



Factors Affecting Purchase Interest of Muslim Consumer on Online Platform

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ABSTRACT

As the highest Muslim population in the world Indonesian has been reported contribute to millions of daily shopping transaction as majority of Muslim in Indonesia like any other groups in Indonesia are accessing online shop through internet and mobile apps. This study aimed to investigate the key factors that influence Muslim purchase interest on online platform in Indonesia. The method employs in this study are quantitative method with multiple regression analysis. To assess the validity of instruments pilot test has been conducted and to ensure the validity and reliability of the data, factor analysis using exploratory factor analysis and reliability test are utilized. Correlation test and collinearity test employed as well to ensure there are no multicollinearity issue in this study. Sample size in this study using Freedman et al., approach with data collection technique is simple random sampling. Based on the approach the sample size of this study is about 266. The data collected are about 300 yet the respondents that utilizing online shop are about 258. Hence, 258 data from respondents that are enable to analyze. The result shows that partially, price have a positive and significant effect on purchase interest as well as product quality show it positive and significant relationship with purchase interest. Simultaneously, both price and purchase interest have a significant relationship on Muslim purchase interest on online platform. Based on the R2 result, 48.3% of purchase interest variance are explained by price and product quality while the rest 51.7% are excluded from this study.

ABSTRAK

Sebagai negara dengan populasi Muslim terbesar di dunia, Indonesia telah dilaporkan berkontribusi terhadap jutaan transaksi belanja harian karena mayoritas Muslim di Indonesia, sama seperti kelompok masyarakat lainnya di Indonesia, mengakses toko online melalui internet dan aplikasi mobile. Penelitian ini bertujuan untuk menyelidiki faktor-faktor utama yang mempengaruhi minat pembelian Muslim pada platform online di Indonesia. Metode yang digunakan dalam penelitian ini adalah metode kuantitatif dengan analisis regresi berganda. Untuk menilai validitas instrumen, uji coba instrumen telah dilakukan dan untuk memastikan validitas dan reliabilitas data, analisis faktor menggunakan analisis faktor eksploratori dan uji reliabilitas digunakan. Uji korelasi dan uji kolinearitas juga dilakukan untuk memastikan tidak adanya masalah multikolinearitas dalam penelitian ini. Ukuran sampel dalam penelitian ini menggunakan pendekatan Freedman et al. dengan teknik pengumpulan data simple random sampling. Berdasarkan pendekatan tersebut, ukuran sampel dari penelitian ini adalah sekitar 266. Data yang terkumpul sekitar 300, namun responden yang menggunakan online shop sekitar 258. Oleh karena itu, 258 data dari responden yang dapat dianalisis. Hasil penelitian menunjukkan bahwa secara parsial, harga berpengaruh positif dan signifikan terhadap minat beli, begitu juga dengan kualitas produk yang menunjukkan hubungan positif dan signifikan terhadap minat beli. Secara simultan, harga dan minat beli

memiliki hubungan yang signifikan terhadap minat beli muslim pada platform online. Berdasarkan hasil R² , 48,3% varians minat beli dijelaskan oleh harga dan kualitas produk sedangkan sisanya 51,7% tidak termasuk dalam penelitian ini.



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INTRODUCTION

Previous pandemic occurred in the world advancing technology development and adaptation which lead to behavior shifting in several aspects. Almost activity in daily life switch to new habit in digitalization and online platform (Jiang, 2020). Some offices provide work from home or work from everywhere to optimize their work through online meeting, reporting, as well as employee assessment. In consumer perspective, online platform also developed rapidly which e-commerce company compete to provide online services to ease consumer to obtain their product without leaving the house or even without leaving their couch (dos Santos et al., 2021).

It is reported that online shopping platform in Indonesia contribute to million daily shopping of Indonesian consumer (Wibasuri et al., 2023). It is also contribute to e-commerce market value at over 40 Billion US Dollar and continues to expand rapidly (Wirdiyanti et al., 2023). Moreover, the majority of consumer in Indonesia accessing the internet through their smartphone the e-commerce develop rapidly in mobile based e-commerce making the apps primary platform for online shopping (Rumata & Sastrosubroto., 2020). Accordingly, Mobile commerce, or m-commerce, dominates the landscape, contributing to the ease and convenience of online purchases (Ezekiel, 2021).

Indonesia as one of high Muslim population in the world, indeed, have high Muslim consumer in purchasing any good or services. In this context, Muslim consumer is the market segmentation of halal lifestyle product and services (Silalahi, 2024). Within the rapid the rapid growth of e-commerce in the way of consumer shop including Muslim consumer, online platform become dominant utilized by Muslim consumer for searching various products and services (Sumarlah et al., 2022). Hence, understanding the factors that affecting purchase interest of Muslim consumer on online platform is essential for businesses to cater Muslim market effectively.

Like any other group of consumer, Muslim consumer are influenced by variety of factors in purchasing products and services which indeed, tagged by their religious teaching in consuming something (Marliyah et al., 2024). The simplest factors influencing Muslim purchase interest are price and product quality that most consumer consider these two factors in their purchase decision. Several studies shows the relationship between price and purchase interest as well as product quality on purchase interest in different context and object Indeed, the investigation on Muslim consumer also conducted in purchase interest (Chaerudin & Syafarudin, 2021; Isbahi, 2023; Marliyah et al., 2024; Mirella et al., 2022; Sidabalok & Sugiyanto, 2023; Zhafirah et al., 2021). However, previous studies focusing on food product or consumer in certain online application only. This study investigates all Muslim consumer from every e-commerce in Indonesia.

Purchase interest is referring to consumer decision making process in obtaining a product or services through buying and selling process. There are internal and external factor that influence consumers' level of interest in purchasing a product or services. Hence, purchase interest is shaped by consumer attitude and intention towards a product or service. That is affected by product quality that meet the consumer needs and expectation which is perceived in value (Schiffman & Kanuk, 2014). Meanwhile, according to Kotler & Keller (2016) purchase interest is a stage of consumer decision through recognition, information research, evaluation of alternatives, and decision. In other word, purchase interest is factors that drive consumers to move from interest to actual purchase. Therefore, purchase interest is referring to the level of enthusiasm or likelihood of customer or consumer toward buying product or services. Study in purchase interest utilized by company to investigate how likely a person to purchase service or product based on several factors (Isbahi, 2023). For example, needs, preference, value, price, market recommendation, and other external factors. The result of

purchase interest investigation is to measure customer or consumer behavior and relate it to company offering and marketing strategies (Gordon R. et al., 2021).

Some studies have been conducted in measuring purchase interest in various different context. For example, in the context of online food service the studies aimed for gen-Z consumer since they have different preference than previous generation (Marliyah et al., 2024). In the context of Muslim lifestyle studies on the endorsement effect, Word of Mouth, consumer review also conducted on young generation (Octaviani & Eri Puspita, 2021; Sastika et al., 2024). It seems that digital platform is easier for young generation to use, and companies switch to digitalization to access their market (Afriani et al., 2024; Akib & Riskawati, 2023). In the other hand, the awareness of consumer or customer on price and product quality is important for company measurement in improving their product with affordable price for the market (Arslan, 2020; Bambang Suwarno, 2021; Lina, 2022). Based on several studies, there are 2 variables that have strong relationship to consumer purchase intention which is price and product quality (Andra & Soesanto, 2021; Arslan, 2020; Lina, 2022; Mirella et al., 2022; Sidabalok & Sugiyanto, 2023; Zhafirah et al., 2021).

Price is key factor in purchase interest or purchase decision which shaped by the expectation of consumer on a product or service which they are willingly to spend a certain cost to obtain it. Price in term refer to the amount of money or value that is exchange for product, service, or asset (Kotler & Armstrong, 2012). Price representing the value of goods and services and the key element of transaction process between buyer and seller (Hobbs, 1996; Walker & Weber, 1984). Therefore, price is more than just a money which required to purchase a product or service. Yet, it is a signal that influence how consumer or customer evaluate the value, quality, quantity and desirability of product and service (Weinstein, 2018). Hence, in determining price, company need to consider several basic factors in determining appropriate price, profitable for company at the same time affordable for consumer (Gordon, 2007).

Some studies found the relationship between price and consumer interest. It is clear that consumer are tend to choose lower price in purchasing a product or service that meet with their budget and their expectation (Tomczyk et al., 2022). Marliyah et al. (2024) found that product with good quality, price, and halal awareness influencing purchase interest of Muslim Gen-Z. In the same line, Chaerudin & Syafarudin (2021) also found that product quality, price and service quality found to have a positive and significant relationship with purchase decision. Indeed, price in several different context is the key factor that influences consumer purchase interest and decision (Bambang Suwarno, 2021; Mirella et al., 2022; Sidabalok & Sugiyanto, 2023; Zhafirah et al., 2021).

Product quality aimed by company not only for ensuring consumer satisfaction and loyalty, it is also to establish brand of a product of a company (Weinstein, 2018). Product quality refers to the degree to which a product meets or exceeds customer expectations in terms of its performance, durability, reliability, design, and overall satisfaction (Kotler & Keller, 2016). It encompasses various attributes that contribute to the product's ability to fulfill its intended purpose and provide value to the consumer. A high product quality would effects on consumer satisfaction (Chaerudin & Syafarudin, 2021), purchase retention (Simanjuntak et al., 2020; Susilo, Abdullah, et al., 2022), positive word-of-mouth (Meng et al., 2018), and indeed purchase interest (Sinurat et al., 2021). Product quality, hence, key factor in the success of any product in the market. Several aspects in product quality that company need to maintain are performance, durability, reliability, features, and perceived quality (Garvin, 1988; Gordon, 2007).

Several studies have found that product quality have a positive relationship with consumer retention, purchase decision, as well as purchase intention. It is also lead to consumer satisfaction and consumer loyalty. Product quality found to have a significant relationship with purchase interest (Marliyah et al., 2024; Tomczyk et al., 2022), it also found to have significant relationship with purchase decision (Hatta et al., 2018; Sidabalok & Sugiyanto, 2023). In other context product quality effects consumer satisfaction indirectly through purchase decision (Zhafirah et al., 2021). In the same line, it is also have indirect relation on consumer loyalty (Bambang Suwarno, 2021).

Based on the background above, this article aims to explore the key factors affecting the purchase interest of Muslim consumers on online platforms, examining both the price and product in digital dimensions that influence their buying interest. By analyzing these factors, businesses can better understand how to meet the needs of this growing demographic and optimize their online strategies to enhance consumer engagement and loyalty.

RESEARCH METHOD

This study is a qualitative study which employs multiple regression analysis in analyzing the data to investigate the Muslim consumer purchase intention on online shop platform. Questionnaire survey is conduct to obtain the data from the Muslim consumer through online survey. Before determining actual sample, a pilot

test was conducted involving 30 respondents to assess the validity and reliability of items. 300 respondents have fill the online survey 42 of respondents is not using online shopping platform, remaining 258 respondents are usable to analyze. The response rate is 86.33%, following Sataloff & Vontela (2021) that acceptable response rate is 40% to 75%. Hence response rate for this study is acceptable. To determine the sample size, Freedman et al's (2007) approach is employs with formula as follow:

$$\sqrt{\mu} = tx \frac{s}{e}$$

In detail, μ refer to the standard deviation, e refers to margin of error, tx refer to t-statistic which based on 95%, where 1.96 comes to play. We maintain the margin of error on 0.06 with σ 0.5 for s . Therefore, calculation formula as follow:

$$\sqrt{\mu} = \frac{1.96 * 0.5}{0.06}$$

$$\mu = 266$$

Sample size in this size on this study is 266 and we obtain the data is 300 which is exceed the sample size. After data filtering, actual sample that ready to analyze is 25 where 42 of the sample is not using online shopping platform. The construct items in this study developed from literature review and expert feedback. The items then tested among the experts who well-served in social science research. The finalized battery items were sent out for pilot test using actual respondents and users as noted are 30 respondents. The feedback from it employed to improve the quality of the content of items Four items of price developed from Gitosudarmo (2017) and Tjiptono (2014). Six items of product quality developed from Kotler & Keller (2016). Five items of dependent variable are developed from Kotler & Armstrong (2012). From each item, Likert scale 1-5 is used to measure the likelihood which 1 indicates strongly disagree, 2 indicates disagree, 3 indicates neutral, 4 indicates agree, and 5 indicates strongly agree.

SPSS 20 is employs as tool to analyze the obtained data from the online questionnaire survey. Utilizing SPSS due to the fact that the statistical tool does provide improved application and generalization including consumer behavior studies. The SPSS assist this study to answer the research hypotheses and objectives using multiple regression analysis. To ensure the validity of items we employ factor analysis, Chronbach's Alpha employs for internal consistency, and correlation and collinearity test for multicollinearity. The principal component of factor analysis with varimax rotation was applied. Keiser-Meyer-Olkin (KMO) score and Bartlett's test was verified (Hair et al., 2014). The adequacy of data to factor analysis is usually evaluates by Kaiser-Meyer-Olkin (KMO) Measure and Bartlett's test of sphericity. Kaiser (1974) had suggested that for KMO in the 0.90s adequacy is marvelous, in the 0.80s is meritorious, in the 0.70s is middling, in the 0.60s is mediocre, in the 0.50s is miserable and below 0.5 – unacceptable. The Bartlett's test of sphericity should be significant (0.05). Following phase of factor analysis is the choice of number of factors. Threshold for Chronbach's Alpha are 0.6 the higher the better. Correlation analysis employs Pearson correlation 2 tailed significant and collinearity threshold are tolerance should be below 1 while VIF should be below 10.

RESULT AND DISCUSSION

DATA ANALYSIS RESULT

This section is consisted of assessment of reliability, assessment of multicollinearity, and the regression analysis. Assessment of reliability are consisted of factor analysis and reliability test of each variable. Factor analysis is employing exploratory factor analysis. Assessment of multicollinearity are consisted of correlation test and collinearity test. Meanwhile, multiple regression analysis is consisted of β coefficient for regression formulation and standardized β coefficient, t-test, p-value, F-test, and R square the detail of it as follow:

Factor Analysis and Chronbach Alpha

Factor analysis conduct due to seek how many items from each factor need to be analyzed (McDonald, 1985). We employ exploratory factor analysis to test to consider the principal component analysis. Table below is the result of factor analysis along with the loading factors of each item from all variables.

Table 1. Factor Loading of each item's variables

Variables Factor	Items Factor	Factor Loading		
		1	2	3
Price1	The price offered is relatively cheap	0.757		
Price2	The price offered is affordable	0.808		
Price3	The price offered is in accordance with the quality	0.655		
Price4	The price offered is competitive	0.620		
Product Quality1	The products offered provide benefits		0.732	
Product Quality2	The products offered are in accordance with the needs		0.713	
Product Quality3	The products offered fulfil consumer benefits		0.797	
Product Quality4	The products offered are of good quality		0.756	
Product Quality5	Consumers like the products offered		0.522	
Product Quality6	Consumers choose to buy the products offered		0.515	
Purchase Interest1	I am interested in shopping on online platforms			0.790
Purchase Interest2	I am interested in shopping promos on online platforms			0.772
Purchase Interest3	I am interested in shopping at certain events on online platforms			0.589
Purchase Interest4	Shopping on online platforms is my desire			0.686
Purchase Interest5	I get a guarantee when shopping online			0.661
Keiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy				0.935
Bartlett's Test of Sphericity		Chi Square = 3265.327 Degree of Freedom = 105 p-Value = 0.000		
Variance Explained (Eigenvalue)		20.715 (3.107)	24.792 (3.719)	21.819 (3.273)
Chronbach Alpha		0.870	0.894	0.835

Based on the factor analysis, KMO result is 0.935 meeting the minimum sampling of adequacy of 0.6. Besides, Bartlett's Test shows a χ^2 of 3265.327 with a significant level of 1 percent (p-value 0.000) with total variance explained 67.326 out of 3 components. Hence, the validity and reliability of construct is achieved. Data sampling adequacy also achieved and able to be utilized for further analysis.

Correlation Analysis and Collinearity Test

This section presenting all variables are aggregate to become a single indicator to evaluate whether there are issues of multicollinearity or not. Table below display the correlation result indicate that several significant inter-correlations among the independent variable existed. As none of the variable inter-correlation exceed 0.8, the likelihood of multicollinearity are relative low. Therefore, all variables are retained for multiple regression analysis.

Table 2. Correlation Test

		Correlations		
		Price	Product Quality	Purchase Interest
Price	Pearson Correlation	1	.759**	.636**
Product Quality	Pearson Correlation	.759**	1	.665**
Purchase Interest	Pearson Correlation	.636**	.665**	1

** . Correlation is significant at the 0.01 level (2-tailed).

To ensure, there are no multicollinearity issue, Collinearity test has been conducted and presented in the table below:

Table 3. Collinearity Test

Independent Variable	Tolerance	VIF
Price	0.424	2.365

Product Quality	0.424	2.365
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The result of collinearity test shows that tolerance is below 1 for each variable are 0.424 and the VIF are 2.356 which is below 10. Thus, there are no multicollinearity issue in this study.

Multiple Regression Analysis

The extensions of common abbreviation, such as UN, SI, MKS, CGS, sc, dc, and rms are not necessity to be described. However, it is crucial to give the extension for uncommon abbreviations or acronyms which made by authors. For instance: OIDDE (Orientation, Identify, Discussion, Decision, and Engage in behavior) learning model can be used to train mastering solving problem skills. It is suggested to not using abbreviation or acronyms in the manuscript title, unless unavoidable.

This section provides the answer of research hypotheses and objectives of this current study using multiple regression analysis. Table below report the R^2 , β coefficient and Standardized β , t-value, p-value, F-value with its significant level.

Table 4. Multiple Regression Analysis Result

Variable	β coefficient	Standardized β	t-value	p-value
Price	.389	.310	5.285	.000**
Product Quality	.413	.430	7.388	.000**
Constant	3.480			
F-Value			165.647	.000**
R-Square	.483			
Adjusted R-Square	.480			

Notes: * $p < 0.05$, ** $p < 0.01$, ^{ns} insignificant relationship

Based on the table above, R^2 of this study is about 0.483 indicates that 48.3 % of variance in the purchase interest is explained by price and product quality. The F-value of this study are 165.647 with significant level below 0.05 which at 0.000. The same table also shows the price has a significant relationship with purchase intention with t-value 5.285 at significant 0.000. Moreover, product quality also shows significant relationship with purchase intention with t-value 7.388 at 0.000 significant. Hence, all hypotheses are accepted partially and simultaneously. Partially, H_1 and H_2 supported where both price and product quality have a positive and significant relationship with purchase interest of Muslim consumer on online platform. Simultaneously, H_3 is supported where both independent variables are show significant level. On the same table, the constant value of this study is about 3.480 means the Y value (purchase interest) are about 3.480 if its not

Therefore, it can be sum up that Muslim consumer considering price and product quality in purchasing goods at online platform. The discussion of this findings provides in the section below.

DISCUSSION

Price indeed plays a crucial role in shaping purchase behavior of Muslim consumer in Indonesia. Like any other groups, Muslim tend to evaluate the price of a product offered to them carefully (Arifin et al., 2023). An attractive or appropriate price as well as discount can significantly increase their interest to purchase a product (Büyükdag et al., 2020). In this case, competitive price in the online market place such as Shopee, Tokopedia, and Lazada evaluate by the consumer and in the end led to their purchase decision. It is indicates that lower price not always drive consumer interest, the price conveys value, quality, and fairness which are important in consumer segment (Ahmed et al., 2023). Accordingly, for Muslim consumer, fairness, transparency, and ethical business practice might be a consideration for purchasing a product whatever the price is (Susilo et al., 2023; Susilo, Abdullah, et al., 2022; Tuqan et al., 2024; Vicki Luvian et al., 2023). Fair price means the reflection of true value of product and services. Hence, the reasonable price that worth with the value or benefit received by consumer would draw their purchase interest (Susilo, 2020). Regarding online platform, Muslim consumer price not only serve as an indicator in economic value but also the alignment of the product in its values, halalness, ethical aspects, and social responsibility. Additionally, studies on Muslim consumer behavior often highlight the importance of ethical consideration, which may related to the principles of price fairness (Susilo, Abadi, Lahuri, et al., 2022).

This study also found that product quality has a positive and significant relationship with Muslim consumer purchase interest on online platform. This suggests that consumers are more likely to engage with and purchase products they perceive as high-quality, especially in an online shopping environment where physical

inspection of the product is not possible (Lăzăroiu et al., 2020). Product quality includes attributes such as durability, functionality, aesthetic appeal, and reliability, all of which influence consumers' trust in the product (Chaerudin & Syafarudin, 2021). In the context of Muslim consumer, quality of product is beyond the physical characteristic of the product. In Islam, a product or services consumed by Muslim stressed to be in good quality and ethical production process as well as lawful in Islam (*halalan thayiban*). A high-quality product that aligns with Islamic values is likely to generate stronger purchase interest, as Muslim consumers prioritize products that fulfill both religious and practical needs. Products that are halal-certified and meet certain ethical standards are perceived as having superior quality (Dewi Samad, 2019; Sujono et al., 2023; Susilo, Abadi, Lahuri, et al., 2022). On the other hand, online shopping where consumers are unable to assess the product physically product quality become more critical which will worth the price offered to them. Consumers rely on product descriptions, reviews, and brand reputation to evaluate quality. Muslim consumers, who may have heightened concerns about product authenticity and compliance with halal standards, are particularly sensitive to quality signals (Hassan et al., 2022). A high level of trust in product quality can boost their confidence in making online purchases, as they are reassured that the product meets their expectations in terms of both function and religious compliance.

This study confirms previous studies on the relationship of price and product quality to purchase interest, particularly, Muslim consumer in Indonesia utilizing online platform to shop their needs. Marliyah et al., (2024) stated that product quality and price have a strong positive and significant relationship on purchase interest. Uniquely, halal awareness in purchasing a product or service through online platform is not considered by Muslim consumer. Similarly, Aziza et al., (2024) found that price have a significant effect on Muslim purchase interest of Scarlett Whitening while halal did not have significant influence on Muslim purchase interest. In the same line, Riyanika et al., (2024) stated that price have a positive significant effect on purchase interest. On the contrary, Sujono et al., (2023) and Firdayetti et al., (2022) found that price has no relationship with purchase interest. Accordingly, product quality in the context of halal food and beverages found to have a positive relationship (Firdayetti et al., 2022). In the same line, Sujono (2023) also found that product quality is more considered and valued by Muslim consumer rather than price itself. Similarly, Cahyani & Sumadi (2023) also found that product quality have a positive significant relationship on Muslim buying interest of food at Yogyakarta. This result of study is contrary with Putri & Muslim (2024) that found product quality have no effect on purchase interest. In connection with the result and justification, study on purchase interest should be related to customer satisfaction which lead to their loyalty to purchase a product or service offered to them (Susilo, Abadi, Sahroni, et al., 2022). Moreover, in the context of Muslim consumer Islamic ethic and behavior should also be an important indicator to purchase interest in the future studies as well as halal aspects (Susilo et al., 2023; Susilo, Abadi, Lahuri, et al., 2022). Indeed, Hence, it can be sum up that this study is justifying previous studies in purchase interest. Especially in the context of Muslim consumer that utilizing online platform for shopping.

CONCLUSION

To conclude, this study found that partially, price have positive significant effect on Muslim consumer purchase interest on online platform in Indonesia. Accordingly, product quality also has a positive significant relationship on Muslim purchase interest on online shopping platform in Indonesia. Simultaneously, price and product quality have a positive relationship with purchase interest of Muslim consumer on online platform shopping in Indonesia. The R^2 in this study are about 0.483 indicates that 48.3% of purchase interest variance explained by price and product quality while the rest 51.7% are excluded from this study. This study also found that consumer Muslim considering product quality which in their perspective are halal product which is emphasized by Islamic religious teaching. The Islamic principles stressed not only the halal certification of products but also their overall quality and ethical production. The high-quality product with halal certification generates strong interest of Muslim consumer to spend their money in product or service for fulfilling their needs.

This study implicates practically for online retailers targeting Muslim consumers in Indonesia. Retailers should focus on setting fair and transparent pricing strategies that convey the right balance between value and ethical responsibility. Offering discounts or promotions during important Islamic events, while maintaining quality, can enhance purchase interest. Additionally, communicating how pricing reflects the product's adherence to halal or ethical standards can build trust and loyalty among Muslim consumers. The finding of this study also emphasizes the importance of ensuring that product quality is well-communicated and consistent. Retailers should focus on providing detailed product descriptions, authentic customer reviews, and clear information on halal certification and ethical sourcing. Additionally, highlighting features that align with the

principles of *halalan tayyiban*—such as purity, durability, and ethical manufacturing—can significantly enhance consumer trust and purchase interest.

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