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The Influence of Brand Trust, Islamic Branding, and Religiosity on Purchasing Decisions: The Moderating Role of the Halal Label

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Abstract

Purpose– To show the effect of the value of brand trust, Islamic branding and religiosity on purchasing decisions with the halal label as a moderating variable.

Design/methodology/approach– this research uses Quantitative method. The analysis technique used is Partial Least Square-Structural Equation Modeling (PLS-SEM) with a sample of 210 Muslim communities in Indonesia. This research was conducted by distributing questionnaires via Google form and distributing them on social media.

finding– The results of the study show that brand trust and religiosity have a significant effect on purchasing decisions for PT Unilever's Sahaja home care products. Meanwhile, Islamic branding has no effect. As for the feel moderation test, it shows that the halal label does not moderate the relationship of all independent variables to the dependent variable.

Practical implications– the results of this research can be considered by stakeholders and producers of home care products in order to increase public understanding of halal lifestyle and improve halal supply chain development strategies through purchasing decisions for Muslim communities in Indonesia.

Keywords: Home Care Products, Brand Trust, Islamic Branding, Religiosity, Halal Label, Sahaja Unilever.

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1. INTRODUCTION

Halal lifestyle is becoming a world trend (Kamijantono et al., 2025; Pratomo et al., 2025; Juliana et al., 2025). In research Fathoni (2020), consumer opportunities in the halal industry are increasing by 5.2% annually and this number is expected to continue to grow. On the other hand, Islamic economic observers regret that Indonesia's position as a producer of halal goods is still below Australia and Singapore, which incidentally are non-Muslim countries. Executive Director of Indonesia Halal Watch (IHW), the development of the Indonesian halal industry has been stagnant (Astuti, 2020) coupled with the consumption patterns of the Indonesian people which have decreased since the Covid-19 pandemic at the end of 2019 (Kamila, 2021).

The Covid-19 pandemic has created a broad impact by implication, one of which is world health (Marlina et al., 2024). The Indonesian government took a policy of restrictions by imposing social restrictions (Hadiwardoyo, 2020). Even so, the pandemic shows the relevance of thayyiban. The current implementation of the halal lifestyle is relevant to the practices made by new normal experts (KNEKS, 2020). In this new normal era, the opportunity for the halal industry is very large because people tend to want products that are hygienic and halal (Hidayati et al., 2024), so the fulfillment of their daily needs is mostly done by the community, such as purchasing home care products (Sarsanto, 2021).

In research conducted by Firm (2021) what is meant by home care is not a type of health care, but a segmentation of a product. Home care aims to maintain the condition of the house or other inhabited places so that they look clean, beautiful and smell good. As a hadith states that Allah SWT likes clean places; "From the Prophet sallallaahu 'alaihi wa sallam: Verily Allah SWT is holy who likes holy things, He is Clean who likes cleanliness, He is Most Noble who loves glory, He is Most Beautiful who loves beauty, therefore clean your places" (HR. Tirmizi).

The company with the most recognized superior home care products in Indonesia is PT Unilever. As a company that is well known and widely used by the people of Indonesia for its products, Unilever made a strategy by creating a Muslim Center of Excellence (MCOE). Therefore, PT Unilever Indonesia, in the midst of a pandemic, on April 28 2020, to be precise, launched its newest range of halal-certified home care products, Sahaja (Hayati et al., 2021).

As the newest home care brand, Sahaja offers a variety of halal-certified products with one of the Sahaja product programs including shadaqah which is being carried out with Dompot Dhuafa to improve the health status of the poor in various regions of Indonesia (Unilever Indonesia, 2020). The various promotions available for Sahaja's products are in fact not enough to make the number of sales superior, this can be seen in the table as of September 2021 for the five home care products with the highest number of sales in Indonesia.

Table 1. Most Purchased Home Care Brand

No	Brand	Sales (in rupiah)
1.	So Klin	1.8 Billion
2.	Sunlight	826 Million
3.	Downy	718 Million
4.	Daia	712 Million
5.	Molto	656 Million

Source: Good News From Indonesia (2021)

Based on table 1, it is known that Sahaja Unilever, which is only 2 years old, has not become a superior home care brand in terms of sales in Indonesian society compared to other

leading home care brands. On the other hand, Unilever Indonesia's net sales growth in the final report 2020 saw an increase and became the largest contributor of income in home care and personal care when compared to food and beverage.

Table 2. Net Sales Growth Unilever Indonesia

<i>Home and Personal Care</i>	<i>Food and Refreshment</i>
0.4%	-0.6%

Source: Unilever Indonesia (2021)

From the data presented, it can be seen that home care is more profitable than food products. It's just that from the demand side, one of the causes of the lack of demand is accompanied by a decrease in consumer confidence in a brand (Kamila, 2021).

With regard to consumer confidence, in 2020 Unilever experienced a crisis of confidence in Indonesian society, this was indicated by a decrease in sales volume. However, research conducted by Petra et al (2020) stated that the quality of products from Unilever was still considered good. Even though it is a new product, Sahaja has started to be recognized and has attracted consumers to buy its products because Indonesian people have an interest in helping others (Romadhon, 2021). With regard to purchasing decisions on an Islamic product, consumers will see all the information available. Consumers with high religiosity tend to be more selective about the products they use or consume.

LITERATURE REVIEW

Buying decision

Kotler and Armstrong (2016) define purchasing decisions as the result of a relationship that influences each other between several factors, namely cultural, social, personal, and consumer psychology. In research conducted by Afina, et.al (2018) stated that purchasing decisions are stages of the consumer's purchasing process, as well as purchasing decisions as part of consumer behavior when deciding to buy services or products.

In purchasing decisions, Kotler & Keller (2013) as well Mappesona et al., (2020) mentioned that there were four steps taken by consumers, including: a) product choice, b) brand choice, c) dealer choice, d) payment method. Purchasing decision is the stage where the individual has made his choice from various alternatives to buy and consume a product.

Brand Trusts

Brand trust or customer trust in the brand is defined as the customer's desire to rely on a brand with the risks faced because the expectation of the brand will lead to positive results (Lau and Lee, 1999), (Muflih & Juliana, 2021), (Juliana, Nurhaliza, Hermawan, & Marlina, 2023). The indicators used in this study are in accordance with previous research conducted by Ballester & Alemán (2001), Lau & Lee (1999) and Arista & Sri (2011) namely brand characteristics, company characteristics, consumer brand characteristics, achieving results, and affective and emotional roots.

Islamic Branding

Islamic branding is defined as empathetic branding of sharia values, keeping in mind the end goal of engaging Muslim consumers, from essential sharia immediacy to full sharia consistency across

all aspects of character, behavior and brand exchange (Santoso & Adawiyah, 2019). The indicators adopted by the authors to determine the level of Islamic branding are in accordance with previous research conducted by Andini & Rufaidah (2018) and Ismail & Alias (2016) namely Islamic branding by origin, Islamic branding by customers, and Islamic branding by compliance.

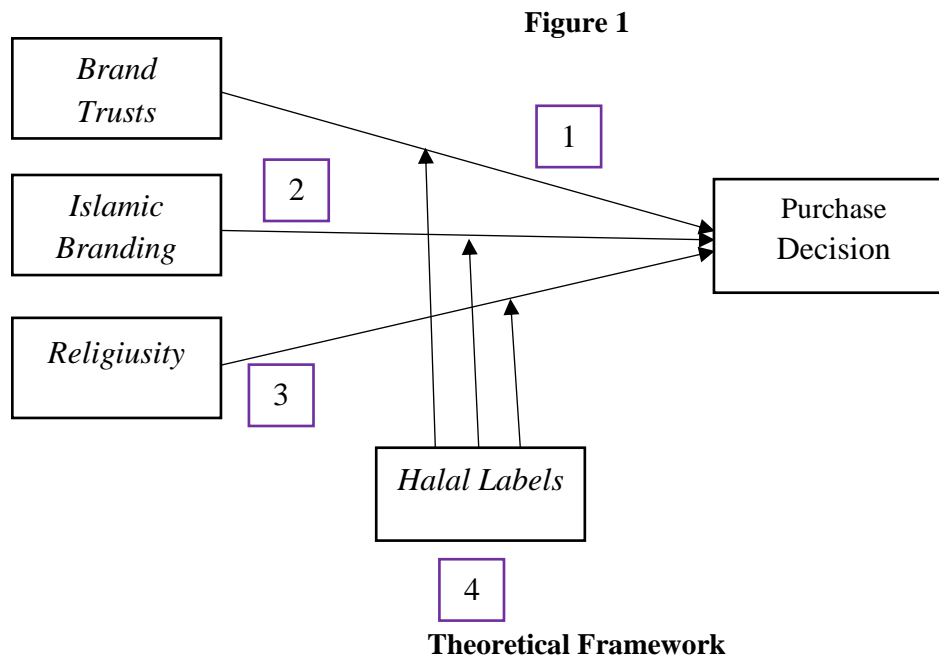
Religiosity

The value of religiosity is assessed as an individual's commitment to their own religion and can be seen from cognitive and behavioral aspects (Juliana, Mahri, Salsabilla, Muhammad, & Nusannas, 2023). The effect of religiosity on consumer behavior will depend on personal religious commitment. Religiosity can affect a person both cognitively and behaviorally (Sudarsono et al., 2021), (Juliana, et al., 2023), (Juliana, Mahri, Salsabilla, Muhammad, & Nusannas, 2023). The indicators used are in accordance with previous research conducted by Muhammad & Mizerski (2010), Trishananto (2019), Francis & Kaldor (2002), Worthington (2003) and (Juliana, Mahri, Salsabilla, Muhammad, & Nusannas, 2023). namely faith or ideology, practice, religious commitment, the frequency of attending to places of worship, and motivational/ interpersonal religiosity.

Halal Labels

Halal Labels is the inclusion of halal writing or statements on the packaging (Ajzen, Semantic Scholar, 2002) product to show that the product in question has the status of a halal product (Muflih & Juliana, 2021). In Indonesia the institution authorized by the Government in the process of halal certification is the Indonesian Ulema Council (MUI). The indicators that the authors adopt to determine the level of halal labels are in accordance with previous research conducted by Rambe & Afifuddin (2012), Izzuddin (2018) and Muflih & Juliana (2021), namely attributes, health, religious values and specificity.

Departing from this hypothesis, purchasing decisions can be influenced either by the level of brand trust, Islamic branding, religiosity on purchasing decisions moderated by the halal label variable. For this reason, this study builds a framework as depicted in Figure 1



METHODOLOGY

The research method used in this research is quantitative with a causality descriptive research design. The population in this study are consumers who have purchased Sahaja home care products. The sampling technique used refers to non-probability sampling, this is based on the number of samples that are widely spread and the exact number is unknown. Meanwhile, the time for data collection was carried out from in Indonesia.

Instruments or measuring tools in this study using a questionnaire or questionnaire. The research questionnaire used an online form which was distributed via social media such as in several WhatsApp and LINE groups as well as Instagram and Twitter social media.

Data analysis technique uses Partial Least Square-Structural Equation Modeling (PLS-SEM). The sampling technique uses the Jacob Cohen formula which produces calculations 210 samples. Then the tool used to analyze PLS-SEM data is SmartPLS 3.3.3

The steps taken in this research are as follows:

1. Design a structural model (inner model) and measurement (outter model). The inner model, which is also called the structural model, inner reaction and substantive theory, functions to describe the relationship between latent variables based on substantive theory.
2. Evaluation of the reflection measurement model :
 - a. *Convergent Validity* namely the measurement model with reflexive indicators which are assessed based on the correlation between the item score/component score and the construct score calculated by PLS.
 - b. *Discriminant Validity*, this test is assessed based on measurement crossloading with the construct or in other words looking at the predictive level of the latent construct against the indicator block.

- c. *Average Variance Extracted* (AVE), which is a test to assess the average communality of each latent variable in the reflexive model.
- d. *Composite Reliability*, this test is carried out to measure internal consistency or measure the reliability of the measurement model.

RESULTS AND DISCUSSION

Respondents in this study were buyers of PT Unilever's Sahaja home care products in the gender category, the majority were female, namely 167 people or 80% and the remaining 43 people or 20% were male. The description of the respondents from this study can be classified in table 1 below:

2. Table 3
Description of Respondents

Variables	Description	Total	Percentage (%)
Gender	Male	43	20
	Girl	167	80
age	18-25	164	78
	26-35	33	16
	36-45	6	3
	> 45	7	3
origin	Java	164	78
	Sumatra	26	12
	Sulawesi	5	2
	Borneo	5	2
	Papuan	3	1
Education Level	Elementary school	0	0
	Junior high school	8	4
	Senior High School	136	65
	Diploma-Bachelor	62	30
Income	< IDR 1,000,000	97	46
	IDR 1,100,000 – IDR 3,000,000	43	20
	IDR 3,100,000 – IDR 5,000,000	27	13
	> IDR 5,000,000	43	20

Outer Model Validity Test

Convergent Validity

To measure this convergent validity, it can be seen in the results of the factor loading test. The indicator can be said to be valid if the loading factor value is greater than 0.70. But hair (2017) suggested that for early-stage research a loading value of 0.5-0.6 was considered good enough.

Table 4. Loading Factors

Variable	loading	CR	AVE	Description
Brand Trust		0.896	0.899	
Reputation (good name) owned by Sahaja products	0.751			Valid
The level of confidence that Sahaja's products are reliable	0.653			Valid

PT Unilever's level of integrity (information transparency, product quality, employee morale, etc.)	0.700			Valid
Conformity level of self-concept with Sahaja products (alms mission, religious values, environmentally friendly)	0.748			Valid
Level of support for buying Sahaja products from the surrounding environment (family, relatives, etc.)	0.679			Valid
The level of proof of promises or claims only to consumers	0.797			Valid
Sahaja's impression and experience through his product	0.741			Valid
The level of expectation to get satisfaction from Sahaja's product	0.694			Valid
Islamic Branding		0.890	0.574	
The level of interest in Sahaja's products is because they are produced in Indonesia as a Muslim-majority country	0.775			Valid
The level of interest in Sahaja's products is because they are promoted for the needs of the Muslim community	0.734			Valid
The level of confidence in the halalness of Sahaja products	0.754			Valid
The Islamic characteristics possessed by Sahaja products	0.723			Valid
The level of interest in the shadaqah program is 2.5% from Sahaja	0.768			Valid
Priority level of buying Islamic products such as Sahaja over other products	0.790			Valid
Religiosity Level		0.897	0.558	
The intensity level of giving alms either directly or indirectly	0.815			Valid
The intensity level of participating in religious activities both online and offline	0.808			Valid
The level of intensity of listening/watching religious studies regarding the halal lifestyle	0.799			Valid
The level of confidence in purchasing halal products as a form of piety	0.762			Valid
The level of belief that Islam commands to use halal products	0.630			Valid
The level of intensity of visiting places of worship in a clean condition	0.713			Valid
The level of intensity of praying and or praying in places of worship	0.679			
Label Halal Level		0.894	0.515	

The level of interest in buying Sahaja products is because there is an MUI halal logo	0.664		Valid
The level of interest in buying Sahaja products is because there is halal writing on it	0.664		Valid
The level of knowledge of the halal label is information that the product is healthy	0.677		Valid
The level of confidence that the existence of a halal label means it is safe from harmful substances	0.785		Valid
The level of confidence that buying products labeled halal is in accordance with Islamic rules	0.712		Valid
Increased trust in Sahaja products with the existence of a halal label	0.773		Valid
The level of confidence that the existence of a halal label means that the product has been protected from haram substances	0.731		Valid
The priority level is to buy products labeled halal like Sahaja over other products	0.726		Valid
Purchase Decision Level		0.899	0.561
Access to Sahaja products in e-commerce (shopee, tokopedia, lazada, etc.)	0.691		Valid
Ease of payment for Sahaja products	0.727		Valid
Diversity of payment methods for Sahaja products	0.744		Valid
The affordability of the price of the product alone	0.762		Valid
The level of comfort felt when using Sahaja products	0.819		Valid
Sahaja product conformity level with the desired quality	0.758		Valid
The level of suitability of home care needs with the benefits produced by Sahaja products	0.734		Valid

Based on Table 9, it can be said that the indicators in this study have adequate convergent validity because all indicators have a loading factor value of more than 0.6 so that the indicators in this study are valid. So it can be said that a set of indicators in this study represent latent variables and which underlie latent variables in research.

Composite Reliability and Cronbach's Alpha

Composite Reliability and Cronbach's alpha test is conducted to measure internal consistency or measure the reliability of the measurement model and the value must be above 0.70. Composite

reliability is another alternative test of cronbach's alpha, when compared to the test results, composite reliability is more accurate than cronbach's alpha.

Table 5. Composite Reliability and Cronbach's Alpha

Variable	Cronbach's Alpha	Composite Reliability
<i>Brand Trusts</i>	0.868	0896
<i>Halal Labels</i>	0.865	0.894
<i>Islamic Branding</i>	0.851	0.890
Buying decision	0869	0.899
<i>Moderating Effect 1</i>	1,000	1,000
<i>Moderating Effect 2</i>	1,000	1,000
<i>Moderating Effect 3</i>	1,000	1,000
<i>Religiosity</i>	0.866	0897

The test results based on Table 10 of SmartPLS processing results for each latent variable in this study indicate that all variables in this study have Cronbach's alpha values and composite reliability of more than 0.7. Therefore, it can be concluded that all latent variables in this study are said to be reliable and the model built has a very good level of reliability.

Hypothesis Testing (Resampling Bootstrapping)

In this section the hypothesis test in PLS-SEM can be seen from the p-value, if the p-value is less than 0.05 then the hypothesis is accepted and vice versa (Hair et al., 2013) (Hair, Hult, Ringle, & Sarstedt, 2017).

Table 6. Output Path Coefficient

	Original Sample(O)	T Statistics(O/STDEV)	P Values
Brand Trusts-> Purchase Decision	0.382	4,708	0.000
Halal Labels-> Purchase Decision	0.128	1632	0.051
Islamic Branding-> Purchase Decision	0.101	1,224	0.111
Moderating Effect 1-> Purchase Decision	0.007	0.073	0.471
Moderating Effect 2-> Purchase Decision	-0.003	0.027	0.489
Moderating Effect 3-> Purchase Decision	-0.071	0.988	0.162
Religiousty-> Purchase Decision	0.230	3,043	0.001

CONCLUSION

The brand trust variable has a bigger t-statistic than the t-table. In addition, the p-value for the brand trust variable is 0.000, which means it is less than 0.05. The test results show that the higher a person's brand trust towards Sahaja products, the higher the purchase decision. This research supports the truth of the theory Kotler and Armstrong (2013), that brand trust has a significant effect on purchasing decisions. Trust is very important for consumers because trust will help reduce consumer time and risk towards the brand (Saragih & Surya, 2018). This is also in line with research conducted by (Yusuf & Nilowardono, 2019) which states that brand trust is a feeling of

security that consumers have as a result of their interaction with a brand, which is based on the perception that the brand is reliable and responsible for the interests and safety of consumers.

The role of brand trust in influencing one's purchasing decisions has been supported by research conducted by Putra & Ningrum (2019), Amron (2018), Rahmawati & Nilowardono (2018), Saragih & Surya (2018), Yusuf & Nilowardono (2019). The results of this empirical research reveal that the influence of a person's brand trust on purchasing decisions has a positive influence.

Based on the output path coefficients, it can be seen that the Islamic branding variable has no effect on purchasing decisions. The results of this study are in line with Alitakrim (2021), Risal et al., (2020), Ilham & Firdaus (2020), Aisyah et al., (2022), Aliyah & Suryaningsih (2022) which resulted in research that Islamic branding has no influence on purchasing decisions. The decision to buy a product can also be based on the branding used by the product. Branding is essentially a marketer's promise to continuously provide certain characteristics, benefits and services to consumers. Sahaja's products have been given Islamic names, sharing programs for the poor and the inscription 2.5% alms on the packaging so that it creates a public perception that Sahaja is indeed an Islamic product and Islamic branding on Sahaja's products is no longer a factor to pay attention to when deciding to buy.

Furthermore, this study rejects and contradicts research conducted by Akbari et al., (2018), Nature & Maknun (2021), Trishanto (2019), Anggraini & Noviarita (2021), Andini & Rufaidah (2018) which states that Islamic branding has a positive and significant effect on purchasing decisions. Consumers need a reference before making a purchase decision, such as the factors in the Islamic branding of PT Unilever's Sahaja home care products that can influence product purchasing decisions. In research Nature & Maknun (2021) mentioned that there are external factors that make Islamic branding influence purchasing decisions such as culture, social class, social groups, reference groups and family. Sahaja's home care products, during their existence, were still relatively new products with many competitors, so the existence of Sahaja's home care products was not widely known, including people outside big cities.

The religiosity variable has a significant influence on the decision to purchase Sahaja home care products. This is in line with research conducted by Niswah (2018) religiosity can affect consumer attitudes towards a product. In addition, it is also stated that consumers with a high level of religiosity and who are educated pay close attention to every decision they make, because they have been ordered by their religion to consume halal and involve their own commitment to their religion. Then religiosity can affect the purchase decision. The results of this study also support previous research conducted by Khans (2020), Life (2021), Trishanto (2019), Rizkitysha & Hananto (2020), Niswah (2018), Qorni (2020) which states that religiosity has a significant effect on purchasing decisions.

The test results in the form of a moderating effect of each variable show no moderating effect. The moderating effect caused by level variables halal label, brand trust, Islamic branding and religiosity show no moderating effect on purchasing decisions. This is in line with research conducted by Genoveva & Utami (2020), Wibowo & Juhara (2021), Fadila et al., (2020), Aferonics & Setiawan (2021), Nugraha, Chen & Yang (2022) which results in research that halal labels do not significantly influence purchasing decisions. The halal level of consumer labels for Sahaja products does not moderate the effect of brand trust on purchasing decisions for PT Unilever's Sahaja home care products. The halal label level variable is not strong enough to support the relationship between the influence of brand trust on purchasing decisions.

This research is different from previous research conducted by Rossanty & Nasution (2016), Chen et al., (2022), Rizkitysha & Hananto (2020), Oktanar et al., (2020), Aspan et al., (2017), Fadlullah et al., (2021). Results of research Rossanty & Nasution (2016) shows that the halal label variable can moderate the attribute relationship with the decision to purchase packaged products, especially food.

The implications of the results of this study when viewed from a theoretical point of view are that research on purchasing decisions for home care products or halal goods other than food, drinks and cosmetics is still very few in Indonesia. So that this research is able to add knowledge in developing an understanding of Islamic economics, especially in the field of halal supply chain.

Empirically, the implications of the results of this study can be considered by stakeholders and manufacturers of home care products in order to increase public understanding of halal lifestyle and improve halal supply chain development strategies through purchasing decisions for Muslim communities in Indonesia. Another implication of the results of this study can be a consideration in encouraging the public to choose halal-certified home care products as a necessity and a means of doing good, therefore it is important for producers of Muslim home care products in Indonesia to always disseminate information regarding halal home care products that have been should be made a priority because it is attached to daily activities.

Future research needs to develop research objects. However, it is adjusted to the level of understanding and potential desire of the object under study in purchasing decisions. In addition, the researcher must consider when and how to collect research questionnaires effectively. Further researchers are also advised to add or moderate the variables that influence purchasing decisions such as promotion levels, celebrity endorsers, product quality, and so on. Regarding the future direction of this research, it will certainly be interesting if there is future research that expands the object of research using the theory of purchasing decisions initiated by Kotler and Armstrong (2013).

Future researchers can increase the number of respondents in a wider and more equitable range. Given that this study has several limitations. First, although the sample is representative of all the major islands in Indonesia, the sample is spread out, especially those who live on the island of Java and the majority of respondents are aged 18-24 years with status as students. Second, due to the difficulty of pursuing a proportional sample distribution, the results are more subjective to a more dominant demographic of respondents.

CONCLUSION

Based on the findings in the field indicate that the level Brand trust has a positive influence on purchasing decisions for PT Unilever's Sahaja home care products. This is due to the trust in the brands and companies behind Sahaja's home care products that have gained public trust, including proving promises or claim Only to consumers. Then, Islamic branding has no influence on purchasing decisions for PT Unilever's Sahaja home care products. This is because there are still many competitors for other home care products that are far more well-known and earlier in existence. Level religiosity has a positive influence on purchasing decisions for PT Unilever's Sahaja home care products. This explains that the Muslim community who consumes Sahaja products has a religious commitment in their daily life including consumption activities. the moderating variable level of halal label does not moderate the effect of brand trust, Islamic branding and religiosity on purchasing decisions. This shows that the halal label is not enough to strengthen the influence of brand trust, Islamic branding and religiosity on purchasing decisions for PT Unilever's Sahaja home care products.

Author contribution statement

Putri Widia Kusnandar: Writing, Data Analysis

Juliana Juliana: Conceptual, Data analysis

Rida Rasida: Instrument analysis

Yuana Tri Utomo: literature review

Francis Kortey Maq-Doqu: Translator

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