

THE INFLUENCE OF DIGITAL PLATFORMS ADOPTION BY HALAL SMES ON CONSUMER PURCHASING DECISIONS: THE MEDIATING ROLE OF PERCEIVED TRUST

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Abstract: The rapid adoption of digital platforms has transformed the way small and medium enterprises (SMEs) engage with consumers, particularly within the halal industry where trust, authenticity, and religious compliance are critical. This study examines the influence of halal SMEs' digital platforms adoption on consumer purchasing decisions in Malaysia, with a specific focus on the mediating role of perceived trust. Grounded in Trust Theory, the research investigates four key digital platforms, including social media, e-commerce, e-wallets, and e-hailing food services, to address gaps in existing literature that have largely overlooked halal-specific contexts and the psychological mechanisms underlying digital consumption behaviour. A quantitative research design was employed, using a structured questionnaire to collect data from consumers of halal products in Malaysia. The data collected were analysed using Structural Equation Modelling (SEM), preceded by Exploratory Factor Analysis (EFA), reliability analysis, and Confirmatory Factor Analysis (CFA) to ensure the robustness of the measurement model. The findings reveal that social media and e-hailing food services have positive and significant effects on consumer purchasing decisions, while e-commerce and e-wallet platforms exhibit significant but negative effects. Furthermore, perceived trust was found to partially mediate the relationships between social media, e-commerce, and e-hailing platforms and consumer purchasing decisions, while no mediating effect was observed for e-wallet usage. The study contributes to theory by extending Trust Theory into the halal digital commerce domain and highlighting the conditional role of trust in shaping consumer behaviour. Practically, the findings provide valuable insights for halal SMEs, policymakers, and industry stakeholders by demonstrating that digital adoption alone is insufficient without effective trust-building strategies.

Keywords: Social Media; E-commerce; E-wallet; E-hailing Food Services; Perceived Trust; Purchasing Decisions

1. INTRODUCTION

In the era of rapid digital transformation, businesses are increasingly adopting digital platforms to reach, engage, and retain their customers (Rangaswamy et al., 2020). In Malaysia, where Small and Medium Enterprises (SMEs) account for nearly 97% of business establishments and form the backbone of the national economy (Lestari et al., 2024), digital adoption has become a crucial driver of competitiveness and sustainability (Costa & Castro, 2021). Within the halal industry, SMEs face unique challenges and opportunities as they strive to cater to the needs of Muslim consumers while also appealing to broader markets. The adoption of digital platforms, such as social media, e-



commerce, e-wallets, and e-hailing food services offers halal SMEs new avenues to showcase their products, enhance accessibility, and influence consumer purchasing decisions (Maulana et al., 2025). This growing reliance on digitalization makes it vital to understand how such platforms shape consumer behaviour, particularly in purchasing halal products.

Today, social media platforms, such as Instagram and Facebook, shape perceptions and trends; e-commerce marketplaces, such as Shopee and Lazada, provide extensive product choices; e-wallets, such as GrabPay and Touch 'n Go, ensure seamless transactions; and e-hailing food services, such as GrabFood and Foodpanda, enhance convenience in accessing halal-certified meals. These platforms have collectively reshaped consumer expectations and decision-making processes, highlighting the need to investigate their influence on consumer behaviour in the halal sector (Lee, 2025). Thus, digital platforms allow halal SMEs to bridge the gap between producers and consumers by not only promoting authenticity and transparency but also providing convenience and immediacy in product access. This, therefore, indicates that digital platform adoption is more than just a marketing tool, it plays a central role in creating consumer trust, enhancing brand credibility, and ultimately driving purchase intentions (Gao et al., 2023).

While research on the influence of digital platforms adoption on consumer purchasing decisions has been steadily expanding, there remains a significant gap in studies that specifically address the influence of halal SMEs' digital platforms adoption on consumer purchasing decisions. Among others, Pires and Fortes (2023) find that performance expectations, facilitating conditions, habit, and perceived privacy are the main factors influencing students' intention to use the digital platform in Portugal. Saberian et al. (2020) reveal that digital platforms dimensions, including ease of use, information quality, services and products quality, customers interaction, design, response speed, trustiness, security, and responsibility, have positive impact on customers' purchase intention. In an effort to compare and differentiate between the technical and social functions of digital platforms, Tse et al. (2023) document that technical functions are more beneficial for companies seeking to build brand prestige when markets are turbulent and brand imitation is widespread. In contrast, under the same conditions, social functions tend to result in lower brand prestige.

Although there is a plethora of studies on the role of digital platforms adoption in influencing consumers decisions, the lack of research on the influence of digital platforms adoption on consumer purchasing decisions within the halal SME sector serves as the motivation for this study, which fills the gap and contributes to the existing body of knowledge in several important ways. Specifically, this research draws on Trust Theory to conceptualise the role of digital platforms, namely social media, e-commerce, e-wallets, and e-hailing services, in fostering consumer trust that subsequently shapes consumers purchase intentions. Thus, the findings of this study are expected to extend the application of Trust Theory in the context of halal consumption, where authenticity, certification, and credibility play a central role in influencing consumer decisions. By identifying the direct linkage between digital platforms adoption and consumer purchasing decisions, and highlights the mediating role of perceived trust in strengthening this relationship, it is envisaged that the findings of this research will offer valuable guidance to policymakers and halal SME managers, emphasising the importance of leveraging digital tools for visibility, convenience, and building long-term consumer trust. Ultimately, the findings of this study will offer insights into the behaviour of consumers by revealing the digital platforms that mostly appeal to these consumers and how they can be used for specific target marketing.

The remainder of this study is structured as follows. Section Two reviews the literature on Trust Theory, digital platform adoption, perceived trust, consumer purchasing decisions, and the conceptual framework. Section Three presents the research methodology, including the research design, population, sampling, research instrument, data collection, and analysis procedures. Section Four reports the results, including respondents' characteristics, exploratory factor analysis (EFA), confirmatory factor analysis (CFA), and structural equation modelling (SEM). Section Five discusses the research findings, while Section Six outlines the theoretical and practical implications of the study. Finally, Section Seven concludes the paper by acknowledging its limitations, presenting recommendations, and identifying directions for future research.

2. LITERATURE REVIEW

Trust Theory as Theoretical Underpinning this Study

Trust Theory has been widely applied in consumer behaviour and online commerce research to explain how trust shapes relationships between businesses and customers. At its core, the theory posits that trust represents the willingness of one party to rely on another under conditions of uncertainty and vulnerability (Kou & Sun, 2024). In the digital marketplace, where consumers often lack physical interaction with products or sellers, trust becomes a critical determinant of whether consumers engage in transactions (You et al., 2022). By reducing perceived risks, trust facilitates positive attitudes and behaviours, including purchase intentions and loyalty. Hence, Trust Theory provides a solid foundation for examining how consumers respond to the adoption of digital platforms (Alamoudi et al., 2025).

In the context of halal consumption, trust carries even greater weight (Omar et al., 2017). Halal products are not only judged on quality and price, but also on compliance with Islamic principles and certification standards (Wan Ismail et al., 2024). Consumers need to trust that halal SMEs are providing products that genuinely meet halal requirements (Jaiyeoba et al., 2020), and this trust extends to the digital platforms through which products are marketed and sold. Social media credibility, e-commerce security, e-wallet reliability, and e-hailing transparency all contribute to shaping consumer perceptions (Utomo et al., 2025). Thus, Trust Theory helps explain how these perceptions influence consumer confidence and ultimately their decision to purchase halal products (Utomo et al., 2025).

Trust Theory also supports the conceptualisation of perceived trust as a mediator in this study. The adoption of digital platforms by halal SMEs does not automatically translate into consumer purchasing decisions unless consumers develop confidence in both the platform and the seller (You et al., 2022). For example, an e-commerce site may increase visibility, but unless consumers perceive the seller as trustworthy, the likelihood of purchase remains low (Mu & Zhang, 2021). By positioning perceived trust as a mediating variable, this study captures the psychological mechanism that links digital adoption to consumer behaviour. In this case, Trust Theory helps explain not only the presence of digital adoption but also its effectiveness in influencing purchasing decisions (Long, 2024).

Finally, Trust Theory aligns closely with Malaysia's halal context, where institutional trust, certification, and reputation play key roles in consumer decision-making (Wan Ismail et al., 2024). In an environment where digital adoption is rapidly expanding under the MyDIGITAL blueprint and the Halal Industry Master Plan 2030, the relevance of trust becomes even more pronounced. Several consumers in Malaysia, especially in urban areas like Klang Valley, increasingly rely on digital platforms to access halal products, but their decisions hinge on whether they perceive these platforms and businesses as credible and authentic (Chi Ying & Mohamed, 2020). Therefore, Trust Theory provides the theoretical lens through which this study investigates these dynamics, ensuring a rigorous explanation of how digital platforms adoption influences consumer decisions to purchase halal products.

Empirical Review of Studies on Digital Platforms Adoption and Consumer Behaviour

The rapid advancement of digital technologies has significantly transformed the way businesses and consumers interact, with digital platforms emerging as central channels for communication, marketing, and transactions (Singh et al., 2021). Empirical studies across various contexts highlight that platforms, such as social media, e-commerce, e-wallets, and e-hailing services, have not only enhance accessibility and convenience but also play a crucial role in shaping consumer perceptions and decision-making processes (Aslam et al., 2020; Chelvarayan et al., 2022; Davis, 2016; Singh et al., 2021; Yusof et al., 2021). Research consistently shows that digital platforms influence consumer trust, perceived value, and engagement, which in turn drive purchase intentions and loyalty (Kou & Sun, 2024). These findings underscore the importance of understanding how different forms of digital adoption affect consumer behaviour, particularly in markets where authenticity and credibility are central to consumer choice (Wan Ismail et al., 2024).

To begin with, Social media platforms are interactive digital applications, such as Facebook, Instagram, and TikTok, that enable users to create, share, and exchange content while engaging in real-time communication within online communities (Davis, 2016). These platforms have become critical tools for businesses, including halal SMEs, to reach and influence consumers by providing accessible channels for product promotion, consumer engagement, and brand storytelling (Nkegbe & Abor, 2023). In the context of halal consumption, social media plays an important role in shaping consumer decisions by allowing halal SMEs to showcase product authenticity, communicate halal certification, and build trust through transparency and user-generated reviews. By amplifying visibility and fostering direct interaction between halal SMEs and consumers, social media platforms significantly contribute to consumer confidence and purchase intentions for halal products (Utama et al., 2025).

To reveal the impact of social media platforms on consumer purchasing decision, Palalic et al. (2020) examine the impacts of social media on the Pakistani consumers' purchasing behaviour with the sample size of 396 respondents, they find that social media is partially related to consumer purchasing behaviour in Pakistan. Their findings show that word of mouth and content credibility are better at predicting consumer purchasing behaviour. Utama et al. (2025) examine the influence of social media marketing on brand image and purchase intention for halal products based on data collected from 300 Muslim consumers in Indonesia. They reveal that social media platforms significantly enhance brand image and purchase intention of halal products in Indonesia. Makudza et al. (2020) investigate the influence of social media and consumer purchasing behaviour in the mobile telephony industry in Zimbabwe, they find that social media is significantly related to consumer purchase intention. Kumar et al. (2020) examine the influence of social media on consumers' purchasing behaviour in Malaysian restaurants, they find that social media advertisement, electronic word of mouth, and online ordering system significantly contribute to consumers' purchasing behaviour in Malaysia.

In addition, e-commerce platforms are digital marketplaces and online storefronts that facilitate the buying and selling of goods and services through the internet, acting as intermediaries between businesses and consumers (Kim & Yum, 2024). E-commerce platforms, such as Shopee, Lazada, and SME-owned online shops, provide halal businesses with cost-effective avenues to reach wider markets, streamline transactions, and enhance product visibility (Maulana et al., 2025). In the halal context, e-commerce is particularly important because it allows SMEs to highlight halal certification, provide detailed product information, and offer consumer reviews that strengthen trust. By reducing geographical barriers and making halal products more accessible, e-commerce platforms play a vital role in influencing consumer decisions to purchase halal products, especially among tech-savvy and urban consumers (Sakinah, 2024).

In examining the influence of e-commerce platform on consumer purchasing decision, Antonia (2023) examine the impact of e-commerce on consumer purchase decisions in Indonesia based on data collected from 43 respondents, the findings show that e-commerce platform is significantly related to consumer purchasing decisions. Similarly, Zuniarti et al. (2021) analyse the influence of trust, attitudes, and ease of shopping on consumer decision to purchase through e-commerce; they find that trust, ease of shopping, and attitudes have significant impacts on consumer decisions to purchase through e-commerce. Maulana et al. (2025) investigate the effectiveness of digital promotion strategies employed by SMEs in marketing halal products in the digital era, they reveal that e-commerce platforms enable broader product access and facilitate seamless transactions.

Moreover, e-wallets are mobile-based financial applications that allow users to store digital money, link bank accounts or cards, and perform cashless transactions conveniently and securely (Chelvarayan et al., 2022). In Malaysia, popular e-wallets examples include Touch 'n Go eWallet, GrabPay, and Boost, which are increasingly integrated into retail and online purchasing ecosystems (Loke, 2022). For halal SMEs, e-wallets are important because they not only provide a seamless payment method, but also enhance consumer trust by ensuring secure and transparent transactions. Moreover, features such as cashback, discounts, and transaction records available in e-wallet platforms encourage repeat purchases and foster consumer confidence in dealing with halal-certified businesses (Sakinah, 2024). By reducing barriers to payment and strengthening perceptions of safety and convenience, e-wallets play a significant role in influencing consumer decisions to purchase halal products.

To examine the relationship between e-wallets and consumer purchasing decisions, Bakar et al. (2024) investigate the factors influencing customer to accept e-wallets in Malaysia based on their data that were collected from 150 respondents. They find that perceived usefulness, perceived ease of use, and perceived security significantly contributed to the adoption of e-wallets among Malaysian consumers. Tompodung et al. (2020) examine the influence of e-wallet on consumer behaviour using qualitative approach, their findings show that e-wallet has influence on consumer behaviour. Sari et al. (2021) investigate the effect of e-wallet and online shopping on consumer impulse purchasing based on their data that were collected from 200 respondents in East Java, Indonesia, the find that e-wallet and online shopping affect impulse purchasing. Moreover, Karim et al. (2020) examine the factors influencing the use of e-wallet as a payment method among Malaysian young adults using data that were collected from 330 respondents in Klang Valley, Malaysia; they find that perceived ease of use, perceived usefulness, and privacy and security are positively and significantly related to the behavioural intention to use e-wallet in Malaysia.

Finally, e-hailing food services are mobile-enabled platforms, such as GrabFood and Foodpanda, that allow consumers to browse menus, place food orders, and have meals delivered directly to their location through digital applications (Yusof et al., 2021). These services have transformed consumer access to food by offering convenience, speed, and variety while enabling halal SMEs to expand their reach beyond physical outlets. In the halal context, e-hailing platforms are particularly important as they allow consumers to easily identify and select halal-certified food providers, thereby reinforcing confidence in product authenticity (Jais & Marzuki, 2020). By reducing accessibility barriers and enhancing convenience, e-hailing food services significantly influence consumer decisions to purchase halal products, especially among urban consumers with busy lifestyles (Yusoff et al., 2023).

With respect to research on the influence of e-hailing food services on consumer purchasing decisions, Sadom et al. (2022) examine the influence of perceived price attractiveness, perceived service quality, perceived reputation, trust, and attitude on consumers' booking intention of e-hailing services, they find that hat perceived attractiveness, perceived service quality, perceived reputation, attitude, and trust positively influence consumers' booking intention of e-hailing services. Ang et al. (2022) examine the influence of consumer behaviour on FoodPanda during the COVID-19 pandemic based on data that were collected from university students in Malaysia and Indonesia, they find that customers were satisfied with the quality and convenient services offered by FoodPanda during the Covid-19 outbreak. Mat Nayan and Hassan (2020) analyse customers satisfaction of using online food delivery services in Malaysia using data that were collected from 153 respondents, they find that consumers were satisfied with the services provided by FoodPanda and GrabFood Services.

Perceived Trust

Perceived trust has been widely recognised in digital commerce literature as a crucial determinant of consumer decision-making (Kim et al., 2008; Wen et al., 2014). When consumers purchase products online, they rely heavily on signals of credibility, transparency, and authenticity provided by digital platforms. In the context of halal products, trust is even more critical, as consumers must be assured that the products adhere to Islamic principles and are genuinely halal-certified (Wan Ismail et al., 2024). Digital platforms, such as social media, e-commerce marketplaces, e-wallets, and e-hailing services, provide multiple opportunities for halal SMEs to build this trust through product information, certification displays, secure transactions, and transparent feedback mechanisms (Wan Ismail et al., 2024).

Meanwhile, it is important to note that the adoption of digital platforms by halal SMEs does not automatically lead to increased consumer purchases unless consumers perceive these platforms as trustworthy (Veltri et al., 2023). For instance, a halal SME may adopt an e-commerce platform, but if consumers doubt the authenticity of the halal certification or fear transaction risks, their willingness to purchase will remain low. This illustrates the mediating role of perceived trust, which bridges the relationship between digital adoption and consumer decisions (Chawla et al., 2023). Trust, as used in this study, functions as a psychological mechanism that transforms digital presence into meaningful consumer action to ensure that the benefits of digital platforms translate into higher purchase intentions.

Empirical evidence supports this mediating role of trust in digital commerce (Chawla et al., 2023; Wan Ismail et al., 2024). Studies have consistently shown that consumer trust in online vendors, secure payment systems, and credible product information significantly enhances purchase decisions (Kim et al., 2008). In the halal industry, trust extends beyond technical functionality to religious credibility, where JAKIM certification and the perceived integrity of SMEs are central to shaping consumer confidence (Koc et al., 2025). By fostering perceived trust, digital platforms not only reduce consumer risk perceptions but also align with the religious and ethical expectations of halal consumers. This mediating role makes trust a powerful explanatory factor in how digital adoption impacts consumer behaviour (Wan Ismail et al., 2024).

Therefore, situating perceived trust as a mediator in this research is both theoretically and practically significant. From a theoretical perspective, it extends Trust Theory into the halal digital commerce domain, emphasising how psychological trust processes link digital platform adoption with consumer outcomes (Guo, 2022). Practically, it underscores for halal SMEs that digital adoption alone is insufficient, what matters is how these platforms are used to build and sustain consumer trust (Veltri et al., 2023). For policymakers and industry stakeholders, recognising the mediating role of trust highlights the importance of ensuring robust halal certification visibility, secure transaction systems, and consumer education. Ultimately, perceived trust ensures that digital adoption translates into meaningful consumer purchasing decisions in Malaysia's halal market.

Conceptual Framework

Figure 1 (conceptual framework) illustrates the relationship between halal SMEs' adoption of digital platforms and consumer purchasing decisions, with a mediating role of perceived trust. Specifically, four independent variables, social media platforms, e-commerce platforms, e-wallets, and e-hailing food services, are shown as key components of digital adoption. The figure shows that these digital platforms influence consumer behaviour not directly, but through the mediating role of perceived trust, which captures consumers' confidence in the authenticity, reliability, and integrity of halal products accessed via the investigated digital platforms. This suggests that while the adoption of digital platforms enhances visibility, accessibility, and convenience, it is consumers' perceived trust that ultimately determines the extent to which such adoption translates into actual purchase decisions. In other words, trust acts as the psychological bridge that converts digital engagement into consumer action, underscoring its critical role in ensuring that digital platform adoption by halal SMEs leads to meaningful consumer outcomes.

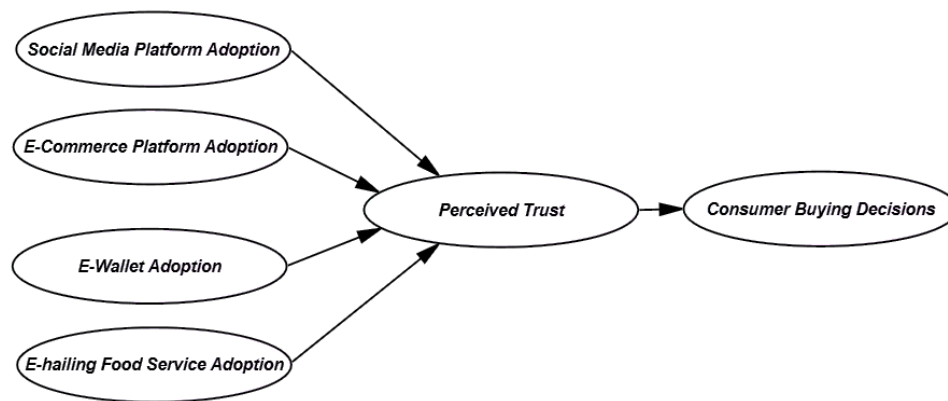


Figure 1 Conceptual Framework

Source: Author's Own Creation

Hypothesis Development

Based on the developed conceptual framework and prior review of literature, this study hypothesises that the adoption of digital platforms by halal SMEs has a significant influence on consumer purchasing decisions. Specifically, it is posited that social media platforms (H1), e-commerce platforms (H2), e-wallets (H3), and e-hailing

food services (H4) each exert a positive and significant impact on consumers' decisions to purchase halal products. These platforms provide halal SMEs with avenues to enhance visibility, accessibility, and convenience, thereby shaping consumer behaviour towards halal products. However, the relationship between digital adoption and consumer decisions is not assumed to be direct alone. Instead, this study emphasises the mediating role of perceived trust (H5), which captures consumers' confidence in the authenticity, reliability, and integrity of halal products accessed through digital platforms. Trust is therefore proposed as the psychological mechanism that translates digital engagement into meaningful purchase actions. Collectively, these hypotheses reflect the study's effort to empirically test the extent to which digital platform adoption and perceived trust jointly drive consumer purchase decisions in the halal market. The developed hypotheses developed for this study are highlighted as follows:

H1 Social media platform adoption is positively and significantly related to consumer decisions to purchase halal products.

H2 E-commerce platform adoption is positively and significantly related to consumer decisions to purchase halal products.

H3 E-wallet adoption is positively and significantly related to consumer decisions to purchase halal products.

H4 E-hailing food service adoption is positively and significantly related to consumer decisions to purchase halal products.

H5 Perceived trust mediates the relationship between halal SMEs' digital platforms adoption (social media, e-commerce, e-wallets, and e-hailing services) and consumer decisions to purchase halal products.

3. METHODOLOGY

This study adopted a quantitative, cross-sectional survey design to examine the influence of halal SMEs' digital platform adoption on consumer purchasing decisions and the mediating role of perceived trust. The quantitative design was appropriate because the relationships among the study's measurable constructs could be statistically tested (Al Tarawneh et al., 2023; Jaiyeoba et al., 2025). The research population comprised halal consumers in Klang Valley, Malaysia, who had experience purchasing halal products through social media, e-commerce platforms, e-wallets or e-hailing food services. The individual consumer constituted the unit of analysis. A combination of purposive and snowball sampling techniques was employed because a comprehensive sampling frame of digitally active halal consumers was unavailable. Purposive sampling ensured that respondents satisfied the study's eligibility criteria, while snowball sampling enabled initial participants to recommend other eligible consumers within their networks (Biernacki & Waldorf, 1981; Campbell et al., 2020).

Data were collected from 245 respondents between September and October 2025. The adequacy of the sample was confirmed using G*Power at a 5% significance level, 95% statistical power and a medium effect size of 0.15 (Ben-Shachar et al., 2020; Kang, 2021). Data were gathered through a structured questionnaire administered both face-to-face and online using Google Forms. The questionnaire contained two sections covering respondents' demographic characteristics and the study constructs. Measurement items were adapted from established studies relating to social media, e-commerce, e-wallets, e-hailing services, perceived trust and consumer purchasing decisions. Specifically, social media usage items were adapted from Nabhani (2025), e-commerce adoption items were adapted from Kim and Yum (2024), e-wallet use items were adapted from Toh and Kung (2025), e-hailing services items were adapted from (Yusof et al., 2021), perceived trust items were adapted from Nabhani (2025), and halal purchase decisions items were adapted from Nabhani (2025). All construct items were measured using a five-point Likert scale ranging from strongly disagree to strongly agree. Face and content validity were established through expert review, while a pilot study involving 50 halal consumers was conducted to improve the instrument's clarity, reliability and suitability.

Data analysis was performed using the Statistical Package for the Social Sciences (SPSS) and Analysis of Moment Structures (AMOS). SPSS was used for preliminary data screening, descriptive analysis, exploratory factor

analysis and reliability assessment using Cronbach's alpha. The screening results indicated no extreme outliers or multicollinearity problems, while the data satisfied normality requirements. Harman's single-factor test further indicated that common method bias was not a concern (Jaiyeoba et al., 2025). AMOS was subsequently employed to conduct confirmatory factor analysis, evaluate construct validity and model fit, and assess the structural model. Structural equation modelling was used to estimate the hypothesised direct relationships and test the mediating effect of perceived trust.

4. ANALYSIS

Respondents' Characteristics

The sample for this study is largely female (62.4%) and predominantly young adults aged 20–29 years (55.1%), followed by those aged 30–39 years (27.8%). Most respondents live in urban areas (60%), where digital access and exposure to online marketing are typically higher. In terms of education, the vast majority hold a degree (73.5%), indicating a relatively well-educated group that may be more receptive to digital content and online purchasing. Employment-wise, more than half of the respondents work in the private sector (57.6%), suggesting a financially active population with purchasing power, which is relevant when examining purchasing decisions influenced by digital marketing. The results also show active online engagement related to halal consumption. Online shopping frequency is fairly distributed, but a significant proportion (31.8%) reported purchasing halal products very frequently, and an additional 22.9% do so frequently. E-commerce platforms are the most preferred channel for halal shopping (55.1%), followed by social media (32.7%), indicating that both structured online marketplaces and social media marketing play important roles for halal SMEs. However, only 35.5% follow halal SMEs on social media, revealing a gap in followers versus potential digital reach, an important insight for SMEs seeking to optimize their online presence. Digital trust and payment behaviour further reinforce the influence of online strategies. A high percentage of respondents use e-wallets for halal purchases (63.3%), highlighting consumer readiness for digital transactions. Trust in online halal certification is also very strong (93.5%), which is a positive signal for halal brands promoting certified products digitally. Additionally, 85.7% have used e-hailing services to order halal food, showing that convenience-driven digital platforms significantly shape consumption behaviour. Overall, these patterns suggest that digital marketing strategies, especially those leveraging e-commerce, trusted certification, and seamless digital payments, have substantial potential to influence consumer purchasing decisions toward halal SMEs.

Explorative Factor Analysis

As shown in Table 1, Exploratory factor analysis (EFA) was conducted to identify the underlying structure of items measuring perceived trust, e-wallet, e-hailing, social media, e-commerce and consumer purchasing decisions. Principal component analysis with varimax rotation was employed to summarise the total variance and produce an interpretable factor structure (Rogers, 2021; Watkins, 2018). The dataset was suitable for factor analysis, as the Kaiser-Meyer-Olkin value of 0.959 exceeded the recommended threshold of 0.70. Bartlett's Test of Sphericity was also statistically significant ($\chi^2 = 7684.496$, $p < 0.001$), confirming sufficient correlations among the measurement items. Furthermore, item communalities ranged from 0.536 to 0.867, exceeding the minimum requirement of 0.50, while all anti-image correlation diagonal values were above 0.50. Collectively, these results confirmed adequate shared variance among the items and supported the extraction of the study's latent factors.

Table 1 KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.959
Bartlett's Test of Sphericity	Approx. Chi-Square	7684.496
	df	465
	Sig.	.000

Source: Author's own creation

The number of factors extracted through principal component analysis (PCA) was fixed at six, reflecting the study's theory-driven conceptualisation of perceived trust, e-wallet usage, e-hailing usage, consumer purchasing

decision, social media engagement and e-commerce participation. Fixing the number of factors is appropriate when the expected structure is supported by established theory and prior literature, as it reduces the risk of over- or under-extraction (Hair & Brunsveld, 2019). Of the 35 items initially analysed, four—SocialMedia4, SocialMedia6, Ecommerce3 and Ecommerce4—were removed because of cross-loadings or loadings below the acceptable threshold. The PCA with varimax rotation produced a six-factor solution that explained 78.649% of the total variance. Factor 1 accounted for 19.009%, Factor 2 for 15.994%, Factor 3 for 14.987%, Factor 4 for 10.794%, Factor 5 for 10.502% and Factor 6 for 7.363%. This substantial cumulative variance indicates that the extracted factors adequately represented the underlying constructs.

The rotated component matrix produced a clear and interpretable structure without problematic cross-loadings. Perceived trust recorded factor loadings ranging from 0.666 to 0.849, e-wallet from 0.657 to 0.847, e-hailing from 0.565 to 0.867, consumer purchasing decision from 0.530 to 0.609, social media from 0.552 to 0.734 and e-commerce from 0.499 to 0.730. Reliability analysis further demonstrated satisfactory internal consistency. Cronbach's alpha coefficients were 0.948 for perceived trust, 0.923 for e-wallet, 0.944 for e-hailing, 0.950 for consumer purchasing decision, 0.856 for social media and 0.845 for e-commerce. All values exceeded the recommended threshold of 0.70 (Cronbach, 1951; Sekaran & Bougie, 2016). Therefore, the six-factor instrument was considered reliable and suitable for subsequent confirmatory factor analysis and structural equation modelling.

Table 2 Principal Component Analysis (PCA) with Varimax Rotation

Items	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5	Factor 6	Reliability Analysis
PerceivedTrust1	.824						0.948
PerceivedTrust2	.810						
PerceivedTrust6	.795						
PerceivedTrust3	.759						
PerceivedTrust4	.739						
PerceivedTrust5	.666						
Ewallet5		.847					0.923
Ewallet1		.815					
Ewallet4		.785					
Ewallet6		.756					
Ewallet2		.735					
Ewallet3		.657					
Ehailing1			.824				0.944
Ehailing2			.759				
Ehailing4			.661				
Ehailing5			.653				
Ehailing3			.598				
Ehailing6			.565				
purchasingDecision4				.609			0.950
purchasingDecision3				.599			
purchasingDecision2				.587			
purchasingDecision5				.573			
purchasingDecision1				.558			
purchasingDecision6				.530			
SocialMedia1					.734		0.856
SocialMedia2					.702		
SocialMedia3					.570		
SocialMedia5					.552		

Ecommerce5						.730	0.845
Ecommerce1						.551	
Ecommerce2						.499	

Source: Author's own creation

Confirmatory Factor Analysis (CFA)

Confirmatory factor analysis (CFA) was conducted to validate the measurement structure established through exploratory factor analysis. Unlike EFA, which identifies possible relationships among measurement items, CFA is a theory-driven technique that tests whether observed variables adequately represent their hypothesised latent constructs (Hair et al., 2018; Hasnida et al., 2018). Its primary purpose was to assess the overall fit, reliability and validity of the proposed measurement model. The CFA examined six constructs: perceived trust, e-wallet, e-hailing, consumer purchasing decision, social media and e-commerce. Following the measurement-validation procedure recommended by Shek and Yu (2014), the analysis involved data screening, model specification, parameter estimation, goodness-of-fit assessment and model modification. Before model estimation, the data were screened for outliers, normality and common method variance. The measurement model was subsequently specified and estimated using AMOS.

Several goodness-of-fit indices were evaluated to determine the adequacy of the measurement model. The chi-square statistic was significant ($\chi^2 = 896.344$, $df = 416$), which was expected because chi-square is highly sensitive to sample size and may reject otherwise acceptable models (Jaiyeoba & Adewale, 2018). Consequently, additional fit indices were considered. The normed chi-square value ($CMIN/DF = 2.155$) was within the recommended range of 1 to 5. The comparative fit index ($CFI = 0.937$), incremental fit index ($IFI = 0.937$) and Tucker-Lewis index ($TLI = 0.929$) exceeded the recommended threshold of 0.90, indicating satisfactory incremental fit (Hair et al., 2018). Furthermore, the root mean square error of approximation ($RMSEA = 0.069$) fell within the acceptable range of 0.03 to 0.08 (Hasnida et al., 2018; Singh et al., 2022). Overall, the fit indices demonstrate that the six-factor measurement model adequately represents the observed data. All standardised factor loadings exceeded 0.70, providing evidence of strong convergent validity, while the constructs demonstrated sufficient empirical distinctiveness. Therefore, the measurement model was considered statistically sound and theoretically acceptable for subsequent structural model assessment and hypothesis testing.

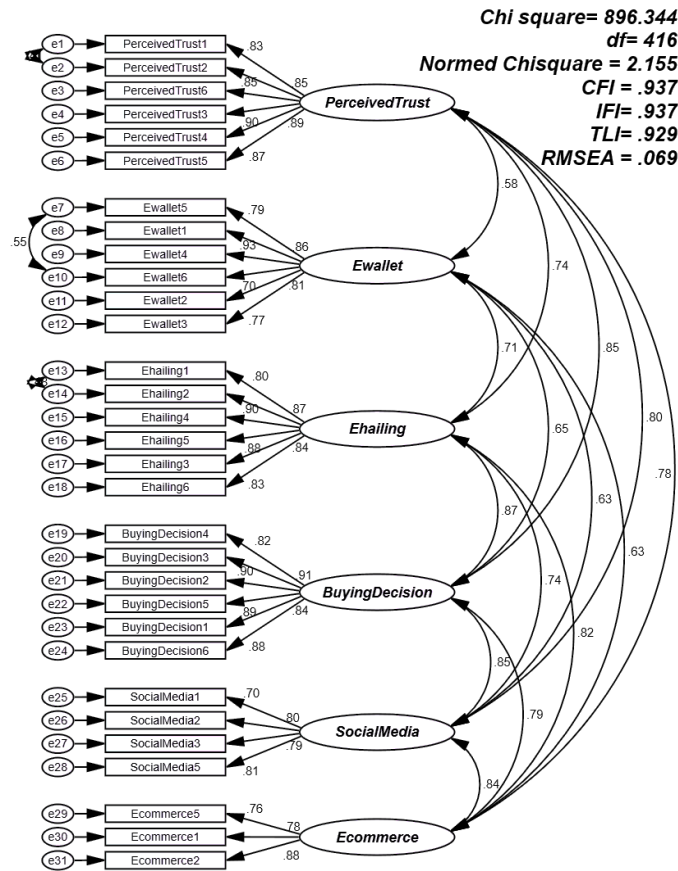


Figure 2 Measurement Model

Source: Author's own creation

Structural Model Assessment (Direct Effects)

Following the establishment of satisfactory model fit and construct validity through confirmatory factor analysis (CFA), structural equation modelling (SEM) was employed to test the hypothesised direct relationships. SEM is appropriate for simultaneously examining relationships among multiple latent constructs and testing theoretically specified models (Hair & Brunsveld, 2019). Figure 3 presents the structural paths between social media, e-commerce, e-wallet and e-hailing platforms and consumer purchasing decisions, while the corresponding regression estimates are reported in Table 3. Social media had a strong, positive and statistically significant effect on consumer purchasing decisions ($\beta = 0.726$, $p < 0.001$). This result indicates that increased engagement with social media enhances purchasing decisions through interactive content, peer influence and real-time communication. Therefore, H1 was supported. E-hailing platforms also positively and significantly influenced consumer purchasing decisions ($\beta = 0.662$, $p < 0.001$), suggesting that convenience, accessibility and service reliability encourage consumers to purchase halal products. Accordingly, H4 was supported.

Conversely, e-commerce had a significant negative effect on consumer purchasing decisions ($\beta = -0.388$, $p < 0.001$), resulting in the rejection of H2. This relationship may reflect concerns regarding product authenticity, halal certification, limited personal interaction and the usability of SME-operated platforms. E-wallet usage similarly produced a negative but relatively small significant effect ($\beta = -0.100$, $p < 0.001$); therefore, H3 was rejected. This suggests that e-wallets may function primarily as payment facilitators rather than direct

drivers of purchasing decisions, particularly where security, trust or Shari'ah-compliance concerns persist. The structural model explained 92% of the variance in consumer purchasing decisions ($R^2 = 0.92$), demonstrating substantial explanatory power. Overall, the results confirm that digital platforms exert differentiated effects on consumer behaviour. Social media and e-hailing platforms emerged as strong positive predictors, whereas e-commerce and e-wallets negatively influenced purchasing decisions. These findings highlight the need for halal SMEs to adopt platform-specific strategies that strengthen usability, transparency and consumer confidence.

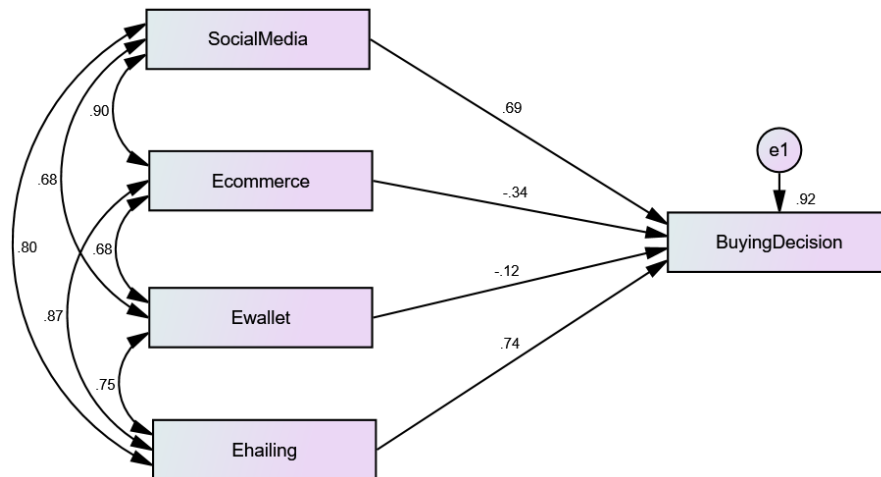


Figure 3 Structural Model (Direct Relationships)

Source: Author's own creation

Table 3 Regression Weights

	Estimate	S.E.	C.R.	P
SocialMedia purchasingDecision	0.726	.044	16.632	***
Ecommerce purchasingDecision	-0.388	.058	-6.689	***
Ewallet purchasingDecision	-0.100	.024	-4.210	***
Ehailing purchasingDecision	0.662	.036	18.141	***

Note: *** = $p < 0.05$; S.E. = Standard Error; C.R. = Critical Ratio; P = p-value

Source: Author's own creation

Analysis of Mediating Relationships (Indirect Effects)

After establishing the direct relationships in the structural model, the analysis proceeded to examine the mediating role of perceived trust in the relationship between halal SMEs' digital marketing platforms and consumer purchasing decision. Mediation analysis is a critical component of SEM as it allows researchers to understand how and why an independent variable influences a dependent variable through an intervening construct (Hair et al., 2018). A mediating variable explains the underlying mechanism through which the predictor exerts its effect on the outcome variable, thereby offering deeper theoretical insight into complex behavioural relationships (Hair & Brunsveld, 2019). In this study, perceived trust was theorised as a key psychological mechanism through which digital platforms influence consumers' purchasing decisions.

As shown in Figure 4 and Table 4, the mediating model specifies direct paths from social media, e-commerce, e-wallet, and e-hailing to consumer purchasing decision, as well as indirect paths operating through

perceived trust. The results indicate that perceived trust itself significantly predicts consumer purchasing decision ($\beta = 0.296$, $p < 0.001$), supporting its role as a meaningful mechanism through which digital marketing platforms can influence consumer purchase behaviour. Regarding the predictors of the mediator, social media demonstrated a strong, positive, and statistically significant relationship with perceived trust ($\beta = 0.563$, $p < 0.001$). E-hailing also showed a positive and significant relationship with perceived trust ($\beta = 0.212$, $p = 0.003$). In addition, e-commerce was positively and significantly related to perceived trust ($\beta = 0.181$, $p = 0.039$). However, e-wallet did not significantly predict perceived trust ($\beta = -0.049$, $p = 0.305$), indicating that trust formation in this model is not meaningfully explained by e-wallet usage.

Moreover, the latest relationships of independent variables on the dependent variable results show that social media had a positive and statistically significant effect on consumer purchasing decision ($\beta = 0.526$, $p < 0.001$). E-hailing also exhibited a strong positive and significant relationship with consumer purchasing decision ($\beta = 0.678$, $p < 0.001$). In contrast, e-commerce had a negative and significant effect on consumer purchasing decision ($\beta = -0.395$, $p < 0.001$), while e-wallet also showed a negative and significant relationship with consumer purchasing decision ($\beta = -0.102$, $p < 0.001$). These findings indicate that while some digital platforms enhance consumer purchasing decisions directly, others reduce b purchasing decisions even when the mediating mechanism of trust is included.

Overall, the presence of a significant path from perceived trust $\rightarrow$ consumer purchasing decision ($\beta = 0.296$, $p < 0.001$), alongside significant platform-to-trust paths for social media, e-hailing, and e-commerce, suggests that indirect (mediated) influence through trust is plausible for those platforms. However, because e-wallet $\rightarrow$ perceived trust is not significant ($\beta = -0.049$, $p = 0.305$), the indirect channel through perceived trust is not supported for e-wallet in this model. Consistent with SEM mediation logic, evidence of mediation depends on the significance and strength of the paths composing the indirect route (Hair & Brunsveld, 2019).

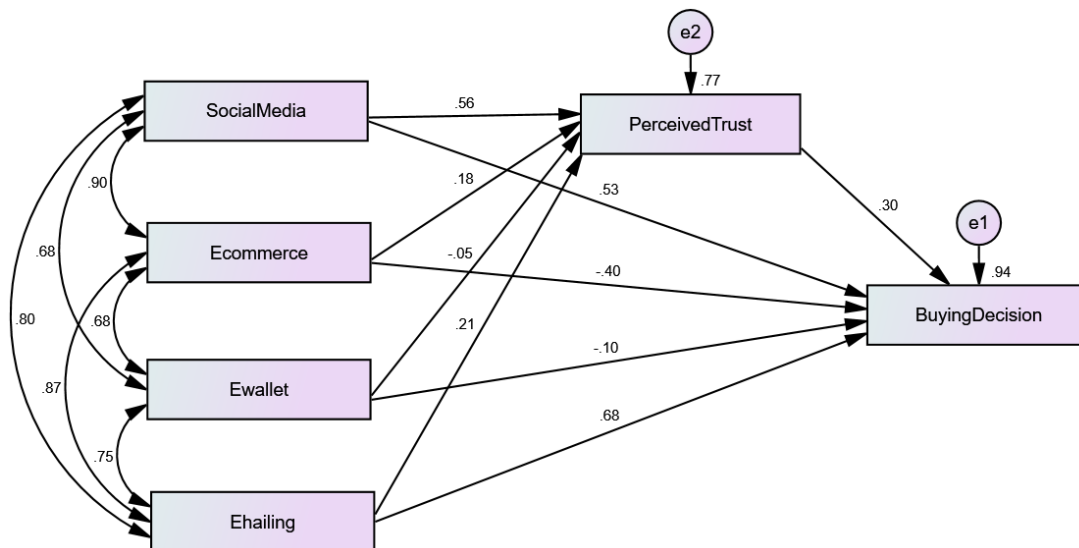


Figure 4 The Structural Model for Mediating Effect of Perceived Trust

Source: Author's own creation

Table 4 Regression Weights with Standardised Estimate for Indirect Relationships

	Standardised Estimate	S.E.	C.R.	P
Ehailing PerceivedTrust	.212	.063	3.019	.003
Ewallet PerceivedTrust	-.049	.041	-1.027	.305
Ecommerce PerceivedTrust	.181	.100	2.063	.039
SocialMedia PerceivedTrust	.563	.075	7.875	***
SocialMedia purchasingDecision	.526	.042	13.095	***
Ecommerce purchasingDecision	-.395	.050	-8.911	***
Ewallet purchasingDecision	-.102	.020	-4.274	***
Ehailing purchasingDecision	.678	.032	18.938	***
PerceivedTrust purchasingDecision	.296	.032	9.231	***

Source: Author's own creation

5. DISCUSSION OF FINDINGS

The main purpose of this study was to examine the influence of halal SMEs' digital platform adoption on consumer purchasing decisions in Malaysia and the mediating role of perceived trust. The SEM results demonstrate that digital platforms do not exert uniform effects; rather, their influence varies in direction and magnitude, while perceived trust performs a significant but conditional mediating role. Specifically, social media adoption positively and significantly influenced consumer purchasing decisions, supporting H1. This finding agrees with studies identifying social media as an effective channel for consumer engagement, brand-image development and purchase stimulation (Palalic et al., 2020; Makudza et al., 2020; Utama et al., 2025). Social media enables halal SMEs to communicate certification, demonstrate product authenticity and facilitate electronic word-of-mouth, thereby strengthening consumer confidence. Similarly, e-hailing platforms positively influenced purchasing decisions, supporting H4. Their convenience, accessibility and service efficiency reduce barriers to obtaining halal food, particularly in urban areas (Jais & Marzuki, 2020; Sadom et al., 2022; Yusoff et al., 2023).

Conversely, e-commerce adoption negatively influenced purchasing decisions, resulting in the rejection of H2. Although previous studies reported positive relationships, the present finding suggests that concerns regarding product authenticity, unclear halal certification, limited personal interaction and perceived purchasing risks may outweigh the convenience offered by e-commerce platforms (Sakinah, 2024). E-wallet usage also negatively influenced purchasing decisions, leading to the rejection of H3. This may reflect persistent concerns about transaction security, privacy and Shari'ah compliance, demonstrating that technological convenience does not automatically produce favourable purchasing outcomes.

Perceived trust partially mediated the relationships between social media, e-commerce and e-hailing platforms and consumer purchasing decisions. For social media, transparent communication, user-generated content and peer endorsement strengthened trust and subsequently encouraged purchasing decisions (Kim et al., 2008; Wan Ismail et al., 2024). Although trust partially mediated the e-commerce relationship, it was insufficient to overcome the platform's negative direct effect, indicating that trust is necessary but not sufficient for successful e-commerce adoption in the halal sector (Veltri et al., 2023). For e-hailing platforms, trust complemented convenience and service quality by reinforcing consumer confidence in halal compliance and delivery reliability (Sadom et al., 2022). However, perceived trust did not mediate the relationship between e-wallet usage and purchasing decisions because e-wallet adoption did not significantly predict trust. This suggests that unresolved concerns regarding security, regulatory protection and Shari'ah compliance prevent e-wallet platforms from generating the trust required to influence halal purchasing decisions (Chelvarayan et al., 2022; Wan Ismail et al., 2024).

6. RESEARCH IMPLICATIONS

Theoretically, this study extends Trust Theory by demonstrating that perceived trust is a platform-contingent mechanism rather than a universal mediator of digital consumer behaviour. While trust mediated the relationships between social media, e-commerce, e-hailing platforms and consumer purchasing decisions, it did not mediate the effect of e-wallet usage. This finding refines trust-based models by showing that the role of trust depends on the nature of the digital platform and the type of interaction it facilitates. The study also contributes to halal marketing literature by demonstrating that digital platform adoption has heterogeneous effects on purchasing decisions. The positive effects of social media and e-hailing platforms contrast with the negative effects of e-commerce and e-wallets, challenging the assumption that digitalisation uniformly improves consumer responses. These findings highlight the importance of halal authenticity, religious sensitivity, perceived risk and platform characteristics in digital purchasing decisions. By integrating digital marketing constructs with halal consumption principles, the study further shows that interactive and service-oriented platforms may be more effective than transactional platforms that depend heavily on consumer confidence in technological systems and processes.

Practically, halal SMEs should prioritise social media and e-hailing platforms in their digital strategies. Consistent content creation, responsive consumer engagement, transparent communication of halal certification and collaboration with food-delivery providers can enhance consumer confidence, market reach and service accessibility. However, adopting e-commerce and e-wallet platforms alone is insufficient to generate favourable purchasing outcomes. Halal SMEs should clearly display halal certification, provide comprehensive product information, improve platform usability and strengthen security and privacy protections. For e-wallets, SMEs and platform providers should communicate clear assurances regarding transaction security, data privacy and Shari'ah compliance to reduce perceived risk. Policymakers, halal certification bodies and industry stakeholders should also provide digital capability-development programmes that emphasise trust, transparency and halal integrity. Furthermore, halal authorities should collaborate with digital platforms to standardise the presentation and verification of halal certification. Collectively, these measures can strengthen consumer trust, improve the effectiveness of digital platforms and support the sustainable development of halal SMEs within the digital economy.

7. CONCLUSION AND LIMITATIONS

This study examined the influence of halal SMEs' digital platform adoption on consumer purchasing decisions in Malaysia, with perceived trust as a mediator. The findings revealed platform-specific effects: social media and e-hailing food services positively influenced purchasing decisions, whereas e-commerce and e-wallet platforms produced significant negative effects. Perceived trust partially mediated the relationships involving social media, e-commerce and e-hailing platforms but did not mediate the effect of e-wallet usage. These findings demonstrate that digital adoption alone does not guarantee favourable consumer responses, particularly in halal markets where authenticity, religious compliance, security and reliability shape consumer confidence. Nevertheless, several limitations should be acknowledged. Personal constraints relating to time, financial resources and work commitments restricted the geographical scope, sample coverage, data-collection period and methodological choices. Furthermore, the cross-sectional design captured consumer perceptions at only one point in time, limiting causal interpretation and the assessment of behavioural changes. The study also focused exclusively on social media, e-commerce, e-wallets and e-hailing food services, excluding emerging technologies such as live commerce, artificial intelligence-driven chatbots, mobile applications and blockchain-based halal verification systems. Additionally, reliance on self-administered questionnaires may have introduced common method and social desirability biases, while the use of perceived trust as the sole mediator limited the explanatory scope of the model. Future studies should employ longitudinal or mixed-method designs, expand geographical and sample coverage, and incorporate interviews, observations or transaction data. Researchers should also examine additional technologies and psychological mechanisms, including perceived risk, value, satisfaction and attitude, as mediators or moderators. Comparative studies across countries and cultures would further strengthen the generalisability of the findings. Overall, the study contributes to halal marketing and digital consumer-behaviour literature while providing practical guidance for halal

SMEs, policymakers and industry stakeholders seeking to develop effective digital strategies and strengthen consumer trust.

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