



# “Examining the effect of halal perceived value and perceived risk on purchase intention: A mediating role of halal trust”

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# EXAMINING THE EFFECT OF HALAL PERCEIVED VALUE AND PERCEIVED RISK ON PURCHASE INTENTION: A MEDIATING ROLE OF HALAL TRUST

## Abstract

Marketers in the rising halal Muslim consumerism must understand their clients' behavior patterns to compete successfully. The purpose of this paper is to analyze the impact of halal perceived value, halal trust, and halal perceived risk on halal purchase intention among Muslim customers in Indonesia. Survey data analysis of 253 Muslim halal consumers was evaluated using structural equation modeling to scrutinize the empirical model fit. The results confirm that halal perceived value, perceived risk, and trust predict a significant amount of halal purchase intention. The study's outcome also confirms that halal trust is a mediating variable through which halal perceived value and halal perceived risk affect halal purchase intention. This study contributes valuable insights into existing concepts of consumer halal trust influencing buying decisions and purchase intentions of halal products. This paper provides a practical foundation for managers to develop suitable halal marketing strategies that focus on creating value and reducing the risk perception to promote trust in consuming halal food products.

## Keywords

halal, marketing, perceived risk, value, trust, purchase intention, product, Indonesia

## JEL Classification

M31, M39

## INTRODUCTION

The Muslim community's awareness of halal products is proliferating. Along with the Muslim population's rapid diaspora worldwide, the halal food industry has been identified as the fastest-growing consumer segment, utilizing a new blue ocean strategy by creating lucrative market potential in the global economy. Increasing halal food demand becomes an emerging market opportunity for business firms in the culinary sector. Islamic perspective on consumption entails specific and detailed narratives based on the dietary rules prescribed in Islamic scripture. Consequently, consuming halal foods is a form of religious commitment among Muslims (Hari Adi & Adawiyah, 2018). In the meantime, research about the role of religion in food consumption is sparse. Therefore, a systematic approach to researching consumer behavior, including religion, will complement and enrich current theory and practice.

The literature supports the view that the word halal is an alliance with individual perceived values. People use their values as guiding principles in thinking (Adawiyah & Pramuka, 2017), while personal beliefs justify one's actions (Arsil et al., 2018). Therefore, understanding Muslim halal food consumption principles will justify the choices. This fact highlights the strategic importance of nurturing personal values and beliefs to escalate firms' competitiveness in the market. The

halal business has become a new form of competitive advantage strategy and sustainability model globally. The opportunity to achieve a positive product image and promote marketability in Muslim markets/countries can be reached through halal marketing. Furthermore, information about the halalness of a product will affect consumer purchase intention. A company that consistently communicates its halal performance will gain higher trust from the public, lowering customers' perceived risk. Hence, the current study fills in the research gap and examines the factors influencing the intention to purchase halal among Muslim customers in Indonesia. Further, this research also assesses the influence of halal trust as a mediator variable between halal perceived value and halal risk on halal purchasing intention. Finally, this study will examine the relationship between hypothesized variables in an integrated framework as a novelty.

## 1. LITERATURE REVIEW, AIMS, AND HYPOTHESES

Following current global trends, consumer patterns have shifted from fulfilling food needs to halal products (Nurrachmi, 2017). As a country with a Muslim-majority population, Indonesia's demand for halal products is enormous. For Muslims, halal-haram is not a simple problem that can be ignored because it concerns the relationship between humans and the relationship with God (Al-Teinaz, 2020). Islamic marketing is an umbrella term for promoting and selling products or services justified in Islam and aligns with Sharia law. Sula and Kartajaya (2006) argue that halal marketing is a business strategy activity that guides developing, delivering, and adding value to its stakeholders from the initiator through the contract and the principles of muammalah in Islam during the entire process. Hence, it can be concluded that halal marketing is an activity that leads to the halal way of life. Moreover, it includes all business activities that manage and implement marketing principles aligned with Islamic beliefs.

Today, Muslims have an increasing awareness about consuming halal products; this awareness grows along with strengthening religious beliefs and self-identity (Iranmanesh et al., 2020; Yasid et al., 2016). Based on the fact that halal products have value-expressive benefits, it becomes imperative for producers to provide goods that adhere to Islamic standards and satisfy their religious needs. Once the perception of halal products' value strengthens in the Muslim community, it will give sufficient company resources to gain a more significant market share and positioning advantage. Furthermore, perceived value is critical for creating differentiation, generating goodwill, and enhancing purchase intention among Muslim customers.

The law regarding the halalness of a product or trading activity refers to the Islamic scriptures. For example, in the Quranic verse of Al-Baqarah 168, "O mankind, eat from whatever is on earth [that is] lawful and good and do not follow Satan's footsteps. Indeed, he is to you a clear enemy." (Holy Quran, n.d.). Rasulullah PBUH also noted in the Hadith: "Halal (Lawful) is clear, and Haram (unlawful) is clear; in between these two are certain things that are suspected (Shubha)." (Al-Hajjaj, 2007). The religious prescription above is the legal basis for a mandate for every Muslim to consume lawful goods and services and avoid all products and services that are Haram and doubtful. While enforcing these Islamic commands, halal marketing is developing conventional marketing concepts by adding aspects of compliance with Islamic law (Shariah-compliant manner) to create value for Muslim consumers (Islam & Chandrasekaran, 2013).

Similarly, Tieman and Ghazali (2013) stated that halal marketing is a social process whereby individuals and groups get what they need through creating, offering, and exchanging goods and services of particular value with other parties according to the rules and guidelines stipulated by the Shariah guidance. As a result, it is necessary to employ halal marketing strategies to succeed in a market with a sizeable Muslim population, such as Indonesia. Sayogo (2018) claims that businesses that continuously practice halal marketing would find it simple to win the loyalty of Muslim consumers and drive-up product sales.

Therefore, in support of the claims above, this study aims to acquire a more in-depth insight into the factors that encourage purchase intention among Muslim consumers of halal products using the halal marketing framework as a theoretical

and contextual contribution. This paper considers several aspects that affect consumers' purchase decisions, such as halal perceived value (HPV), halal trust (HT), and halal perceived risk (HPR).

Delivering value is a central topic for Muslim consumers (Abuznaid, 2020). Hence, urgent attention is to scrutinize HPV as a construct that will be examined for its relationship with Muslim consumers' consumption preferences. HPV, in this paper, is described as "customer evaluation of all benefits and all the costs of an offering and the perceived alternatives based on religious desires, standard Islamic expectation, and Halal needs."

Theoretically, perceived value is a construct derived from equity theory. It reflects relativistic customer preferences, which can be personal, situational, or comparative when making acquisitions, evaluating, or using certain goods or services (Jamal & Sharifuddin, 2015). Much empirical research has shown the contribution of perceived value to marketing effectiveness. According to Muhamed et al. (2019), understanding customer-perceived value has become a core concept for business because a more excellent value can improve customer loyalty, better strategic positions, and, eventually, higher market share.

Prior literature posits that the perceived value of halal products relates to customer evaluation and impression (El-Gohary, 2016). A consumer realizes the benefits of a halal product and activates consumers' cognitive beliefs, thus influencing purchase intention. Since Muslim consumers often face information asymmetry, perceived value signals buyers that the organization fully complies with halal standards and stimulates a consumer to purchase a halal product (Elseidi, 2018).

Previous research has proven that perceived value is essential for customer purchase intention. For example, Hussain et al. (2016) and Mursid and Anoraga (2022) explained that customer-perceived value positively influences purchase intention. Consequently, if a more positive HPV is introduced, customers may desire to purchase a halal product.

According to Abror et al. (2021), halal perceived risk is the inability of Muslim consumers to predict the outcome of a buying decision caused by

the ambiguity of a consumer's psychological or religious feelings. Perceptions of Muslim customers' anxiety regarding ambiguity and adverse effects may be received from purchasing a halal product or service driven by the buyer's asymmetry of information (Hanim et al., 2021). In the context of halal products, the study describes HPR as "the consumer's expectations of the ambiguity and negative consequences of buying a halal product (or service)." It is very challenging for Muslims when customers search for products following halal compliance (Randeree, 2019; Yusof et al., 2015). Assume buyers' perceived risks in finding halal products become high. In that case, there is motivation to avoid purchasing or minimize risks by searching and evaluating pre-purchase alternatives in the decision-making stage (Ozturk, 2022). When buyers have a level of trust in the seller or a product, they will be compelled to make halal purchase intentions.

Conversely, when perceived risk is too high due to the absence of adequate information, this encourages the reluctance of consumers to purchase a halal product. Subsequent studies state that perceived risk is a function of the probability of outcomes and severity of consequences. The possibility of an outcome is the likelihood that an adverse effect will occur from an action. This negative result is not the result desired by consumers for using a product (i.e., consumers do not get the value or benefits of a product as expected) (Weber, 2019).

In contrast, the severity of the outcomes is the level of bad negative results (i.e., the value received by consumers of a product is much smaller than expected). The higher the level of adverse effects, the greater the risk consumers perceive to be increasingly undesirable or avoided. Thus, it can be concluded that when consumers consider the risk of a halal product high, the purchasing decision process will be longer, or customers may even undo their purchase intentions, and vice versa.

Trust, according to marketing literature, is the cornerstone of business. Building trust in a long-term customer relationship is essential for creating customer loyalty. Rousseau et al. (1998) stated that trust is a psychological state in which one party is willing to acknowledge vulnerability because it has optimistic expectations of others' intentions and is

ready to depend on others. According to Mainolfi and Resciniti (2018), consumer halal trust is all the knowledge infatuated by Muslim consumers and caused by three beliefs – ability, benevolence, and integrity – based on Islamic values.

Zulfakar et al. (2012) and Rahman et al. (2021) claimed that a trust factor for food and beverage product industries, store vendors, eateries, and halal institutions must be a critical key factor in a customer purchase decision. Previous analysis has also demonstrated that consumer trust is likely to impact purchasing intentions significantly. Consumer trust may influence customer expectations regarding their ability to control the transaction, thus growing customer willingness to buy the product. Ali et al. (2018) and Nurrachmi et al. (2020) proved that Muslim customer product trust positively affects HPI.

This study indicates that delivering business value to customers will influence value perceptions and engages potential buyers to purchase goods or services. Many businesses prioritize low costs, and others convey messages like best service, best quality, and special features or eco-friendly (de Medeiros et al., 2016). For Muslim customers, the relevance or compliance with the rules of sharia or religious identity becomes a primary factor contributing to creating value and enhancing customer trust. Halal is not merely a product marketing but part of the Muslim ethical code of conduct and belief system (Wilson, 2014). Hence, companies can deliver their product value from their competitors by developing halal marketing strategies to improve organizational trustworthiness in a business environment.

According to Hanaysha (2018), customers' values would influence consumer behaviors and purchase decisions. Additionally, HPV, as a personal preference and primarily subjective, can be the basis for consumer decision-making because a high level of perceived value can increase the product's customer trust. HT is where customers accept vulnerability and trust in corporate integrity, benevolence, and halal compliance capacity. Therefore, outstanding HPV will reduce the perceived risk of Muslim consumers and, at the same time, increase consumer trust and the probability of purchase intention.

Perceived risk is “consumer perceptions of uncertainty and negative consequences that may be received from purchasing a product or service” (Yeung & Morris, 2006). It becomes one of the crucial components of information processing. Findings on halal products are currently challenging for Muslim customers because sellers often display dishonest behavior. Muslim customers have frequently faced asymmetries of information that make it difficult to recognize a product or service before making a buying decision (Akın et al., 2020). Hence, Muslim customers prefer to reduce potential risks rather than optimize their usefulness. This attitude is driven by religious rules, which say, “Halal (Lawful) is clear, and Haram (unlawful) is clear; in between these two are certain things that are suspected (Shubha), which most people do not know if they are Halal or Haram. Thus, whoever avoids the doubtful, safeguards his religion and honor, but one who engages in the doubtful falls in the Haram” (Al-Bukhari, 1978). Perceived risk places Muslim consumers in doubtful (Subha) aspects when they do not know the exact halalness of a product.

Consequently, if Muslim consumers perceive high product risk concerning halal compliance, they will form a negative consumption emotion and be unwilling to trust it (Sayogo, 2018). Adekunle (2020) mentioned that halal perceived risk harms Muslim consumers' emotional states because it can raise consumers' anxiety and eventually decrease consumer confidence. Therefore, the lower the risk perception of a Muslim customer, the higher the confidence or trust toward products or services. Following this reasoning, the present study argues that halal perceived value and risk motivate Muslim consumers to demonstrate trust and regulate their halal purchase intention.

This study examines the effects of Halal perceived value and Halal perceived Risk on Halal Purchase intention in Indonesia.

The study proposes the following hypotheses:

- H1: *Halal perceived value positively correlates with halal purchase intention.*
- H2: *Halal perceived risk negatively affects halal purchase intentions.*



- H3: *A significant positive relationship exists between halal trust and purchase intentions.*
- H4: *The perceptions of halal values positively affect Muslim trust.*
- H5: *Halal perceived risk is negatively related to halal trust.*
- H6: *Halal trust mediates the relationship between halal perceived value and halal perceived risk on halal purchase intention.*

## 2. METHODOLOGY

Keeping the nature of the research study, this paper entails a purposive sampling method. The purposive sampling technique is aimed at selecting respondents according to predefined criteria. The research samples were local and international students, mosque congregations, and supermarket customers in Purwokerto, Indonesia. One of the reasons the study chose these sample subjects was because they represented various Muslim customer segments. Samples, including foreign Muslim students, were taken to provide insight or a broader perspective regarding the research framework that has hypothesized variables' influence. Some predefined criteria among Muslim halal product customers are consumers who have experience buying halal food products regularly, reside in the city of Purwokerto, are members of the Muslim society, and are over 18 years old.

Demographic information shows that respondents are spread across various circles of society; most respondents, 226 (89.3%), are Indonesian, and 27 are foreign citizens (10.7%). Most respondents were female, 152 (60.1%), and 101 (39.9%) were male. Regarding education level, 82 were in senior high school (32.4%), and 132 (52.1%) had a diploma or undergraduate degree. The total respondent was between the ages of 26-35 (35.2%). 253 participants who partook in this online survey had less than IDR 2.000.000/month (38.4%), followed by IDR 2.000.000 to IDR 5.000.000 income category (39.9%).

This study conducted a pretest to test the validity of the question items posed to respondents. Four la-

tent variables and 18 indicators were given to three marketing experts to assess their face and content validity. In the second pretest stage, the questionnaire passed the screening process and was verified on twenty Muslim consumers. As a result, they have experience purchasing halal products and ensuring that the questionnaire does not contain ambiguous, misleading, and irrelevant items, both with the constructs and the subject being measured. Hence, it can be ascertained that the measurement items of the constructs have a high level of content validity as a prerequisite for conducting a survey-based research approach. This study distributed 300 questionnaires to Muslim customers. However, only 253 questionnaires were found valid and feasible to process during data cleaning, with a response rate of 82%. They also showed adequate statistical generalizability and reliability.

Further, the paper performed Harman's one-factor test to identify common method bias (Podsakoff et al., 2003). Harman's one-factor test results show a value of 43.30 %, meaning no single factor extracted is more than 50%. Thus, it can be concluded that there is no indication of common method bias.

The standardized survey assessed eighteen indicators related to halal perceived value, halal perceived risk, halal trust, and halal intention to purchase. The current paper refers to several measurement variables synthesized in previous studies. To measure halal perceived value, this paper employed a measurement extracted from Jamal and Sharifuddin (2015) (e.g., "The current halal food product provides remarkable value for me"). Further, the paper extracted five items from Olya and Al-Ansi (2018) to measure halal perceived risk (e.g., "There is a chance there will be something wrong with halal conditions of producing and processing the products"). Four items from Chen (2010) were used to measure halal trust (e.g., "The halal food product and services provider's reputation is trustworthy"). Finally, the study adopted three indicators to estimate halal product purchase intention from Ali et al. (2017a, 2017b) (e.g., "I expect to purchase this halal food product in the future because of its halal compliance").

Structural equation modeling (SEM) using AMOS 18.0 is employed to evaluate the hypotheses. Two levels of examinations, which include the meas-

urement model and structural model, as suggested by Anderson and Gerbing (1988), were applied to obtain empirical findings.

### 3. RESULTS

Table 1 displays the hypothesized variables' statistical outputs, including means, standard deviation, and correlation matrix. Halal perceived value, trust, and purchase intention variables show a positive correlation. Meanwhile, halal perceived risk shows a negative relationship with other variables.

Confirmatory factor analysis (CFA) was employed to examine the psychometric property and construct dimensionality in the conceptual framework. Further, the CFA analysis uses AMOS 18.0 with the maximum likelihood procedure approach to validate the empirical model's four variables. The measurement model's result, the loading factor of individual items, shows a significant value and is higher than the minimum requirement of 0.5 (Hair et al., 2014). Table 2 displays the reliability coefficient (Cronbach's  $\alpha$ ) coefficient for halal perceived value (0.897), halal perceived risk (0.899), halal trust (0.886), and halal purchase intention (0.840), respectively. Hence, Cronbach's  $\alpha$  coefficient as a statistical outcome demonstrated high internal consistency.

Further, as Churchill Jr (1979) suggested, the study verified the constructs' validity using convergent and discriminant validity. Convergent validity is acceptable if the variance shared by the construct exceeds 0.5 (Fornell & Larcker, 1981). The result yielded that halal perceived value (0.639), halal perceived risk (0.642), halal trust (0.608), and halal purchase intention (0.634) surpassed the suggested level for each factor. Further, to prove that each aspect's discriminant validity is achieved,

the conditions are the square root for each factor, which is higher than the squared estimated correlations among other elements in the model (Fornell & Larcker, 1981). As shown in Table 2, the square roots of the AVEs of all four constructs are 0.799, 0.801, 0.780, and 0.796, respectively, surpassing the satisfactory level and providing support for discriminant validity. The four variables' construct validity statistical test results show that all constructs show acceptable reliability and validity evaluation for measurement models.

Additionally, as suggested by Leech et al. (2005), the paper computed a factor analysis procedure of the variable proposed and confirmed that the Kaiser-Meyer-Olkin measure of sampling adequacy (KMO value = 0.929) is higher than the 0.70 rule of thumb suggested by Hair et al. (2014). Bartlett's sphericity test also reported a higher score ( $\chi^2 = 2788.64$ ,  $df = 153$ ,  $P < 0.001$ ). Factor analysis also showed that every construct was categorized into a single factor.

The structural model's findings are presented in Table 3 after the calculation model is evaluated by confirmatory factor analysis. The data processing results for this research model indicate that the whole model's analysis process has met the criteria of goodness of fit that have been determined. (GFI = 0.935, RMSEA = 0.028, AGFI = 0.0914, CFI = 0.990, TLI = 989). As exposed in Table 3, all postulated paths are supported in this study. The first hypothesis proved that HPV strongly predicted HPI (H1:  $\beta = 0.407$ ,  $p < 0.001$ ). The HT also significantly impacted HPI, supporting the second hypothesis (H2:  $\beta = 0.428$ ,  $p < 0.001$ ). This result indicates that HT becomes prominent in affecting the level of customer HPI.

The third hypothesis states that HPR has a negative effect on HPI; it got consistent results and supported previous research (H3:  $\beta = -0.257$ ,  $p < 0.001$ ) (Al-Ansi et al., 2019). As expected, the

**Table 1.** Means, standard deviation, and intercorrelation among variable

| Variable                 | M     | SD    | 1            | 2            | 3            | 4            |
|--------------------------|-------|-------|--------------|--------------|--------------|--------------|
| Halal Perceived Value    | 3.810 | 0.775 | <b>0.799</b> |              |              |              |
| Halal Perceived Risk     | 3.194 | 0.794 | -0.370       | <b>0.801</b> |              |              |
| Halal Trust              | 3.773 | 0.781 | 0.584        | -0.333       | <b>0.780</b> |              |
| Halal Purchase Intention | 3.925 | 0.796 | 0.752        | -0.550       | 0.751        | <b>0.796</b> |

Note: Values on the diagonal (bold) are the square root of the AVEs of respective constructs.

**Table 2.** Results of the measurement model

| Items                           | Factor Loading | CR           | Average Variance Extract | $\alpha$     | The Square Root of AVE |
|---------------------------------|----------------|--------------|--------------------------|--------------|------------------------|
| <b>Halal Perceived Value</b>    |                | <b>0.898</b> | <b>0.639</b>             | <b>0.897</b> | <b>0.799</b>           |
| HPV_1                           | 0.818          |              |                          |              |                        |
| HPV_2                           | 0.801          |              |                          |              |                        |
| HPV_3                           | 0.780          |              |                          |              |                        |
| HPV_4                           | 0.798          |              |                          |              |                        |
| HPV_5                           | 0.798          |              |                          |              |                        |
| <b>Halal Perceived Risk</b>     |                | <b>0.900</b> | <b>0.642</b>             | <b>0.899</b> | <b>0.801</b>           |
| HPR_1                           | 0.768          |              |                          |              |                        |
| HPR_2                           | 0.809          |              |                          |              |                        |
| HPR_3                           | 0.834          |              |                          |              |                        |
| HPR_4                           | 0.815          |              |                          |              |                        |
| HPR_5                           | 0.779          |              |                          |              |                        |
| <b>Halal Trust</b>              |                | <b>0.886</b> | <b>0.608</b>             | <b>0.886</b> | <b>0.780</b>           |
| HT_1                            | 0.773          |              |                          |              |                        |
| HT_2                            | 0.799          |              |                          |              |                        |
| HT_3                            | 0.780          |              |                          |              |                        |
| HT_4                            | 0.769          |              |                          |              |                        |
| HT_5                            | 0.778          |              |                          |              |                        |
| <b>Halal Purchase Intention</b> |                | <b>0.839</b> | <b>0.634</b>             | <b>0.840</b> | <b>0.796</b>           |
| HPI_1                           | 0.830          |              |                          |              |                        |
| HPI_2                           | 0.795          |              |                          |              |                        |
| HPI_3                           | 0.763          |              |                          |              |                        |

fourth hypothesis is supported and attested that HPV significantly influences HT (H4:  $\beta = 0.534$ ,  $p < 0.001$ ). Finally, the fifth hypothesis also gave a similar result and stated that HPV was negatively associated with HT (H4:  $\beta = -0.135$ ,  $p < 0.001$ ). This evidence shows that organizations often do not fulfill halal promises, resulting in low consumer trust. Hence, Muslim consumers are more careful when finding questionable halal legitimacy to minimize their HPR.

Table 4 shows that the mediation test's findings confirm that HT partially mediated the relationship between the antecedent variable and HPI. In comparison, this study utilized bootstrapping methods to assess the indirect effect of the proposed parameters, using a bootstrap sample of 1,000 with a 95 percent confidence interval corrected bias as an approach for evaluating the mediation effect in a small sample (Gimenez-Nadal et al., 2019).

**Table 3.** Hypotheses testing

| Path              | Path Coefficient | SE    | t-value  | Result    |
|-------------------|------------------|-------|----------|-----------|
| <b>Full Model</b> |                  |       |          |           |
| H1: HPV–HPI       | 0.407            | 0.072 | 6.187**  | Supported |
| H2: HT -HPI       | 0.428            | 0.073 | 6.457**  | Supported |
| H3: HPR-HPI       | -0.257           | 0.058 | -4.830** | Supported |
| H4: HPV-HT        | 0.534            | 0.075 | 7.111**  | Supported |
| H5: HPR - HT      | -0.135           | 0.065 | -2.061** | Supported |

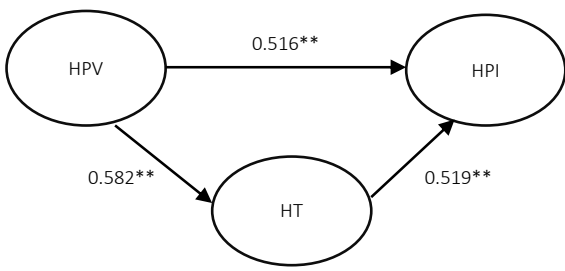
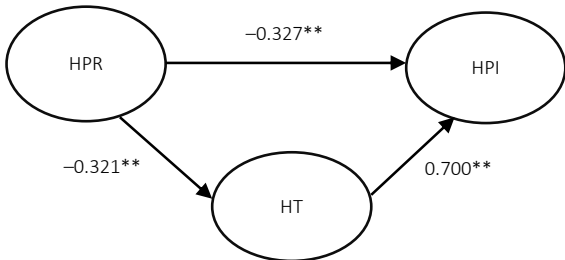
Note: Significant at \*\*  $p < 0.001$  level.

**Table 4.** Direct effect model

| Path                       | Path Coefficient | SE    | t-value | p-value |
|----------------------------|------------------|-------|---------|---------|
| <b>Direct Effect Model</b> |                  |       |         |         |
| HPV–HPI                    | 0.695            | 0.074 | 9.438   | 0.000   |
| HPR–HPI                    | -0.339           | 0.064 | -5.270  | 0.000   |



**Table 5.** Mediation path analysis

| Mediations variables  | Mediations paths   | Mediations results |
|---|--|--------------------|
| Halal perceived value → Halal trust<br>Halal trust → Halal purchase intention |  <pre> graph LR     HPV((HPV)) -- 0.516** --&gt; HPI((HPI))     HPV -- 0.582** --&gt; HT((HT))     HT -- 0.519** --&gt; HPI             </pre>   | Partial Mediation  |
| Halal perceived risk → Halal trust<br>Halal trust → Halal purchase intention  |  <pre> graph LR     HPR((HPR)) -- -0.327** --&gt; HPI((HPI))     HPR -- -0.321** --&gt; HT((HT))     HT -- 0.700** --&gt; HPI             </pre> | Partial Mediation  |

Note: \*\* p < 0.001.

According to statistics in Table 5, the study model favors HT’s involvement in mediating the association between two predictor factors, HPV and HPR and HPI. In this regard, path coefficients were initially assessed. When HT was included in the model, the path coefficient from HPV to HPI significantly decreased but remained significant (a decrease from 0.695 to 0.516), which is in line with Baron and Kenny’s (1986) partial mediation criterion. Likewise, the path coefficient from HPR to HPI also declined ( $\beta$  from  $-0.339$  to  $-0.327$ ) and proved that HT intervened in the relationship between HPR and HPI. Additionally, the bootstrapping approach is used to verify mediation (Preacher & Hayes, 2008). Based on 1,000 bootstrap samples, the estimations utilized in this study have 95% Bias Corrected (BC) Confidence Intervals. The results of the bootstrapping support that HT is the significant mediator of the HPV-HPI (Estimate:  $-0.11$ ; Lower bound:  $-0.30$ , Upper bound:  $-0.03$ , with a BC 95%) and HPR-HPI (Estimate:  $-0.11$ ; Lower bound:  $-0.32$ , Upper bound:  $-0.09$ , with a BC 95%). Therefore, the mediation role of HT is supported.

#### 4. DISCUSSION

The study’s primary goal was to support the premise that halal perceived value might favor Muslim customers’ purchase intentions. The findings con-

firmed the study’s central hypothesis that HPV might foster Muslim HPI. These findings were in line with Purwanto and Sudargini (2021), who agreed that HPV influenced HPI. Therefore, to encourage Muslim customers to purchase halal products, the seller has to pay more attention to the experience from the buyers’ perspective.

Further, the results also indicated that the HT variables substantially and positively influence HPI. These findings are consistent with past investigations (Ali et al., 2018; Nurrachmi et al., 2020; Zakaria et al., 2015). The paper proved that delivering halal value to Muslim consumers will affect cognitive beliefs and encourage them to buy products or services congruent with their religious beliefs.

In contrast, halal perceived risk is negatively related to HT and HPI. This behavior shows that increasing consumer perceived value encourages consumer purchase intention directly and indirectly through customer trust. Further, Muslim customers are often anxious because they are unsure whether their purchase will fulfill their purchasing objectives. Zhu et al. (2018) suggested that customers’ expectations regarding risk play a prominent part in patronage decisions. Therefore, halal marketers should also integrate halal features that reduce consumers’ perceived risk of shop-

ping for halal goods by offering sufficient quality and safety information and building a company's reputation for halal compliance. These findings support Mortimer et al. (2020) and Hanim et al. (2021), who discovered that halal perceived risk negatively affects the purchase intention of halal products.

Additionally, this study found that halal trust mediates the relationship between halal perceived

value and halal perceived risk on halal purchase intention. The result indicates that building a positive perceived value of a halal product would enhance customer trust, influencing consumers' willingness to purchase it. The paper also reveals that regarding halal product consumers, enhancing perceived value and reducing halal risk is critical for helping Muslim consumers develop adequate halal trust to establish a long-term mutualistic bond among all the parties.

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## CONCLUSION

The model of several halal aspects and how they affect Muslim customers' halal purchase intention is proposed in this study and is based on earlier research. This paper concluded that customer-perceived value is essential for enhancing halal purchase intention and trust. Hence, the greater the perceived value of a halal product, the more likely customers will buy it. These findings support that halal perceived value better predicts halal trust. They additionally justify that consumer perception of a halal product's value will influence many aspects of the cognitive mechanism by which consumers judge the post-purchase confidence in a product.

The statistical output results of HPR, HT, and HPI confirm the hypotheses that HPR is negatively related to HT and HPI. The main issue that often affects Muslim consumer trust is the case of halal fabrication. Many companies usually carry out fraudulent and deceptive activities related to halal claims on marketed products. This action has an impact on increasing HPI for marketed products. The theoretical lens of prospect theory posits that consumers make decisions based on the possible interest of gains and losses rather than their needs and analyze those risks using specific heuristics. Hence, when Muslim consumers choose to minimize the halal perceived value or maximize the halal market, they prioritize reducing halal perceived risk. Trust is all consumer-owned knowledge and conclusions drawn about objects, attributes, and benefits. Therefore, the trustworthiness of halal products is vital in managing the long-term relationship between a company and consumers because halal trust is a belief from Muslim buyers to brands, products, and companies to the fulfillment of offers according to customer knowledge and religious beliefs. Therefore, companies that want to seize Muslim consumers' market share increase halal products' perceived value and reduce risk perceptions by managing Muslim customer expectations of halal authenticity.

This paper emphasizes the importance of value creation for customers, especially Muslim consumers. Positive value perception attributes about halal products will encourage consumer trust and increase purchase intention. However, many leakage risks and failure to conform with the appropriate halal protocol would mean that Muslim customers will no longer be satisfied with buying goods approved halal at face value.

Centered on the current findings, this study offers new acumens into the halal marketing area of research. It guides global marketing players to consider Muslim activity in halal consumerism, provided no prior research has examined the combined impact of halal perceived value, perceived risk, and trust on purchase intentions.

## AUTHOR CONTRIBUTIONS

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