

General Risk on Trust, and The Intention to Recommend Halal Food: A Millennial Perspective

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The purpose of this study is to investigate the influence of generalized risk on halal consumer trust, satisfaction and intention to recommend halal food from a millennial perspective. Understanding how millennials perceive halal food as critical and socially influential consumers is crucial in the face of growing demand for halal food products in the global market. In an effort to achieve the objectives of this study, the Structural Equation Model Partial Least Square (SEM-PLS) method was used to analyze data collected through an online survey of a sample of millennials who are potential consumers of halal food.

Data for this study were collected through a questionnaire survey distributed to 191 millennial consumers of halal products. Analysis of the structural equation model shows that general risk has a significant and positive effect on trust, satisfaction, and intention to recommend halal food, while trust and intention to recommend are negatively and insignificantly related. These findings suggest that it is important to reduce common risks associated with halal food to increase millennials' trust and satisfaction as consumers.

This research contributes to the understanding of millennial consumer behavior related to halal food and provides guidance for halal food industry players in increasing consumer loyalty and the effectiveness of their marketing strategies. By understanding the factors that influence trust, satisfaction and intention to recommend, industry players can design more effective programs and campaigns in reaching and meeting the needs of millennials as halal food consumers.

Keywords: Halal Food, General Risk; Trust, Satisfaction; Intention to Recommend; Millennial Perspective

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INTRODUCTION

The increasing development trend of the halal market globally has indeed become a significant concern in recent years. Awareness of the importance of this market has increased through the efforts of scholars and business policy makers (Scott et al. 2014). In recent years, the halal market business has expanded to more than fifty countries around the world. This creates potential and attractive market segments for businesses. The growth of halal tourism and hospitality industry has been a major driving factor in opening up new marketing opportunities and attracting valuable potential segments. (Emirates, 2016). The consumption of halal food and halal products can be expanded to cover various market segments, not only Muslim customers, but also non-Muslim customers. This is due to the high concern for health, environmental and product quality issues among today's consumers. Thus, the halal market offers significant opportunities for businesses to develop and reach a wider market share (Al-Ansi et al., 2019).

Indonesia is the fourth most populous country in the world. Around 86% of Indonesia's population is Muslim. As a country with the largest Muslim population in the world, Indonesia has enormous market potential for halal products (Hermawan et al., 2019). The 2019/2020 Global Islamic Economy Report (GIER) predicts that the value of the global halal food and beverage market continues to increase and will reach USD 1.97 trillion by 2024. In Indonesia, the consumption of halal goods and services reached USD 220 billion, making it the highest in the world out of the total global halal spending of USD 1.37 trillion. This growth reached 6.3% in the 2018-2026 period globally (Planning & National, 2018). BPS data also shows that halal consumers in Indonesia are expected to reach 262.733 million people in the 2025-2030 period, even reaching 267.038 million people in the 2040-2045 period.

The Muslim community generally maintains halal consciousness in an effort to live a high-quality lifestyle and achieve peace of mind while adhering to their religious beliefs. Many consumers consciously practice their faith during their travels and vacations, such as eating halal food and using products and services in accordance with Sharia law. In addition, non-Muslims are also interested in using halal products because the concept of halal products guarantees the health and hygiene of the products (Wulandari et al., 2023).

Halal food is a major concern for consumers who prioritize halal aspects in their food choices. In the midst of increasing awareness about halal food, researchers

and business people are increasingly interested in understanding how common risks can influence the perception and consumption behavior of halal food, especially from the perspective of the millennial generation. Several previous studies have tried to explore consumers' perceptions and preferences towards halal food. For example, Hossain et al. (2019) found that religious identity moderates the relationship between factors that influence halal food consumption. Khalid and Khan (2019) investigated the factors that influence halal food consumption in Malaysia. Meanwhile, Nawi et al. (2018) analyzed the factors influencing halal food consumption among different generations of Muslims in Malaysia. However, there is still a lack of understanding on how common risks, such as health risks, financial risks, and social risks, may affect trust, satisfaction, and intention to recommend halal food from the perspective of millennials. To address the research gap, this study builds on the existing literature and aims to provide a comprehensive understanding of the relationship between common risks and halal food consumers' trust, satisfaction, and intention to recommend by examining the millennial perspective. This research recognizes the unique characteristics and preferences of this demographic group, which is known for its influence on consumer trends.

This research aims to develop and test a structural model that studies the relationship between general risk and halal product consumer satisfaction, trust, and intention to recommend halal products among millennials. In addition, this study uses more sophisticated factor analysis to examine the combined effect of several common risk factors on consumer responses to halal products among millennials. The final findings of this study provide relevant practical implications for reducing common risk factors associated with halal food, with the aim of achieving high levels of satisfaction, trust, and intention to recommend.

LITERATURE REVIEW

a. Halal Market

The market in Islam is a means of helping each other which has a strong foundation in the Qur'an and Sunnah of the Prophet Muhammad, including Surah Al-Baqarah verse 198 *"laysa 'alaikum junah an tabtaghu fadhlān min rabbikum"* (there is no harm in seeking sustenance from your Lord). Surah An-Nisa verse 29 *"illa an takuuna tijaaratān 'an taraadhin minkum..."* (except by way of sale and purchase based on mutual consent among you.) (Hamid et al., 2019).

Globally, in 2020, the total spending of the world's Muslim population spent US\$ 1.9 trillion on various lifestyle products such as food and beverages, fashion, leisure and tourism. Muslim consumers' own spending on food and beverages reached US\$ 1.185 billion in 2020 and is expected to reach US\$ 1.668 billion in 2025 ([Indonesia Halal Markets 2021/2022](#)). Revenues from halal-certified food and beverage products reached US\$ 415 billion (State of the Global Islamic Economy Report 2016/2017). These figures are a justification for halal market researchers and prove how great the potential and prospects of the halal market are in the product and service sectors.

Halal market in Indonesia promises a bright future prospect due to economic growth, increasing consumer awareness about halal products, and government support to develop the halal industry. Indonesia, as a country with the largest Muslim population in the world, has great potential to become a leader in the global halal market.

According to research by [Dabbour, et al. \(2019\)](#), Indonesia has experienced significant growth in the halal industry over the past few years. This growth is driven by the increasing public demand for halal products, both by Muslim and non-Muslim consumers who seek products produced with high quality and safety standards. The study also highlights the Indonesian government's support in issuing regulations and policies that support the development of the halal industry, including strict halal certification.

b. Prospect Theory

Three decades ago, [Daniel Kahneman and Amos Tversky \(1979\)](#) developed prospect theory as a behavioral alternative to expected utility theory that had failed in its empirical predictions. Prospect theory has certainty characteristics that distinguish it from other theories, such as expected utility theory which bases rational choice on institutionalism. A key feature of prospect theory is that it argues that individuals' propensity to risk varies across different contexts, with individuals tending to be risk-averse in the gain domain and risk-accepting in the loss domain ([Vis, 2011](#)). In other words, consumer responses and decisions are influenced by the perceived potential value rather than the final outcome.

Researchers argue that prospect theory is needed to explain consumer behavior when they face risk. They argue that risk perception leads to negative and positive consequences in different situations of uncertainty.

Therefore, consumer behavior is shaped by various factors that can lead to unexpected outcomes. This study uses prospect theory to support the interaction between different types of risk (such as health risk and financial risk) with satisfaction, trust, and intention to recommend halal food as stated by [Olya & Al-ansi \(2018\)](#). Some studies consider risk as a negative (i.e., loss) that results in a desired behavioral response from customers, but some types of risk can have a positive impact on halal customer behavior. Based on prospect theory, this study uses seven different types of risks in the proposed conceptual model, where some risks (such as health and quality risks) are considered as gains, while others (such as financial risks and time losses) are considered as losses ([Al-Ansi et al., 2019](#)).

c. Risk, Trust and Satisfaction

Customer attitudes and behaviors (risk to the public) identify various aspects of real-life decisions that can explain the customer's decision-making process under risky conditions such as health, psychological, environmental, social, quality, financial, and time loss risks ([Al-Ansi et al., 2019](#)). Reducing the risks that occur can increase the likelihood of customers buying a product ([Marakanon & Panjakajornsak, 2017](#)). Industrial business competition causes producers to pay attention to quality, price, and variety in developing new products to meet consumer needs ([Wulandari et al., 2023](#)).

[Roudposhti et al. \(2018\)](#) state that trust is an assessment that reflects how reliable the system as a whole is according to the user. This relates to a person's confidence in buying halal food products. Trust is an attitude that is clearly visible from the quality provided by service providers or products ([Islam et al., 2021](#)). Trust describes a set of personal beliefs that a person feels about certain attributes. Trust has a relationship with risk, and if customer attitudes and behavior get good thoughts about opportunities, it will increase customer trust ([Wulandari et al., 2023](#)).

Customer satisfaction can be explained as an overall recognition of the experience and expectations related to product quality obtained after using or consuming a product or service. This can influence customer purchasing decisions ([Oliver, 1980](#)). Satisfaction is considered an important variable because it has a significant impact on customer behavior and attitudes towards certain products or services in the future ([Jani and Han, 2014](#); [Al-Ansi et al., 2019](#)).

d. Risk and Intention to Recommend

According to [Bauer \(1960\)](#), risk is a concept of uncertainty that has a negative connotation associated with the expected response of the customer. For example, second property purchase intentions may be influenced and enhanced by the social risk associated with buying nature-based tourism activity products. ([Tangeland et al., 2013](#)). Other studies show that the perceived risk of shopping in tourist destinations can influence customers' behavioral intentions ([Yuksel and Yuksel, 2007](#)). [Mitchell and Greatedorex \(1993\)](#) reported that risk in various dimensions has a partial effect on customer intentions to purchase professional services, and that perceived risk can have a negative impact on return visit intentions by tourists/consumers ([Al-Ansi et al., 2019](#)).

According to [Sara et al. \(2014\)](#), intention refers to a person's state of willingness to perform a behavior, which is considered a factor that directly affects the behavior. Addition of [Nilashi et al. \(2016\)](#) stated that intention is a person's motivation that describes a conscious plan to pursue a particular behavior. A review of studies suggests heterogeneous results regarding the association of risk with desired behavioral intentions. ([Olya & Al-ansi, 2018](#)) found that different types of risk can negatively and positively formulate customer satisfaction and intention to recommend halal products. As recommended [Olya & Altinay \(2015\)](#) risk can play both positive and negative opposite roles in predicting customer loyalty while the role of risk depends on other predictor features in the casual model. Scholars in tourism investigate customer behavioral intentions as a result of customer satisfaction and trust ([Jani & Han, 2009](#); [Jani & Han, 2014](#)). [Jani & Han \(2014\)](#) reported that satisfying customer needs has a positive effect on restaurant consumer behavior intentions both from recommendations and repeat visits. Likewise with [Han and Ryu \(2007\)](#) found that satisfaction acts as a contributor to restaurant customers' desired behavioral intentions.

METHODOLOGY

a. Data Collection

In this study, primary data was used, which was obtained through the use of an online questionnaire distributed through Google Forms to respondents who met the specified criteria. To answer each question in the questionnaire, a five-point Likert scale is used, ranging from one (strongly disagree) to five (strongly agree). The

Likert scale is a type of scale used to collect information that is both qualitative and quantitative, with the aim of understanding or measuring a person's views, perceptions, or attitudes towards an event.

In addition, this study uses the SEM-PLS (Structural Equation Modeling-Partial Least Squares) method with the help of SmartPLS 3 software. This method is used to analyze the relationship between variables in the study. Data collected through random sampling method, namely by taking random samples from respondents. The random sampling approach is a commonly used method in research and surveys. In this study, a minimum number of 100 valid respondents was required, in accordance with the recommendations of [Kock & Hadaya \(2018\)](#).

b. Methods

SEM-PLS (Structural Equation Modeling - Partial Least Squares) is a multivariate statistical method used to test the relationship between variables in measurement models and structural models ([Leguina, 2015](#)). This method is used to test complex models with many variables and relationships between variables. In SEM-PLS, the relationship between variables is measured using the correlation between these variables, then dimensional reduction is carried out using the principle of principal components, so that only the main factors that explain data variability are formed. The measurement model is then tested using partial regression models, and finally the structural model is tested to examine the causal relationship between variables. SEM-PLS also has the ability to test more flexible models and can handle non-normalized data. In addition, this method can also be used in predictive analysis, such as in marketing and finance. According to [Henseler et al. \(2015\)](#) SEM-PLS is one of the most commonly used methods for complex data analysis and has a variety of variables.

c. Model and Hypothesis

The endogenous latent variables in this study consist of:

- Intention to Recommend
- Satisfaction
- Trust and the exogenous latent variable is General Risk.

The research framework for this study is as follows, using the SEM-PLS model

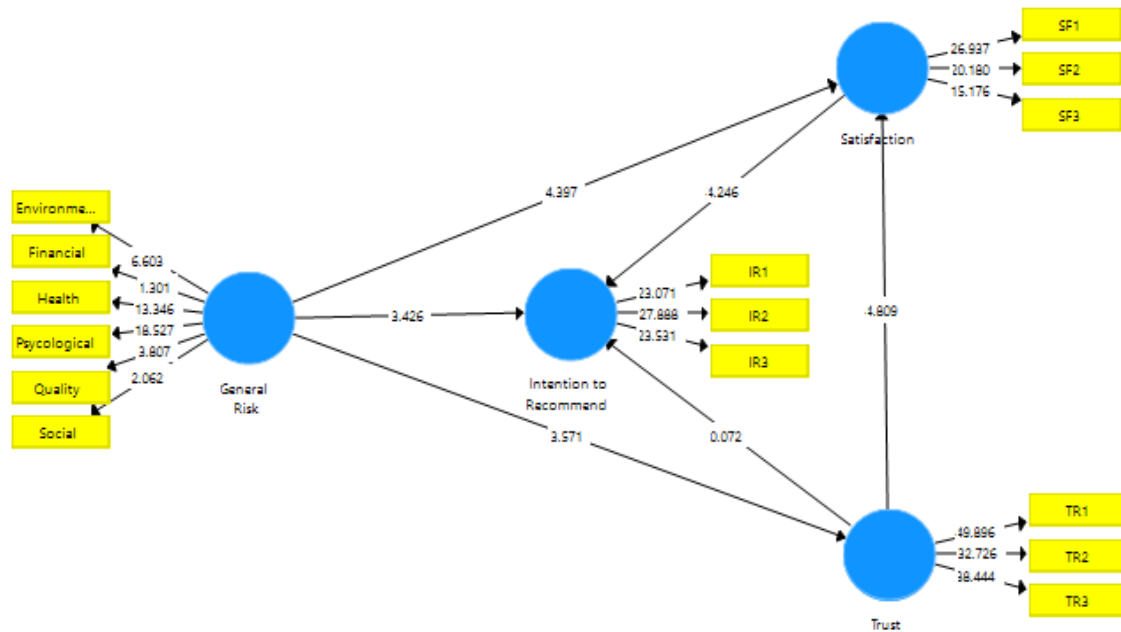


Figure 2: Model Framework

Referring to these variables, it can be developed into several indicators described in the following table:

Table 1: Research variables and indicators

No.	Variables	Indicators
1.	Intention to Recommend	• I will recommend others to consume halal products • I will say positive things about halal products to others • I will encourage friends and relatives to consume halal products
2.	Satisfaction	• I like to consume halal goods • I think consuming halal goods is a good idea. • I am satisfied with my overall experience of being a consumer of halal goods.
3.	Trust	• Trusted halal product provider • Halal product providers do not make false claims with their products • I believe the information the provider presents to consumers is accurate • I believe that the product labeling is accurate • I believe that product signage is reliable
4.	Health Risk	• I am worried about my health condition if I do not consume halal products • I am worried about disease outbreaks if I do not consume halal products • I am concerned about the consumption of unhealthy non-halal products • I am concerned about the consumption of harmful non-halal products

5.	Psychological Risk	• The thought of consuming non-halal products gives me unwanted feelings of anxiety • The thought of consuming non-halal products makes me psychologically uncomfortable • The thought of consuming non-halal products causes me unnecessary tension
6.	Environmental Risk	• I am concerned about the environmental conditions of halal product production and processing • I am concerned about the hygiene standards of halal products • I am concerned about the physical conditions of storing and selling halal products
7.	Social Risk	• I am worried that the consumption of halal products will not be in accordance with my self-image • I am worried that consuming halal products will change the way my friends think about me • I am worried that the consumption of halal products is not in accordance with my life consumption status (social class)
8.	Quality Risk	• I am concerned about the integrity of the manufacturer and seller about the quality of the product • I am concerned that the product quality is lower than what I expected • I am concerned about the quality of the product not matching the description given on the product package or advertisement. • I am concerned about fulfilling halal product requirements
9.	Financial Risk	• I am worried that the consumption of halal products will involve unexpected additional costs • I am worried that halal products will be more expensive than non-halal products • I am worried that there will be additional costs to get halal products.

Here's the research hypothesis:

H1 : General risk has a significant and positive effect on satisfaction

H2 : General risk has a significant and positive effect on trust

H3 : General risk has a significant and positive effect on intention to recommend

H4 : Trust has a significant and positive effect on satisfaction

H5 : Trust has a significant and positive effect on intention to recommend.

H6 : Satisfaction has a significant and positive effect on intention to recommend

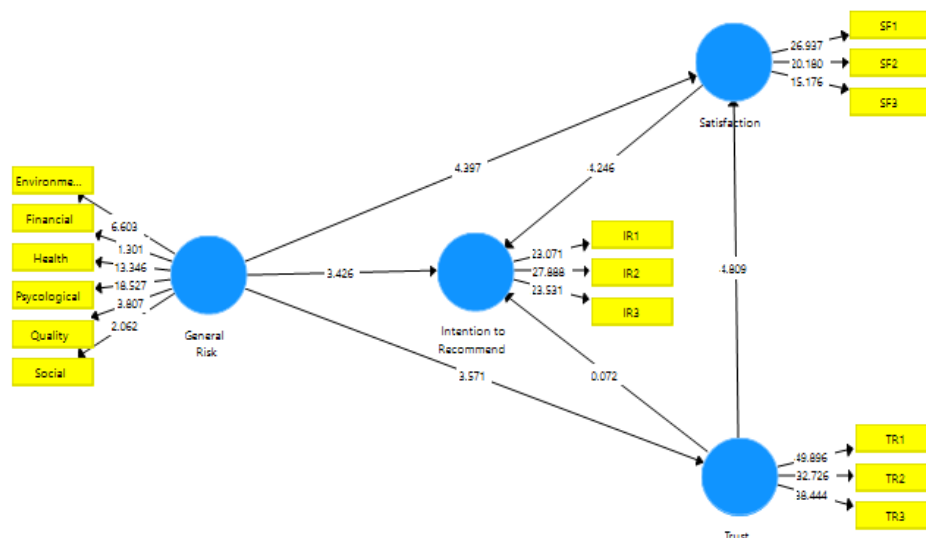
Table 2: Data Demographics

Demographic Variables	N	%
Gender		
Female	85	45
Male	106	55
Age		
17-20 Years	94	49,2
21-25 Years	93	48,8
25-35 Years	4	2
Regional		
Java	135	71
Sumatra	48	25
Kalimantan	5	3
Bali	1	0,5
Malaysia	2	1,5
Jobs		
Student	176	92
Self-employed	9	5
More	6	3

RESULTS

A total of 191 people participated in this study. Male respondents made up 55% of the total, while female respondents made up 45%. The profile characteristics of the respondents can be seen in Table

2. Once the overall measurement model was found acceptable, a structural equation model was conducted to test the relationship between the study constructs. It was tested with the entire sample. The model fit indices are summarized in Table 3. The initial structural model showed that the data fit the model reasonably well.

**Figure 3:** SEM-PLS Results

a. Validity and Reliability Test

Convergent and discriminant validity are two types of statistical validity tests. In general, to determine convergent validity the values used are Average Variance Extracted (AVE) and Loading Factor. If the item has an AVE value greater than 0.5 on each variable and a

Loading Factor value greater than 0.5, it is free from convergence validity defects. Meanwhile, to determine discriminant validity, the values used are Cross-Loading and Square roots AVE. The square roots AVE value must be higher than the correlation value of all variables. The cross-loading value is another method that can be

used to pass the discrimination test by considering that the cross-loading value must be greater than the value of other constructs (Hair et al., 2014).

Furthermore, the reliability test shows the internal consistency to measure the instrument used. The method is to look at the composite reliability value and Cronbach's Alpha, where according to Cooper, the value must have > 0.7 . The reliability test is carried out to see

the internal consistency of the measurement instrument by looking at the composite value of reliability and Cronbach's Alpha with a higher value will show the consistency value of each latent variable measurement item reliability (CR) and Cronbach's alpha score if it is more than 0.70, the reliability of the test is considered reliable (Hair et al., 2014). Table 2 below illustrates the results of convergence validity and construct reliability.

Table 3: Convergence validity and construct reliability

Items	Loadings	AVE	Alpha	CR
Intention to Recommend		0.721	0.807	0.886
IR 1	(0.855)			
IR 2	(0.839)			
IR 3	(0.853)			
Satisfaction		0.687	0.775	0.868
SF 1	(0.826)			
SF 2	(0.843)			
SF 3	(0.817)			
Trust		0.793	0.870	0.920
TR 1	(0.894)			
TR 2	(0.884)			
TR 3	(0.893)			
General Risk		0.356	0.716	0.742
Environmental	(0.626)			
Financial	(0.229)			
Health	(0.797)			
Psychological	(0.811)			
Quality	(0.532)			
Social	(0.352)			

b. Hypothesis Testing Results

Path	Path C	PValue	Remark
General Risk Satisfaction $\rightarrow$	0.297	$<0.000^*$	Supported
General Risk $\rightarrow$ Trust	0.286	$<0.000^*$	Supported
General Risk $\rightarrow$ Intention to Recommend	0.310	$<0.000^*$	Supported
Trust $\rightarrow$ Satisfaction	0.321	$<0.000^*$	Supported
Trust $\rightarrow$ Intention to Recommend	0.004	0.946 ^{ns}	Unsupported
Satisfaction $\rightarrow$ Intention to Recommend	0.341	$<0.000^*$	Supported

Notes: *P-value < 0.05 (significant); ^{ns} = not significant

The effect of general risk on consumer satisfaction of halal products among millennials is shown by the statistical test findings ($p\text{-value} = <0.000$), implying that H1 is supported. Meanwhile, general risk affects consumer trust in halal products among millennials ($p\text{-value} = 0.000$), and H2 is also supported. Furthermore, the findings show that the intention to recommend halal products among millennials is influenced by general risk ($p\text{-value} = 0.000$) H3 is supported. The trust variable affects the satisfaction of halal products ($p\text{-value} = 0.000$) H4 is supported. Meanwhile, the trust variable was found to have no significant effect on the intention to recommend halal products among millennials, with statistical results ($p\text{-value} = 0.946$). Furthermore, the intention to recommend halal products variable is influenced by customer satisfaction ($p\text{-value} = 0.000$), H5 is supported. Table 5 explains the results of model hypothesis testing.

DISCUSSION

This empirical study extends our knowledge about the formulation of trust, satisfaction and behavioral intentions of halal food customers using multidimensional risk factors and customer demographics. On the value of the halal market, modeling halal consumer behavioral responses helps businesses and service providers to target market developments that offer new opportunities.

The SEM results revealed that the general risk effect significantly and positively contributed in customer trust, satisfaction and intention to recommend. According to prospect theory, halal consumers evaluate the disadvantages (e.g., financial risk and time loss) and advantages (e.g., health and quality risk) of consuming halal food so that their satisfaction and trust increase when they perceive the risk of halal food. This means that the general risk of halal food increases customer trust and satisfaction.

This finding is consistent with the results of Tangeland et al. (2013) who reported in their study that social risk increases and increases second homeowners' intention to purchase natural product-based tourism activities. The findings of this study are in line with Malazizi et al., (2018) who reported psychological risk increases Airbnb host satisfaction and ongoing intention to use and intention to recommend this business to others. In the context of the food industry, Peter Ayeni, Peter Ball, (2010) revealed that there is a significant relationship between risk perception and customer satisfaction.

In addition, trust increased after they evaluated the combination of risks. As the findings reported by Marinao Artigas et al, (2017) who found trust is influenced by multidimensional factors in terms of tourist destinations. Environmental and health risks were found to be the highest risk factors that showed their significance in achieving the desired response from halal customers. Furthermore, quality and psychological risk emerged as the second important indicator of general risk that increases trust and satisfaction of halal food. This result is in line with the research of Belanche et al. (2012) who found that risk positively has a significant contribution to online user satisfaction.

This study reveals that generalized risk is related to the intention to recommend halal products. This is consistent with the findings of Öztürk (2022) which states that psychological risk has a significant and positive effect on consumer purchase intention for halal products. This theory states that when consumers feel that the general risk associated with halal products is low, they tend to have a higher intention to recommend halal products to others. General risks in this context may include product quality risk, health risk, environmental risk, ethical risk, and other relevant factors. Consumers who believe that halal products have controllable or minimal common risks will have higher trust and confidence in these products. This encourages them to share their positive experiences and recommend halal products to others in an effort to influence their purchasing decisions.

Furthermore, this study found that halal customer trust increases satisfaction, and satisfaction increases intention to recommend, which is partially similar to the findings of Wargenau, Astrid; Che (2004). Such as Bonne & Verbeke (2008) identified Muslim customers who trust trusted butcher shops that are handled by Muslims who maintain halalness. This means that customer trust comes from their satisfaction and loyalty towards halal products. These results offer service providers the needed information to increase their customers' trust as it increases their loyalty.

In addition, there are still oddities in this study, the empirical results show an insignificant relationship between trust and intention to recommend halal products. The findings of this study contradict the findings by Al-Ansi et al. (2019) who found that customer trust increases the intention to recommend halal products. A possible explanation we can give is that trust has various dimensions, such as trust in brands, trust in producers, or trust in information sources. The insignificant findings may be related to the dimensions

of trust studied only the dimension of trust in the manufacturer. In addition, differences in demographic characteristics, experience, or cultural background of respondents may affect the relationship between trust and intention to recommend halal products.

This research contributes to the understanding of millennial consumer behavior related to halal food and provides guidance for halal food industry players in increasing consumer loyalty and the effectiveness of their marketing strategies. By understanding the factors that influence trust, satisfaction and intention to recommend, industry players can design more effective programs and campaigns in reaching and meeting the needs of millennials as halal food consumers.

CONCLUSIONS

Generalized risk in halal food has a significant and positive influence on trust, satisfaction, and intention to recommend halal products for millennials. This study expands the understanding of the factors that influence halal food consumer behavior, including multidimensional risk and customer demographics. The results of Structural Equation Modeling (SEM) analysis show that when common risks are under control or minimal, halal consumers tend to be more satisfied and trust in halal products, encouraging them to recommend them to others.

This finding is in line with previous studies that have investigated the relationship between risk and customer satisfaction in various sectors, including the food industry and travel products. The findings also support the prospect theory which states that when consumers feel the general risk associated with halal products is low, they tend to be more motivated to recommend such products to others. Nonetheless, the results show an insignificant relationship between trust and intention to recommend halal products, which is likely due to variations in the dimensions of trust studied and the demographic characteristics of the respondents. Therefore, further research with a broader focus and a more representative sample will help to further explore this.

Practitioner Implications

Decision makers, stakeholders, and business managers should consider the common risks inherent in halal food as an indicator of the effect on customer satisfaction and trust. They are recommended to raise awareness of business providers about the inherent risks of halal food production and consumption, which helps them understand the basics of halal customer needs and

preferences. Managers can also facilitate the process of serving halal food by recruiting Muslim professionals and laborers in certain positions to provide services properly.

Research Limitations

This study is limited to respondents from two countries and from one group, namely millennial consumers of halal products in Indonesia, which may be future-proofed for the halal food industry in other countries. Therefore, future research should extend this study to a broader spectrum of Muslim communities and to other parts of the world. Finally, our study could be extended by investigating the variables that were not significant in this case study of trust and intention to recommend halal products. Although we have not been able to establish their relationship, further research is expected to assess their relationship. Based on these considerations, it is expected that the results of this study will provide new insights for further research.

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