

PURCHASE DECISION OF SURAKARTA AND SALATIGA'S GENERATION Z MUSLIMS: HALAL LITERACY AND HALAL AWARENESS

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Abstract

Increasing the Indonesian people's awareness level at the level of halal awareness impacts the rising demand for halal products. Consumers in the understanding of halal or haram products are limited to the halal label, even though they are not necessarily verified as halal. Generation Z, which has characteristics familiar with technology and high curiosity, turns out to have a low level of religiosity compared to other generations. This study examines and explains the role of halal awareness in mediating the relationship between halal literacy and purchasing decisions. The number of samples in this study amounted to 125 Muslim generation Z respondents from Salatiga and Surakarta, obtained using a purposive sampling technique. This study used a path analysis technique with SmartPLS version 3 software. The results showed that halal literacy and awareness proved to have an effect on purchasing decisions while religiosity was not a moderating variable. BPJPH must inform the guidelines for submitting the halal logo and simplify the management so that more entrepreneurs use the official halal logo.

Keywords: Halal Literacy; Halal Awareness; Religiosity; Purchase Decision

INTRODUCTION

With a population of nearly 270 million people, Indonesia leads the country with the most Muslim population in the world, reaching 87 percent of the total population. Until 2018, Indonesia is the largest market for Halal products/services but has not yet emerged as a major player in the global Islamic economy (Bappenas, 2019). Compared to other countries, Indonesia still has not increased literacy and awareness of the importance of the

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halal industry, which is implemented through government policies. One of the visions of the Indonesian Sharia Economic Masterplan is to make the halal industry and the Islamic economy a pillar of the national economy. In 2017, there was an increase in the number of Muslims globally, reaching 1.84 billion people with a purchasing power of USD 2.1 trillion. This makes Muslim consumers a good market segmentation for consumer goods products (Salehudin, 2010).

Marketers must have sufficient understanding to target Muslim consumers as their market segment. Muslim consumers have different characteristics from consumers in general. Islam has strict rules regarding consumption by its followers. Allah SWT only allows Muslims to consume something that is halal and *thayyiban* (good), as stated in Surah Al-Baqarah verse 168. Although most of the concept of halal is related to food, this also relates to the entire spectrum of products that consumers may buy (Bhutto et al., 2022). The halal industry's development in food and beverage products, modest fashion, pharmaceuticals & cosmetics, travel, Islamic finance, and media & recreation must meet these elements (Lubis & Izzah, 2022).

The emergence of the Muslim middle class that pays attention to Islamic values in their consumption patterns is an interesting phenomenon for marketers in choosing the right strategy to deal with this market change. (Nurhayati & Hendar, 2020). Companies that recognize the strength of religious values can influence Muslim consumers through advertising strategies based on individual religious sentiments (Öztürk, 2022). Marketers must scrutinize the factors influencing consumer purchasing decisions on halal products by using halal certificates or logos to help differentiate their products. (Muslichah M. et al., 2019). Academics have extensively researched the factors influencing purchasing decisions on halal products, including product knowledge, halal awareness, religiosity, attitudes, and halal labels. (Afendi, 2020; Anggraini & Dewanti, 2020; Kasri et al., 2023; Muslichah M. et al., 2019).

The decision to purchase halal products itself can be influenced by several things, one of which is halal literacy. So far, research on the literacy level of the halal sector has only focused on Islamic financial literacy, but research related to literacy in the halal industry is still rarely carried out. Halal literacy is a person's ability to differentiate between halal and haram based on their knowledge and understanding of Islamic law (Maryam & Sumar'in, 2022). In the Indonesian Sharia economic master plan, one problem that arises is

the low level of halal literacy which can disrupt the development of the Sharia financial ecosystem. Consumers understand halal or haram products are limited to the halal label even though the halalness is not necessarily verified. Currently, many products still do not carry the halal label on the market. Research on halal literacy and factors related to the purchase of halal products will help the industry identify the right marketing model and marketing strategy to attract new customers and retain existing customers (Sardiana, 2020). Consumers are critical in finding information about the product they will use when deciding to purchase a product. The Al-Quran and Hadith must always guide Muslims in paying attention to whether their products are halal and good or unlawful. Halal product literacy reflected in religious understanding makes Muslims more selective in product choices (Elkasysyaf & Hartati, 2022). In an advanced digital era, Generation Z Muslims will be more literate about halal product

Based on a survey conducted by the MUI team in 2010, there was a 92.2% increase in the awareness level of the Indonesian people for halal products. (Vizano et al., 2021). This impacts the increasing demand for food and halal products by Muslims aware of the obligation to consume products that follow Islamic law. The role of marketing is to influence purchasing decisions through consumer awareness of halal products (Muslichah M. et al., 2019). According to Ambali & Bakar (2013), awareness of halal products is obtaining information to raise awareness about what Muslims can eat, drink and use. Consciousness implies some form of understanding and the ability to be aware, feel, or understand (Muslichah M. et al., 2019). Awareness of Halal products is subliminal, semi-conscious and acutely conscious, which refers to the aspects of Halal permitted by Allah. Awareness means that someone has personal thoughts about something, so each person's awareness level can differ. Thus awareness in the context of halal means the knowledge of a Muslim about the concept of halal and halal processes and considers using halal products important to him (Vizano et al., 2021). Some factors that become indicators of consumer awareness in choosing halal products are halal raw materials, religious obligations, production processes, product hygiene, and knowledge of international halal products. (Afendi, 2020). Awareness of Muslims in Indonesia about halal products tends to increase because consumers are starting to look for what products are good and useful, supported by an increase in the registration of halal certification. The decision to buy a halal product starts from the presence of halal product information transmitted through a halal certificate or logo (Muslichah M. et al., 2019). After consumers get the information, they will develop

attitudes and actions to buy the product, which means that the higher the level of awareness, the closer to the decision-making process to buy the product.

Several studies have found that religiosity is an important determinant of purchasing decisions for halal products (Anggraini & Dewanti, 2020; Iriani, 2019; Muslichah M. et al., 2019). Individuals who adhere to a belief will have a thought that can influence their choice. Religiosity is related to activities that are visible and can be seen with the eyes, as well as activities that occur in the heart. The level of consumer religiosity will be different because they also have different commitments in carrying out religious teachings (Hayati & Putri, 2021). Muslim consumers with a high level of religiosity will tend to consume halal products and services because they better understand halal standards and certification. (Astuti & Asih, 2021). Religiosity is operationally defined into five dimensions: ideological, ritualistic, intellectual, consequential, and experimental (Glock, 1962) According to Bukhari et al. (2019), religiosity is the extent to which views in religious values and ideals are explicitly captured and practiced by someone. Previous studies have identified religiosity as a moderating variable (Iriani, 2019; Muslichah M. et al., 2019), which shows that religiosity can increase or decrease the relationship between halal awareness and purchasing decisions. The novelty of previous research is that the object of research will only focus on Generation Z Muslims

Generation Z is the focus of research because this generation's views and buying behavior have not been studied much in the context of halal consumption. According to census data from Badan Pusat Statistik (2020), 27.94% of Indonesian citizens fall into Generation Z. This generation has characteristics familiar with technology and high curiosity. This can benefit marketers targeting this segment in selling their products because of their high purchasing power. Pooling from the MERIT institution and PPIM UIN Jakarta found that Generation Z has the lowest level of religiosity. This low value of religiosity has resulted in many of them not caring about the halal certification of their products. This indicates that their level of halal literacy is also still low. From these problems, this study aims to build a purchasing decision model for Generation Z Muslims who see the importance of financial literacy, brand awareness, and religiosity in their consumption behavior which must be adjusted to Islamic law according to what is taught in the Al-Quran and Hadith. The results of this study will also be important for marketers of halal products in terms of segmentation and their market targets. The urgency of this research is the dominance of Generation Z in 2030, which is predicted to reach 74%,

making them the largest market share for halal products, so marketers must provide products that suit their lifestyles.

METHODS

The research method used in this study is quantitative, using primary data distributed using a questionnaire containing respondents' perceptions of the existing question indicators. This research will be conducted in Salatiga and Surakarta with Muslim Z-generation respondents. Generation Z was chosen because it is the largest population composition in Salatiga City, as much as 24.1% and Surakarta City, as much as 25% of the total population. This research was conducted in 2023, for 3 months from June to August. Population data by age group and religion are not found in the population data for these two cities, therefore using the assumption that the total population is unknown. Sampling used a purposive sampling technique with the provision of was Muslim and born between 1997 – 2012. All indicators in the variables were measured using a 5 Likert scale with details as shown below.

Table 1 Concept and Operational Definition

Variable	Concept Definition	Operational Definition
Halal Product Purchase Decisions (Y)	Purchasing decision is the stage where the buyer has made his choice and buys halal products after evaluating various options (Haerdiansyah & Bahari, 2023)	<ol style="list-style-type: none"> 1. Product selection 2. Brand selection 3. Selection of distributors 4. time of purchase 5. purchase amount 6. payment methods(Kotler & Keller, 2016)
Halal Product Literacy (X1)	Halal literacy is the ability to distinguish permissible (halal) and prohibited (haram) goods and services that stem from a better understanding of Islamic law (Syariah) (Salehudin, 2010)	<ol style="list-style-type: none"> 1. Halal knowledge 2. market domination 3. moral obligation 4. identity(Soeherman & Panjaitan, 2022)
Halal Product Awareness (Z1)	Halal awareness is the knowledge of a Muslim about the concept of halal, halal processes, and considers using halal products important to him (Vizano et al., 2021)	<ol style="list-style-type: none"> 1. Halal raw materials 2. religious obligation 3. Production process 4. product hygiene 5. knowledge of international halal products(Afendi, 2020)
Religiosity (Z2)	Religiosity is a certain system of beliefs, values, and practices both institutionally and personally related to the divine (Abdel-Khalek & Lester, 2017)	<ol style="list-style-type: none"> 1. ideology 2. ritualistic 3. intellectual 4. consequential 5. experimental(Glock, 1962)

The research hypothesis was tested using Partial Least Square (PLS) software. The following is a picture of this research model. The primary data collected will be analyzed in two parts, first testing the validity of the questionnaire using Convergent Validity, Discriminant Validity and Composite Reliability. The reliability test is seen from a minimum Cronbach's Alpha value of 0.6. The second is assessing the inner model or structural model.

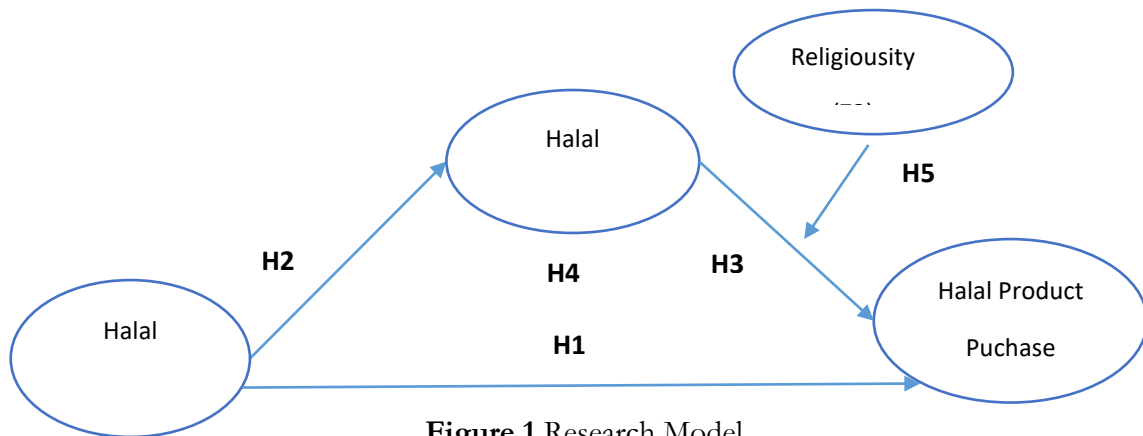


Figure 1 Research Model

RESULTS

From this research, 140 questionnaires were distributed to respondents to fill in, and the data was complete to the data processing stage is 125. As seen in Table 2, the majority of respondents were female (69.6%), born in 2003 (25.6%) and currently still a student (85.6%).

Table 2. Respondents Characteristics

Demography	Frequency	Percentage
Genders		
Male	38	30.4%
Female	87	69.6%
Birth Year		
1997	2	1.6%
1998	4	3.2%
1999	4	3.2%
2000	18	14.4%
2001	29	23.2%
2002	22	17.6%
2003	32	25.6%

2004	12	9.6%
2005	1	0.8%
2011	1	0.8%
Occupation		
Entrepreneur	1	0.8%
Private employee	10	8.0%
Student	107	85.6%
Civil Servant	1	0.8%
Other	6	4.8%

Source: data processed 2023

Outer Loading Factors Result

Validation is considered strong if it has an outer loading value above 0.5 on each indicator assessed (Hair et al., 1998). Outer loading values on halal product literacy, awareness, religiosity, and halal product purchase decision variables can be seen in Table 3. In Table 3, it can be seen that there are still several indicators showing numbers that are still below the provisions, so it was decided to eliminate these indicators (Y1.1, Y1.3, Z1.2, Z1.4, & Z2.2) to be able to proceed to the validity and reliability test analysis.

Table 3. Outer Loading

	Halal Literacy	Halal awareness	Religiosity	Purchase Decision
X1.1	0.757			
X1.2	0.765			
X1.3	0.705			
X1.4	0.730			
Z1.1		0.477		
Z1.2		0.773		
Z1.3		0.828		
Z1.4		0.441		
Z1.5		0.787		
Z2.1			0.740	
Z2.2			0.560	
Z2.3			0.776	
Z2.4			0.720	

Z2.5	0.658
Y1.1	0.619
Y1.2	0.724
Y1.3	0.524
Y1.4	0.665
Y1.5	0.736
Y1.6	0.661

Source: data processed 2023

After removing indicator items with small outer loading values, it can be seen in table 4 that it can be seen that all research indicators used in the study have outer loading values above 0.6 so it can be concluded that they have a reasonably strong validation level. This research model can be seen in the following final path diagram image in Figure 1.

Table 4. Final Outer Loading

	Halal Literacy	Halal awareness	Religiosity	Purchase Decision
X1.1	0.748			
X1.2	0.770			
X1.3	0.710	0.798		
X1.4	0.730	0.866		
Z1.2		0.786		
Z1.3			0.776	
Z1.5			0.808	
Z2.1			0.700	
Z2.3			0.711	
Z2.4				0.751
Z2.5				0.673
Y1.2				0.784
Y1.4				0.679
Y1.5				
Y1.6				

Source: data processed 2023

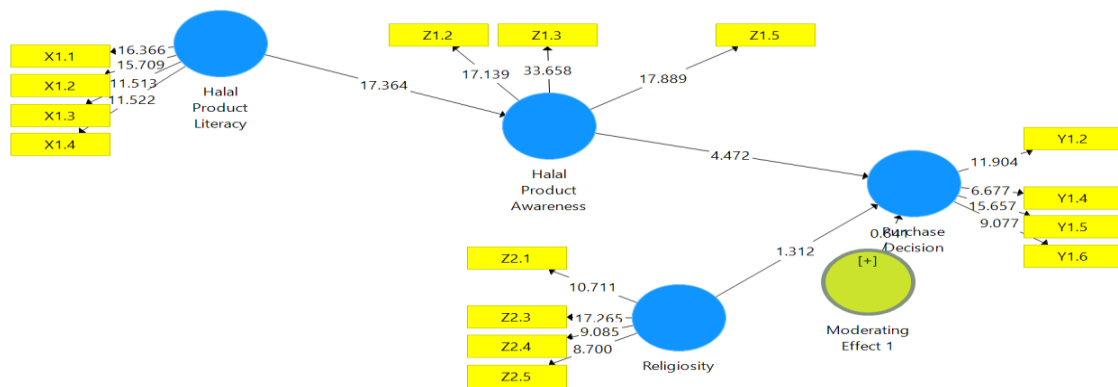


Figure 2. Path Diagram

Validity and Reliability Test

Measuring instrument reliability in this study used two criteria, the value of composite reliability and Cronbach's Alpha. Cronbach's Alpha is used to determine the level of reliability in an instrument of a research variable. Cronbach's Alpha has a weakness. It tends to estimate lower variable reliability than composite reliability (Haryono, 2017). Cronbach's alpha coefficient with a minimum result of 0.6 indicates good reliability but is also reliable if the composite reliability value is above 0.70.

Table 5. Construct Reliability and Validity

Variable	Cronbach's	Composite	Average Variance
Halal Product Awareness	0.751	0.755	0.668
Halal Product Literacy	0.724	0.724	0.547
Religiosity	0.740	0.745	0.563

Source: Research results, processed with Smart PLS 3.0, 2023

Table 5 shows that the four research variables have composite reliability above 0.70 and Cronbach's Alpha above 0.60. Thus, all indicators are reliable. The average variance extracted (AVE) value used to test validity uses a limit value above 0.50, so they are valid. A discriminant correlation test to see the correlation between constructs and other constructs. The construct of a study has a good level of validity if the value of the square root of average AVE is greater than the correlation value between one construct and

another. From table 6 below it can be seen that all other variables have met these assumptions.

Table 6. Discriminant Validity Value

	Halal Awareness	Halal Literacy	Religiosity	Purchase Decision
Halal Awareness	0.817			
Halal Literacy	0.731	0.740		
Religiosity	0.635	0.642	0.750	
Purchase Decision	0.519	0.537	0.392	0.723

Source: Research results, processed with Smart PLS 3.0, 2023

Acceptance or rejection of a hypothesis is used by the Bootstrapping function using SmartPLS 3.0 software. When the significance level is less than 0.05 or the t-value exceeds the critical value (J. Hair et al., 2014), the t-statistics value for a significance level of 5% is 1.65.

Table 7. Hypothesis Testing Results

Variable/ Construct	Original Sample (O)	Sample Mean	Standard Deviation	T Statistics	P Values	Value
Halal Literacy → Purchase Decision	0.340	0.350	0.085	4.007	0.000	accepted
Halal Literacy →Halal Awareness	0.731	0.735	0.042	17.364	0.000	accepted
Halal Awareness→ Purchase Decision	0.465	0.474	0.104	4.472	0.000	accepted
Halal Literacy → Halal Awareness → Purchase Decision	0.340	0.750	0.085	4.007	0.000	accepted
Moderating Religiosity	0.048	0.065	0.075	0.641	0.190	rejected

Source: Research results, processed with Smart PLS 3.0, 2023

DISCUSSION

Table 7 shows the t-test result used to test the research hypothesis partially. As shown in Table 6, halal literacy on purchase decisions had a significant value of $0,000 < 0,05$, so H1 was accepted. It can be concluded that halal product literacy significantly affected purchase decisions. Halal literacy on halal awareness had a significant value of $0,000 < 0,05$, which means H2 was accepted. It can be concluded that halal product literacy significantly affected halal product awareness. Halal awareness of Purchase Decision had a significant value of $0,000 < 0,05$, meaning H3 was accepted. It can be concluded that halal product awareness significantly affected purchase decisions. Halal awareness as mediating variable had a significant value of $0,000 < 0,05$, meaning H4 was accepted. It can be concluded that halal product awareness mediates the relationship between halal product literacy and purchase decision. Religiosity had a significant value of $0.190 > 0.05$, which means H5 was rejected. It can be concluded that religiosity did not indicate a moderation effect.

When choosing an item, Generation Z Muslims will use knowledge and understanding of the concept of halal and haram before making a purchase decision. In everyday life, doubts often arise about the halalness of a product because it requires knowledge to remove existing doubts (Hayati & Putri, 2021). Halal literacy must be possessed by Muslims, which is intended for the good of humans themselves (Maryam & Sumar'in, 2022). Information about the halalness of a product being sold is an important matter for producers to provide to protect Muslims from something that is haram.

This study also explains that halal literacy positively affects halal awareness. Generation Z's understanding of halal products has a strong influence in shaping halal awareness. Thus, to be aware of halal products, one must have knowledge of halal products (Öztürk, 2022). Generation Z will identify the ingredients and hygiene of a product as a form of their moral obligation as Muslims. Awareness is the first step of the buying process so they must have sufficient information about the product. Consumers will make a selection of several existing alternatives according to the criteria they have determined. For Muslim consumers, the most important criterion in buying a product is a guarantee that the product is halal (Öztürk, 2022; Zakaria et al., 2017). The existence of a halal logo or certificate can help customer awareness of a halal product so that it will support purchasing decisions. Therefore we conclude that awareness is a key factor in the buying decision of

Generation Z Muslims. The results of this study support previous research, which stated that the higher the awareness of halal, the higher the purchase decision (Anggraini & Dewanti, 2020; Muslichah et al., 2020; Öztürk, 2022). Halal awareness is the level of understanding of Muslims about the halal concept of a product (Afendi, 2020). Halal awareness will emerge if someone is well literate about the concept of halal so that after the information obtained is sufficient, it will lead to an action to buy the product. This study's results prove that halal awareness mediates the relationship between halal literacy and purchasing decisions for halal products.

The results of this study state that religiosity is proven not to moderate the relationship between halal product awareness and purchasing decisions. These results are supported by research from (Anggraini & Dewanti, 2020). Religiosity does not strengthen or weaken the relationship between halal product awareness and purchase decision because Indonesia, as a country with a predominantly Muslim population, requires that mass products sold in the market must have halal certificates so that both Muslims with high and low levels of religiosity will look for labeled halal products.

CONCLUSION

The four research variables, halal product literacy, halal product awareness, religiosity, and purchase decision used in this study, were developed from previous studies. Researchers hope these three variables have a significant and strong relationship in predicting purchasing decisions for halal products for the Z generation segment. However, it has been found that religiosity is not proven to moderate the relationship between halal product awareness and purchasing decisions. The results of this study broaden the perspective of purchasing decisions on halal products for Generation Z. Although the survey results state that this generation has the lowest level of religiosity, the results of this study indicate that they use information and knowledge of halal products before making a purchase decision. This research would like to provide some recommendations. The Indonesian government should campaign more for halal products. Many entrepreneurs put the halal logo on their products without going through Badan Penyelenggara Jaminan Produk Halal (BPJPH). This resulted in a decrease in the credibility of the halal logo issued by the government. BPJPH must inform the guidelines for submitting the halal logo and simplify the management so that more entrepreneurs use the official halal logo. Muslim consumers no

longer need to doubt whether the halal logo on the product is genuine or fake before making a purchase decision. For further research, consider changing the moderating variable using demographic variables and adding other variables: halal certification, trust, attitude and risk.

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