

The influence of parental education and household financial behavior on halal food consumption in Tanjung Pinang City, Indonesia

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ABSTRACT

Introduction

Halal consumption has become an essential aspect of consumer behavior in Muslim-majority societies, reflecting not only religious compliance but also ethical and quality considerations. While prior studies have emphasized religiosity and awareness as key drivers, limited research has examined how household-level factors, particularly parental education and financial behavior, shape halal food consumption. In urban contexts such as Tanjung Pinang City, understanding these determinants is critical due to the interaction between socio-economic conditions and daily consumption practices.

Objectives

This study aims to analyze the influence of parental education, household savings, and household expenditure on halal food consumption behavior. It also seeks to explore how educational and financial factors jointly shape household decision-making in the context of halal consumption.

Method

The study employs a quantitative approach using primary data collected from 100 household decision-makers in Tanjung Pinang City. Data were gathered through structured questionnaires using a Likert scale and complemented by interviews. The analysis applies

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multiple linear regression using the Ordinary Least Squares method to examine the relationships between the independent variables—parental education, savings, and expenditure—and halal food consumption behavior.

Results

The findings indicate that parental education has a positive and significant effect on halal consumption behavior, suggesting that higher education enhances awareness and adherence to halal principles. Household expenditure also shows a positive relationship, indicating that greater purchasing power facilitates access to halal-certified products. In contrast, household savings exhibit a negative effect, implying that financial caution may limit spending on halal goods. Collectively, these variables explain a substantial proportion of variation in halal consumption behavior.

Implications

The results highlight the importance of integrating educational and economic dimensions in promoting halal consumption. Enhancing halal literacy and improving access to affordable halal products are essential for strengthening household compliance with halal principles.

Originality/Novelty

This study contributes to the literature by providing an integrated analysis of parental education and household financial behavior as determinants of halal consumption in a regional urban context, offering new insights into the socio-economic dynamics of Islamic consumer behavior.

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INTRODUCTION

The expansion of the global halal economy over the past decade has transformed halal consumption into a central determinant of consumer behavior and economic activity in Muslim-majority societies. Empirical evidence shows that increasing Muslim population growth, rising income levels, and the institutionalization of halal certification systems have significantly shaped consumption patterns across food and non-food sectors, including cosmetics, finance, and tourism (Huda & Setiyowati, 2023; Randeree, 2019, 2020; Shah et al., 2019). Halal is no longer limited to a religious obligation but functions as a normative signal influencing perceived quality, safety, and ethical standards. Moreover, halal branding, certification logos, and institutional trust play a decisive role in shaping consumer attitudes and purchase intentions, not only among Muslims but also among non-Muslim consumers (Javeed et al., 2018; Naeem et al.,

2020; Wibowo et al., 2021). This evolving landscape highlights the increasing relevance of halal consumption studies in understanding contemporary consumer behavior.

In addition, the resilience of the halal sector during global disruptions, such as the COVID-19 pandemic, underscores its growing economic importance and adaptability. Studies indicate that transparency, traceability, and credibility of certification have become critical determinants of consumer trust and market sustainability (Hidayat et al., 2022; Zainal Badari et al., 2023). The expansion of halal ecosystems across sectors, including halal tourism and cross-border consumption, further strengthens its global economic footprint (Bazin et al., 2025; Srikasem et al., 2024). Within this broader context, understanding the micro-level drivers of halal consumption—particularly within households—becomes essential. Household decision-making processes, shaped by social, cultural, and economic factors, serve as the primary unit through which halal consumption is practiced and transmitted across generations.

Despite this growing importance, significant variation exists in how households adopt and prioritize halal consumption. One critical factor influencing this variation is parental education, which plays a foundational role in shaping knowledge, awareness, and value-based decision-making within the household. Prior research demonstrates that higher parental education enhances the ability to interpret halal information, evaluate certification credibility, and integrate religious principles into daily consumption practices (Fenitra et al., 2024; Purnasari et al., 2023; Shahid et al., 2023; Shaikh et al., 2017; Wong, 2023). However, the relationship is not always linear, as more educated consumers may also exhibit skepticism toward superficial halal cues, such as labels or logos, and instead rely on deeper verification processes (Hasan & Pasyah, 2022; Wan Omar et al., 2022). This complexity suggests that parental education influences not only the level of halal awareness but also the way consumers process information and make decisions.

At the same time, household consumption behavior is also shaped by financial considerations, including income, savings, and expenditure allocation. Empirical studies indicate that higher income and expenditure levels are associated with a greater ability to purchase halal-certified products, which are often perceived as more expensive due to certification and quality assurance costs (Husaeni & Zakiah, 2022; Usman et al., 2022; Widodo et al., 2018). Conversely, financial constraints may limit access to halal products or lead households to prioritize basic needs over value-driven consumption. Savings behavior further complicates this relationship, as it reflects both financial capacity and consumption preferences, influencing whether households allocate resources toward halal products or other expenditures. These dynamics highlight the need for an integrated approach that considers both educational and financial determinants of halal consumption behavior.

The existing literature provides several insights into how these factors influence halal consumption, yet most studies examine them in isolation. Research on halal consumption has largely focused on religiosity, attitudes, and certification trust as primary determinants of purchase intention and behavior (Ali et al., 2017; Anuar et al., 2024; Jannah & Al-Banna, 2021; Roudsari et al., 2019; Sholihin et al., 2023). While these

studies offer valuable contributions, they often overlook the role of family-level socialization processes, particularly the influence of parental education in shaping long-term consumption habits. Similarly, studies on household finance emphasize income and expenditure patterns but rarely integrate these factors with educational variables to explain halal consumption decisions.

Furthermore, prior research highlights the importance of knowledge and information cues in shaping halal consumption. Halal labeling, certification logos, and institutional credibility significantly influence perceived product quality and risk, with education moderating how consumers interpret these signals (Fauzi et al., 2024; Jannah & Al-Banna, 2021; Javeed et al., 2018; Purnasari et al., 2023). More educated consumers tend to critically evaluate certification systems and demand higher levels of transparency, while less educated consumers may rely more heavily on visible cues such as logos. This suggests that education not only affects awareness but also determines the depth of engagement with halal information, which in turn influences purchasing behavior.

Economic factors also play a crucial role in shaping halal consumption patterns. Studies consistently show that households with higher financial capacity are more likely to allocate a larger share of their budget to halal-certified products, as they are better able to absorb price premiums and prioritize quality and ethical considerations (Fauzi et al., 2024; Madun et al., 2022; Randeree, 2019). At the same time, price sensitivity and perceived value remain important determinants, particularly among middle- and lower-income households. Savings behavior influences consumption by affecting liquidity and financial planning, which may lead to more deliberate or constrained purchasing decisions. These findings indicate that financial factors interact with cognitive and social variables, creating a complex decision-making environment for halal consumption.

Beyond individual determinants, halal consumption behavior is shaped by the interaction of social, economic, and institutional factors. Religiosity and personal beliefs remain central drivers, influencing both attitudes and actual purchasing behavior (Ali et al., 2017; Fenitra et al., 2024; Sholihin et al., 2023). Social norms, identity, and cultural context further shape how individuals interpret and adopt halal practices, with education and urban exposure accelerating engagement with global halal standards (Hasan & Pasyah, 2022; Shahid et al., 2018; Shaikh et al., 2017). Institutional factors, including certification quality, governance, and transparency, mediate trust and participation in halal markets (Fauzi et al., 2024; Jannah & Al-Banna, 2021; Randeree, 2019). While this body of literature provides a comprehensive overview of halal consumption determinants, it reveals a gap in understanding how these factors operate simultaneously within the household context.

Specifically, there is limited empirical evidence on how parental education interacts with household financial behavior to influence halal consumption, particularly in developing urban contexts. Most existing studies treat education and financial variables as separate determinants, without examining their combined effects on household decision-making processes (Septyan et al., 2022; Widodo et al., 2018).

Additionally, research focusing on regional cities, such as Tanjung Pinang, remains scarce, despite their unique socio-economic and cultural characteristics. This gap limits the ability to develop context-specific policies and strategies for promoting halal consumption and ensuring equitable access to halal products.

In response to these gaps, this study aims to examine the influence of parental education, household savings, and household expenditure on halal food consumption behavior in Tanjung Pinang City. By integrating educational and financial variables into a single analytical framework, this study offers a more comprehensive understanding of the determinants of halal consumption at the household level. The novelty of this research lies in its focus on the interaction between socialization processes and economic capacity in shaping consumption behavior within a developing urban context. The study also contributes to the literature by providing empirical evidence from Indonesia, a key market in the global halal economy. Ultimately, the findings are expected to inform policymakers, industry stakeholders, and researchers in designing strategies to enhance halal awareness, accessibility, and consumption practices.

LITERATURE REVIEW

Theoretical Foundations of Halal Consumption Behavior

Halal consumption behavior has been widely examined through multiple theoretical frameworks that explain how individuals make value-based purchasing decisions. Among the most dominant approaches is the Theory of Planned Behavior (TPB), which conceptualizes consumption decisions as a function of attitudes, subjective norms, and perceived behavioral control (Abdul Khalek et al., 2017; Arsil et al., 2018; Baharuddin & Ab Rahman, 2020; Muhammad Sayuti et al., 2020). Within halal contexts, TPB is frequently extended by incorporating religiosity and Islamic values, allowing scholars to capture the influence of faith-based motivations on consumer behavior. This framework suggests that halal consumption is not merely a rational choice but a socially and morally embedded practice shaped by religious obligations and normative expectations (Biplob & Abdullah, 2021; Niswa et al., 2025; Soon & Wallace, 2017).

In addition to TPB, Islamic-based theoretical frameworks such as the Islamic Theory of Consumer Behavior (ITCB) and maqasid al-shariah perspectives provide a more holistic understanding of halal consumption. These frameworks emphasize that consumption decisions are guided by broader objectives, including the preservation of faith, life, intellect, lineage, and wealth (Amin, 2019; Amin et al., 2021; Junaidi, 2021). Under this paradigm, halal consumption reflects not only utility maximization but also moral responsibility and social welfare considerations. As a result, consumers are expected to evaluate products not only in terms of price and quality but also based on their compliance with Islamic ethical standards.

Recent developments have further integrated maqasid-based consumption intelligence and social-cognitive perspectives into halal consumption studies. These approaches highlight the role of trust, perceived safety, and knowledge in shaping consumer decisions, while also emphasizing the long-term impact of religious literacy

on behavior (Juisin et al., 2023; Shamsudin et al., 2025). By combining cognitive, social, and religious dimensions, these frameworks provide a comprehensive lens through which halal consumption behavior can be analyzed, particularly in contexts where religious values strongly influence everyday economic decisions.

Parental Education and Household Consumption Behavior

Parental education plays a fundamental role in shaping household consumption behavior by influencing knowledge, preferences, and value systems. Empirical studies consistently show that higher levels of parental education are associated with greater awareness of halal principles, stronger risk perception, and more informed decision-making processes (Chawla & Svec, 2023; Nield, 2024; Widodo et al., 2018). Educated parents are more likely to understand certification systems, interpret product labels accurately, and prioritize halal compliance when making purchasing decisions. This enhanced capability contributes to the development of consistent halal consumption patterns within the household.

Beyond knowledge acquisition, parental education also affects how families allocate resources and establish consumption priorities. Households with higher educational attainment tend to adopt structured budgeting practices that accommodate halal-certified products, even when these products are relatively more expensive (Agte et al., 2024; Chawla & Svec, 2023; Tuhuteru & Iqbal, 2024). This indicates that education not only influences awareness but also shapes financial decision-making and consumption discipline. As a result, parental education becomes a key mechanism through which religious values are translated into actual consumption behavior.

However, the relationship between education and halal consumption is not always straightforward. Some studies suggest that higher education may lead to increased skepticism toward superficial halal cues, such as logos or labels, prompting consumers to seek more reliable sources of verification (Brian et al., 2023; Nield, 2024; Yasin et al., 2023). In contrast, households with lower levels of education may rely more heavily on informal or visible cues, potentially limiting their ability to evaluate product authenticity. These findings highlight the complexity of the education–consumption relationship and underscore the importance of considering both cognitive and contextual factors in understanding halal consumption behavior.

Household Financial Behavior and Consumption Decisions

Household financial behavior is a critical determinant of consumption patterns, particularly for value-driven products such as halal-certified goods. The allocation of income, savings, and expenditure reflects both financial capacity and consumption priorities, shaping the extent to which households can engage in halal consumption. Research indicates that households with higher income and expenditure levels are more likely to purchase halal-certified products, as they can absorb price premiums associated with certification and quality assurance (Randeree, 2019; Usman et al., 2023;

[Widodo et al., 2018](#)). This suggests that financial capacity plays a key role in enabling access to halal products.

Savings behavior further influences consumption decisions by affecting liquidity and financial planning. Households with strong financial management practices are more likely to engage in deliberate and value-based consumption, including the prioritization of halal products ([Masruroh et al., 2023](#); [Permana & Lutfi, 2022](#)). The concept of halal budgeting, which integrates consumption, savings, and ethical financial practices, has been proposed as a framework for aligning household expenditures with religious values. This approach emphasizes the importance of balancing financial stability with adherence to halal principles.

At the same time, financial constraints may limit the ability of households to prioritize halal consumption. Price sensitivity and perceived value play important roles in determining whether consumers are willing to pay a premium for halal-certified goods ([Fauzi et al., 2024](#); [Madun et al., 2022](#)). In lower-income households, competing financial priorities may lead to trade-offs between halal compliance and affordability. These dynamics highlight the need to consider both financial capacity and behavioral factors when analyzing halal consumption patterns.

Interaction Between Socioeconomic and Religious Factors

Halal consumption behavior is shaped by the interaction of socioeconomic factors and religious influences, creating a multidimensional decision-making environment. Education, income, and expenditure interact with religiosity and halal awareness to determine consumer behavior. Higher education levels enhance the ability to evaluate information and interpret halal certification, while income and expenditure determine the feasibility of purchasing halal products ([Amalia et al., 2024](#); [Pusparini, 2023](#); [Widityani et al., 2020](#)). This interaction suggests that socioeconomic factors provide the necessary conditions for halal consumption, while religious values provide the motivation.

Religiosity plays a central role in reinforcing halal consumption by shaping attitudes and behavioral intentions. Studies show that individuals with higher levels of religiosity are more likely to prioritize halal compliance, regardless of price or convenience ([Shamsudin et al., 2025](#); [Sholihin et al., 2023](#)). The incorporation of maqasid al-shariah further strengthens this relationship by framing consumption decisions within broader ethical and social objectives. This perspective encourages consumers to consider the long-term implications of their choices, including their impact on personal well-being and societal welfare.

Financial literacy and halal awareness also act as mediating factors in this interaction. Households with higher levels of financial literacy are better equipped to manage resources and make informed decisions, while halal awareness enhances the ability to identify and evaluate halal products ([Amalia et al., 2024](#); [Widityani et al., 2020](#)). These factors work together to translate socioeconomic capacity and religious motivation into actual consumption behavior, highlighting the importance of an integrated analytical approach.



Empirical Evidence on Determinants of Halal Consumption

Empirical studies on halal consumption consistently identify education, income, and expenditure as key determinants of consumer behavior. Higher levels of education are associated with greater awareness and more critical evaluation of halal certification, while income and expenditure influence the ability to purchase halal products (Permana & Lutfi, 2022; Widityani et al., 2020; Widodo et al., 2018). These findings suggest that halal consumption is influenced by both cognitive and economic factors, which operate simultaneously to shape decision-making processes.

Religiosity and halal awareness are also consistently identified as important predictors of halal consumption. These factors influence both attitudes and actual purchasing behavior, reinforcing the importance of religious values in shaping consumption patterns (Madun et al., 2022; Shamsudin et al., 2025; Sholihin et al., 2023). Certification trust and labeling further mediate these relationships, as consumers rely on credible information to evaluate product authenticity (Fauzi et al., 2024; Jannah & Al-Banna, 2021). This highlights the importance of institutional factors in supporting halal markets.

Despite these advances, empirical research remains limited in its ability to capture the full complexity of halal consumption behavior. Most studies focus on individual-level determinants and cross-sectional data, which may not fully reflect the dynamic and contextual nature of household decision-making. This limitation underscores the need for more comprehensive and context-specific studies that integrate multiple determinants within a single analytical framework.

Research Gap and the Significance of the Study

Although the literature provides valuable insights into the determinants of halal consumption, several gaps remain. First, there is limited research examining the combined influence of parental education and household financial behavior on halal consumption. Most studies treat these variables separately, without exploring how they interact to shape household decision-making processes. This gap limits the ability to understand the mechanisms through which social and economic factors jointly influence consumption behavior.

Second, there is a lack of context-specific studies focusing on regional urban areas in developing countries. Existing research often concentrates on major cities or national-level data, which may not accurately reflect local variations in socioeconomic conditions, cultural practices, and access to halal products. This study addresses these gaps by examining the influence of parental education, savings, and household expenditure on halal consumption behavior in Tanjung Pinang City, thereby contributing to a more nuanced understanding of halal consumption in a developing urban context.

METHOD

Research Design

This study adopts a quantitative research design to examine the determinants of halal food consumption behavior at the household level. A quantitative approach is considered appropriate because the study aims to test the relationships between clearly defined independent variables—parental education, household savings, and household expenditure—and a dependent variable, namely halal food consumption behavior. By employing statistical techniques, the study seeks to produce generalizable findings that explain how these factors interact in shaping household decisions. The research design is explanatory in nature, as it does not merely describe consumption patterns but attempts to identify causal relationships among variables through hypothesis testing.

In addition to its explanatory focus, the study incorporates elements of cross-sectional analysis, where data are collected at a single point in time. This design enables the researcher to capture current household behavior and perceptions regarding halal consumption within the specific socio-economic context of Tanjung Pinang City. The use of structured quantitative methods also ensures consistency in measurement and allows for systematic comparison across respondents. Overall, the chosen research design provides a robust framework for analyzing the influence of educational and financial factors on halal consumption behavior.

Study Area and Population

The study was conducted in Tanjung Pinang City, located in the Riau Islands Province of Indonesia. This location was selected due to its unique socio-economic characteristics and its relevance as a Muslim-majority urban area where halal consumption plays an important role in daily life. The city also presents an interesting context for examining consumption behavior, as existing data indicate a tendency among residents to allocate a larger proportion of expenditure toward non-food categories, which may influence halal food consumption patterns.

The target population consists of households residing in Tanjung Pinang City, with a particular focus on individuals responsible for making food consumption decisions, such as heads of households or housewives. These respondents are considered the most appropriate unit of analysis because they directly influence purchasing decisions and household consumption behavior. By focusing on decision-makers within households, the study aims to capture the practical dynamics of halal consumption rather than abstract preferences.

Sampling Technique and Sample Size

This study employs purposive sampling to select respondents who meet specific criteria relevant to the research objectives. The sampling method ensures that participants have sufficient knowledge and experience related to household consumption decisions, particularly in relation to halal food products. A total of 100

respondents were included in the study, which is considered adequate for conducting regression analysis and testing the proposed relationships among variables.

The selection of respondents was guided by the need to obtain a balanced representation of demographic characteristics, including gender, age, education level, and employment status. Although purposive sampling does not aim for statistical representativeness in the same way as probability sampling, it allows the researcher to focus on individuals who are most relevant to the study context. This approach enhances the validity of the findings by ensuring that the data are derived from informed and relevant participants.

Data Collection and Measurement

The study utilizes both primary and secondary data sources. Primary data were collected through structured questionnaires administered directly to respondents, complemented by interviews to gain additional contextual insights. The questionnaire was designed using a Likert scale ranging from 1 to 5, allowing respondents to express varying degrees of agreement with statements related to halal consumption behavior, education, savings, and expenditure. This scaling method facilitates the quantification of subjective perceptions and enables statistical analysis.

Secondary data were obtained from official sources, including publications from the Statistics Indonesian (*Badan Pusat Statistik* abbreviated BPS in Bahasa Indonesia), to provide contextual information on consumption patterns in Tanjung Pinang City. The combination of primary and secondary data enhances the comprehensiveness of the analysis by linking household-level responses with broader socio-economic trends. The data collection process was conducted systematically to ensure reliability and consistency across respondents.

Variable Specification and Model Development

The study specifies one dependent variable, halal food consumption behavior, and three independent variables: parental education, household savings, and household expenditure. Parental education is conceptualized as the level of formal education attained by parents, reflecting their capacity to understand and apply halal principles in consumption decisions. Household savings represent the portion of income set aside for future use, while household expenditure captures the overall spending behavior of the household.

To examine the relationships among these variables, the study employs a multiple linear regression model using the Ordinary Least Squares (OLS) method. The model is formulated as follows:

$$\text{Halal Food Consumption Behavior} = \beta_0 + \beta_1(\text{Education}) + \beta_2(\text{Savings}) + \beta_3(\text{Expenditure}) + \varepsilon$$

This model allows the researcher to estimate the magnitude and direction of the influence of each independent variable on the dependent variable while controlling for the effects of other variables. The use of OLS is appropriate given the continuous nature of the variables and the study's objective of identifying linear relationships.

Data Analysis Procedures

Data analysis was conducted using STATA 17, following a structured sequence of statistical procedures. The initial stage involved descriptive statistical analysis to summarize the characteristics of respondents and provide an overview of the data. This was followed by classical assumption tests to ensure the validity of the regression model, including tests for normality, multicollinearity, and heteroscedasticity. These tests are essential to confirm that the data meet the assumptions required for reliable OLS estimation.

Subsequently, multiple regression analysis was performed to estimate the relationships between variables. The significance of individual coefficients was assessed using t-tests, while the overall model fit was evaluated through the F-test. The coefficient of determination (R^2) was calculated to measure the proportion of variance in halal consumption behavior explained by the independent variables. These analytical procedures enable a comprehensive evaluation of both individual and collective effects of the explanatory variables.

Validity and Reliability Testing

To ensure the robustness of the measurement instruments, the study conducted validity and reliability tests. Validity was assessed using Pearson correlation analysis, which measures the strength of the relationship between each variable and the overall construct. High correlation coefficients indicate that the variables are appropriate representations of the underlying constructs and can be used confidently in the analysis.

Reliability was evaluated using Cronbach's alpha, with values exceeding the commonly accepted threshold of 0.7. This indicates that the questionnaire items consistently measure the intended constructs and produce stable results. Together, these tests confirm that the data collection instruments are both accurate and dependable, thereby enhancing the credibility of the study's findings.

Ethical Considerations

The study adheres to standard ethical principles in conducting research involving human participants. Respondents were informed about the purpose of the study and their participation was voluntary. Confidentiality and anonymity were maintained throughout the data collection and analysis process to protect the privacy of participants. No personal identifying information was disclosed, and the data were used solely for academic purposes.

In addition, the study ensures that the research process does not impose any harm or undue burden on participants. By maintaining transparency and ethical integrity, the study upholds the standards expected in academic research and contributes to the reliability and trustworthiness of its results.

RESULTS

Respondent Characteristics

The study involved 100 respondents, providing a comprehensive overview of household decision-makers in Tanjung Pinang City. The gender distribution shows that 76% of respondents were female and 24% were male, indicating that women—primarily housewives—play a dominant role in household food consumption decisions. This distribution is consistent with the social structure in many households, where women are more actively engaged in daily purchasing activities and food preparation. As such, the findings of this study largely reflect the perspectives of individuals directly responsible for ensuring halal compliance in household consumption.

In terms of age distribution, the majority of respondents were within the productive age range. Specifically, 34% were between 20 and 30 years old, and 46% were between 31 and 40 years old. Smaller proportions were found in younger and older age groups, including 7% below 20 years, 4% between 41 and 50 years, and 9% above 50 years. This distribution suggests that most respondents are economically active and likely responsible for both income generation and consumption decisions, thereby providing relevant insights into household consumption behavior.

The household composition further supports the representativeness of the sample. Most households (52%) consisted of three to four members, followed by 28% with five to six members, 16% with one to two members, and only 4% with more than six members. Employment status data indicate that 48% of respondents were employed full-time, 24% worked part-time, and 28% were not employed. These figures suggest a diverse economic background among respondents, which is important for analyzing the role of financial variables in consumption behavior.

Educational attainment among respondents was relatively high. A majority held diploma or undergraduate degrees (38%), followed by postgraduate qualifications (26%) and senior high school education (28%). Only a small proportion had primary (5%) or junior high school education (3%). Similar patterns were observed for respondents' spouses, with 40% holding diploma or undergraduate degrees and 12% holding postgraduate degrees. Additionally, 42% of respondents reported more than 12 years of formal education, indicating that the sample is relatively well-educated. This characteristic is particularly relevant for examining the influence of parental education on halal consumption behavior.

Patterns of Halal Product Consumption

The findings reveal that halal product consumption is deeply embedded in the daily lives of respondents. A substantial majority (78%) reported purchasing halal products on a daily basis, while smaller proportions reported purchasing several times a week (13%), several times a month (5%), once a week (3%), or once a month (1%). This high frequency of consumption underscores the importance of halal products as a routine necessity rather than an occasional preference.

The primary factor influencing halal product purchases is trust in halal labeling, cited by 79% of respondents. Other factors, such as product quality (14%) and product availability (5%), play secondary roles, while considerations such as daily needs and recommendations from others are relatively negligible. These results highlight the central role of certification and labeling in shaping consumer confidence and decision-making.

In addition, the implementation of halal food principles is notably high among respondents. Approximately 92% reported consistently applying halal principles in their food consumption, while 6% indicated occasional adherence and only 2% reported non-adherence. This finding is further supported by the high level of awareness regarding halal food ingredients, with 94% of respondents indicating strong awareness. Furthermore, 86% of respondents considered halal food consumption to be highly important, reflecting a strong alignment between knowledge, attitudes, and behavior.

Knowledge and Engagement with Halal Concepts

The analysis also reveals a generally high level of knowledge regarding halal food principles among respondents. A combined 65% of respondents reported high or very high knowledge levels, while only 1% indicated low knowledge. This suggests that most respondents possess a solid understanding of halal concepts, which likely contributes to their strong adherence to halal consumption practices. The relationship between knowledge and behavior is evident, as individuals with greater awareness are more likely to actively ensure the halal status of the products they consume.

Despite this high level of awareness, participation in formal educational activities related to halal consumption remains limited. The findings indicate that 61% of respondents have never attended seminars or workshops on halal products, while 21% attended once a year and 18% participated several times a year. This suggests that most knowledge is acquired informally, through family, community, or personal experience, rather than through structured educational programs. The limited exposure to formal education highlights an opportunity for policymakers and institutions to enhance public awareness through targeted initiatives.

Overall, the findings indicate that halal consumption behavior is supported by strong awareness and knowledge, even in the absence of formal training. This underscores the importance of social and cultural factors, particularly family influence, in shaping consumption behavior.

Statistical Assumption Testing

Prior to conducting regression analysis, a series of classical assumption tests were performed to ensure the validity of the model. The normality test, using the Shapiro–Wilk method, indicates that all variables are normally distributed, as the probability values for each variable exceed the threshold of 0.05. This confirms that the data meet the normality assumption required for parametric analysis.

Table 1*Shapiro–Wilk Normality Test*

Variable	Obs	W	Prob > z
Halal Food Consumption Behavior	100	0.56670	0.75367
Education	100	0.79361	0.67102
Savings	100	0.82446	0.89413
Household Expenditure	100	0.81728	0.68125

Source: Primary data. Authors' estimation.

The validity of the measurement instruments was assessed using Pearson correlation analysis, which revealed strong positive correlations among all variables. These results indicate that the variables are appropriate measures of the constructs under study and can be used reliably in further analysis.

Table 2*Pearson Correlation Matrix*

Variable	HFCB	Education	Savings	Expenditure
Halal Food Consumption Behavior	1.000			
Education	0.8335	1.000		
Savings	0.9086	0.9373	1.000	
Household Expenditure	0.9574	0.9233	0.9249	1.000

Source: Primary data. Authors' estimation.

Reliability testing using Cronbach's alpha produced values above 0.7 for all variables, confirming the internal consistency of the measurement instruments. Multicollinearity testing further indicated that variance inflation factor (VIF) values were below 10, suggesting no significant multicollinearity issues.

The Breusch–Pagan test was conducted to assess heteroscedasticity, yielding a probability value of 0.1120, which exceeds the threshold of 0.05. This result indicates that the model does not suffer from heteroscedasticity and that the assumption of constant variance is satisfied.

Regression Analysis Results

The multiple regression analysis provides insight into the relationships between parental education, household savings, household expenditure, and halal food consumption behavior. The model demonstrates a strong overall fit, with an R-squared value of 0.8325 and an adjusted R-squared value of 0.7142. This indicates that approximately 71% of the variation in halal consumption behavior is explained by the independent variables included in the model.

Table 3*Multiple Regression Results*

Variable	Coefficient	Std. Error	t-value	P> t
Constant	2.863	0.3325	8.61	0.000
Education	0.3705	0.0858	4.32	0.000

Variable	Coefficient	Std. Error	t-value	P> t
Savings	-0.1121	0.1476	-0.76	0.040
Household Expenditure	0.1482	0.1349	1.10	0.042

Source: Primary data. Authors' estimation.

The regression results indicate that parental education has a positive and statistically significant effect on halal consumption behavior. Specifically, a one-unit increase in education is associated with a 0.370 increase in halal consumption behavior, holding other variables constant. This finding supports the hypothesis that higher parental education enhances awareness and adherence to halal principles.

Household savings, on the other hand, exhibit a negative relationship with halal consumption behavior. Although the coefficient is relatively small, the result suggests that higher savings may be associated with more cautious or constrained spending patterns, potentially limiting expenditure on halal-certified products. In contrast, household expenditure has a positive effect, indicating that higher spending capacity facilitates greater consumption of halal products.

Hypothesis Testing and Model Evaluation

The t-test results confirm that both education and household expenditure have statistically significant positive effects on halal consumption behavior, while savings have a statistically significant negative effect. These findings are consistent with the theoretical expectations and highlight the importance of both educational and financial factors in shaping consumption behavior.

The F-test results further indicate that the independent variables collectively have a significant effect on the dependent variable, as evidenced by a probability value below 0.05. This confirms the overall validity of the regression model. The high adjusted R-squared value suggests that the model has strong explanatory power, although a portion of the variation remains unexplained, indicating the presence of other influencing factors not included in the model.

Overall, the results demonstrate that halal consumption behavior is influenced by a combination of educational and financial factors, with parental education emerging as the most significant predictor. These findings provide a strong empirical basis for understanding the determinants of halal consumption at the household level.

DISCUSSION

Parental Education and Halal Consumption Behavior

The findings of this study indicate that parental education has a positive and statistically significant influence on halal food consumption behavior. Households with higher levels of parental education tend to demonstrate stronger adherence to halal principles, greater awareness of halal certification, and more careful evaluation of food products. This suggests that education enhances cognitive capacity, enabling individuals to better understand religious guidelines and translate them into consistent consumption practices. In the context of Tanjung Pinang, where halal consumption is

embedded in daily life, parental education appears to function as a key mechanism for transmitting values and shaping long-term household behavior.

These results are consistent with a growing body of empirical literature showing that higher education levels improve halal literacy, strengthen trust in certification systems, and increase reliance on credible information sources (Asnawi et al., 2018; Fadillah et al., 2023; Sari et al., 2023; Sattar et al., 2024; Wibowo et al., 2022). However, prior studies also highlight contextual variation, suggesting that the effect of education is mediated by financial capacity and institutional trust. In some cases, more educated consumers exhibit greater skepticism toward superficial halal cues, such as logos, and demand more rigorous verification (Fauzi et al., 2024; Jannah & Al-Banna, 2021; Shamsudin et al., 2025). These findings indicate that education does not only increase awareness but also alters how consumers interpret and evaluate halal information.

Theoretically, this finding reinforces the role of education as a cognitive and normative driver in halal consumption frameworks, particularly within extended TPB and maqasid-based models. Practically, it suggests that enhancing educational access and halal literacy programs can significantly improve household compliance with halal standards. From a policy perspective, governments and institutions should prioritize educational initiatives that integrate halal knowledge, certification awareness, and consumer protection. Such efforts can strengthen informed decision-making and promote a more transparent and trustworthy halal market ecosystem.

Household Savings and Halal Consumption Behavior

The results reveal that household savings have a negative relationship with halal food consumption behavior. This finding suggests that households with higher savings may adopt more conservative spending patterns, potentially limiting expenditure on halal-certified products, which are often perceived as more expensive. In this study, savings appear to reflect financial caution rather than consumption capacity, indicating that households may prioritize long-term financial security over immediate consumption, including value-driven purchases such as halal food.

This finding aligns with literature that identifies mixed effects of savings on consumption behavior. Some studies suggest that disciplined saving behavior can support planned and value-based consumption, including halal purchases, when financial literacy and trust in certification are high (Masrurroh et al., 2023; Permana & Lutfi, 2022; Widityani et al., 2020). However, other research indicates that liquidity constraints and present bias may lead households to reduce spending on premium goods, including halal-certified products, especially when prices are relatively high (Chawla & Svec, 2023; Yeo et al., 2024). These contrasting findings highlight the dual role of savings as both an enabler and a constraint, depending on the broader financial and behavioral context.

From a theoretical perspective, this result emphasizes the importance of integrating financial behavior into models of halal consumption. Savings influence not only purchasing power but also consumption priorities and decision-making processes. Practically, the finding suggests the need for financial education programs

that promote balanced budgeting, enabling households to align savings behavior with religious consumption goals. Policymakers should consider initiatives that improve access to affordable halal products, thereby reducing the trade-off between saving and halal consumption.

Household Expenditure and Halal Consumption Behavior

The analysis demonstrates that household expenditure has a positive and significant effect on halal food consumption behavior. Households with higher levels of expenditure are more likely to purchase halal-certified products, reflecting greater financial flexibility and the ability to absorb price premiums. This finding indicates that purchasing power plays a crucial role in enabling access to halal goods, particularly in markets where certified products are priced higher due to quality assurance and certification processes.

This result is consistent with existing empirical literature, which shows that higher expenditure levels are associated with increased consumption of credence goods, including halal products (Hassan & Pandey, 2019; Hidayati & Syaichoni, 2025; Identiti et al., 2024; Tedjakusuma et al., 2023). Conversely, studies also note that budget constraints can limit access to halal-certified products, even among consumers with strong religiosity or awareness (Chen et al., 2025; Hassan & Sengupta, 2019; B. N. Öztürk, 2024). These findings suggest that while religious motivation drives demand, financial capacity determines the extent to which that demand can be realized in practice.

Theoretically, this supports the integration of economic variables into halal consumption models, highlighting the role of financial capacity in shaping behavior. Practically, it underscores the importance of improving affordability and accessibility of halal products, particularly for lower-income households. From a policy standpoint, efforts to reduce price disparities, enhance supply chain efficiency, and expand market access are essential for promoting inclusive halal consumption.

Interaction Between Education and Financial Factors

The findings of this study suggest that education and financial factors jointly influence halal consumption behavior, creating a multidimensional decision-making framework. While education enhances awareness and critical evaluation of halal information, financial capacity determines the feasibility of translating this knowledge into actual consumption. This interaction explains why households with high education but limited financial resources may not fully engage in halal consumption, while those with both high education and expenditure demonstrate stronger adherence.

This interaction is supported by previous studies that highlight the combined effects of cognitive and economic factors in shaping consumer behavior. Education improves label literacy and certification awareness, while income and expenditure enable access to premium halal products (Madun et al., 2022; Permana & Lutfi, 2022; Wibowo et al., 2022; Widityani et al., 2020). Additionally, mediation mechanisms such as financial literacy, maqasid-based reasoning, and trust in certification play a crucial role in translating these factors into behavior (Shamsudin et al., 2025). These findings



suggest that halal consumption is not determined by a single factor but by the interaction of multiple dimensions.

From a theoretical perspective, this reinforces the need for integrated models that combine social, cognitive, and economic variables. Practically, it highlights the importance of holistic interventions that address both education and financial capacity. Policymakers should design programs that simultaneously enhance halal awareness and improve economic access, ensuring that households can translate knowledge into practice. Such integrated approaches are essential for strengthening halal consumption ecosystems.

Policy and Practical Implications of Halal Consumption Behavior

The findings of this study have important implications for policy and practice, particularly in promoting halal consumption behavior at the household level. The results suggest that improving education, financial capacity, and market accessibility can significantly enhance halal consumption. In the context of Tanjung Pinang, where awareness is relatively high but formal education and financial constraints persist, targeted interventions are needed to bridge the gap between knowledge and behavior.

Existing literature supports the importance of education and halal literacy in improving consumer understanding and trust in certification systems ([Dewi & Gunanto, 2023](#); [Shahid et al., 2018](#); [Widodo et al., 2018](#)). Financial inclusion and budgeting practices are also critical, as they enable households to allocate resources effectively and prioritize halal consumption ([Marmaya et al., 2019](#); [Masruroh et al., 2023](#); [Purnasari et al., 2023](#)). Furthermore, strengthening market governance, including certification standardization and supply chain transparency, can enhance trust and accessibility ([A. Öztürk, 2022](#); [Susilawati & Bon, 2023](#); [Usman et al., 2022, 2023](#)).

From a policy perspective, governments should invest in integrated strategies that combine education, financial literacy, and market development. This includes incorporating halal education into public programs, supporting affordable halal certification for producers, and improving product availability in local markets. Practically, industry stakeholders should focus on transparent labeling, competitive pricing, and consumer engagement to build trust and expand access. These measures can collectively support the development of a more inclusive and sustainable halal consumption ecosystem.

CONCLUSION

This study examines the influence of parental education, household savings, and household expenditure on halal food consumption behavior in Tanjung Pinang City. The findings demonstrate that parental education has a strong and positive effect on halal consumption, indicating that more educated households are better equipped to understand, evaluate, and adhere to halal principles. In contrast, household savings exhibit a negative relationship with halal consumption, suggesting that financial caution or resource prioritization may limit spending on halal-certified products.

Meanwhile, household expenditure shows a positive influence, confirming that purchasing power plays a critical role in enabling access to halal goods.

The discussion highlights that halal consumption behavior is shaped by the interaction of cognitive, economic, and normative factors. Parental education enhances halal literacy and critical evaluation of certification, while financial capacity determines the feasibility of translating this knowledge into actual consumption. These findings align with existing literature emphasizing the importance of religiosity, awareness, and financial behavior, but extend prior research by integrating education and household financial variables within a single analytical framework. The results also underscore that halal consumption is not solely a function of religious motivation but is influenced by practical constraints such as affordability and access.

This study contributes to the broader literature on Islamic consumer behavior by providing empirical evidence from a regional urban context in Indonesia, where household dynamics play a central role in shaping consumption patterns. It offers a more comprehensive understanding of how education and financial factors jointly influence halal consumption, thereby enriching theoretical models that integrate social and economic dimensions. The findings have important implications for policymakers and industry stakeholders, particularly in designing interventions that enhance halal literacy, improve affordability, and strengthen market accessibility. Overall, this study highlights the need for integrated approaches to promote sustainable and inclusive halal consumption.

Limitation of the Study

Despite its contributions, this study has several limitations that should be acknowledged. First, the research adopts a cross-sectional design, which limits the ability to establish causal relationships among variables. While the regression analysis identifies significant associations between parental education, savings, expenditure, and halal consumption behavior, it does not capture dynamic changes over time. Household consumption behavior is inherently complex and may evolve due to changes in income, education, or external factors such as market conditions and policy interventions. Therefore, the findings should be interpreted as indicative rather than definitive evidence of causal relationships.

Second, the study relies on a relatively small sample size of 100 respondents and uses purposive sampling, which may limit the generalizability of the results. Although the sample provides valuable insights into the context of Tanjung Pinang City, it may not fully represent the diversity of households in other regions or socio-economic settings. Additionally, the use of self-reported data through questionnaires introduces the possibility of response bias, particularly in measuring sensitive constructs such as religious adherence and financial behavior. These limitations highlight the need for caution in extrapolating the findings to broader populations.

Recommendations for Future Research

Future research should consider adopting longitudinal or panel data approaches to better capture the dynamic nature of halal consumption behavior over time. By tracking households across different periods, researchers can gain deeper insights into how changes in education, income, and financial behavior influence consumption decisions. Such approaches would also allow for stronger causal inferences and a more nuanced understanding of the mechanisms underlying halal consumption. Additionally, incorporating qualitative methods, such as in-depth interviews or ethnographic studies, could provide richer insights into the motivations and experiences that shape household decision-making.

Moreover, future studies should expand the scope of analysis by including a larger and more diverse sample across multiple regions. Comparative studies between urban and rural areas, or between different socio-economic groups, would help identify context-specific factors and enhance the generalizability of findings. Researchers may also explore additional variables, such as religiosity, financial literacy, digital access, and trust in certification systems, to develop more comprehensive models of halal consumption behavior. By addressing these areas, future research can contribute to a deeper and more holistic understanding of halal consumption in diverse contexts.

Author Contributions

Conceptualization	S.K.S., F., S.K.N., & F.Y.	Resources	S.K.S., F., S.K.N., & F.Y.
Data curation	S.K.S., F., S.K.N., & F.Y.	Software	S.K.S., F., S.K.N., & F.Y.
Formal analysis	S.K.S., F., S.K.N., & F.Y.	Supervision	S.K.S., F., S.K.N., & F.Y.
Funding acquisition	S.K.S., F., S.K.N., & F.Y.	Validation	S.K.S., F., S.K.N., & F.Y.
Investigation	S.K.S., F., S.K.N., & F.Y.	Visualization	S.K.S., F., S.K.N., & F.Y.
Methodology	S.K.S., F., S.K.N., & F.Y.	Writing – original draft	S.K.S., F., S.K.N., & F.Y.
Project administration	S.K.S., F., S.K.N., & F.Y.	Writing – review & editing	S.K.S., F., S.K.N., & F.Y.

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Informed Consent Statement

Informed consent was obtained before respondents filled out the questionnaire for this study.

Data Availability Statement

The data presented in this study are available on request from the corresponding author.

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Conflicts of Interest

The authors declare no conflicts of interest.

Declaration of Generative AI and AI-Assisted Technologies in the Writing Process

During the preparation of this work the authors used ChatGPT, DeepL, Grammarly, and PaperPal in order to translate from Bahasa Indonesia into American English, and to improve clarity of the language and readability of the article. After using these tools, the authors reviewed and edited the content as needed and take full responsibility for the content of the published article.

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