/index.php/JAPB/article/view/292%0Ahttps://jurnal.stiatabalong.ac.id/index.php/japb/article/download/292/237>

Umam, Rois Nafi'ul, 'Aspek Religiusitas Dalam Pengembangan Resiliensi Diri Di Masa Pandemi Covid-19', *SANGKéP: Jurnal Kajian Sosial Keagamaan*, 4.2 (2021), pp. 148–64, doi:10.20414/sangkep.v4i2.3558

Ussania, I, I Harahap, and J Nasution, 'The Effect of Awareness, Trust and Brand Image on Intention to Use Sharia Insurance Products with Knowledge as a Moderating Variable in Medan Belawan', *Dinasti International Journal of Economics, Finance &Accounting*, 5.1 (2024), pp. 222–32 <https://scholar.google.com/citations?view_op=view_citation&hl=en&user=ltwMNbMAAAAJ&cstart=100&pagesize=100&citation_for_view=ltwMNbMAAAAJ:9Nmd_mFXekcC>

Vina Afrimulya Putri, *Pengaruh Persepsi Sertifikasi Halal, Kepercayaan, Dan Religiusitas Terhadap Minat Generasi Z Membeli Kuteks Halal Miniso*, *Skripsi Fakultas Ekonomi Dan Bisnis Islam UIN Syarif Hidayatullah Jakarta*, 2023

Wibisono, Ekky Suti, *Pengaruh Kualitas Produk, Harga, Dan Kepuasan Konsumen Terhadap Keputusan Pembelian Konsumen Ud. Rizky Barokah Di Balongbendo*, 2019

Yafiz, Muhammad, and others, 'Islamic Religiosity and Job Satisfaction among Muslim Teachers in Malaysia', *HTS Teologiese Studies / Theological Studies*, 78.4 (2022), pp. 1–6, doi:10.4102/hts.v78i4.7569

Yafiz, Muhammad, Isnaini Harahap, and Sri Cahyanti, 'Consumption Behavior of Bidikmisi Scholarship Students With Religiosity As a Moderating Variable', *Jurnal Ekonomi Dan Bisnis Islam (Journal of Islamic Economics and Business)*, 6.2 (2020), p. 239, doi:10.20473/jebis.v6i2.22122