

The Impact of Product Quality on Purchase Decisions Following a Fuel Fraud Scandal: The Mediating Role of Consumer Trust in Madiun Regency, Indonesia

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Fuel adulteration scandals in Indonesia have intensified public concern over petroleum product integrity, causing material losses (e.g., vehicle damage) and substantial non-material harm through trust erosion, with survey evidence indicating that 56.8% of the public doubted fuel quality amid reported cases. Grounded in an Islamic economics perspective that classifies adulteration as *tadlis* and emphasizes *halalan thayyiban* principles, this study aimed to empirically test how perceived product quality affects fuel purchase decisions among Muslim consumers in Madiun Regency, Indonesia, and whether consumer trust mediates this relationship in the post-scandal context. A quantitative online survey was conducted in November 2025 with 200 Muslim fuel consumers selected via convenience sampling, screened for fuel purchases within the prior three months, and awareness of the 2024 fraud case. Using SEM-PLS (SmartPLS 4.0) with 5,000-subsample bootstrapping, 32 Likert-type items (4-point scale) measured product quality, consumer trust (ability, benevolence, integrity), and purchase decision stages, with age and income treated as controls. The measurement model demonstrated convergent validity (all loadings >0.70), discriminant validity (Fornell–Larcker and HTMT <0.90), and strong reliability (composite reliability and Cronbach’s alpha >0.70; critically reviewed for redundancy), while the structural model showed acceptable fit (SRMR=0.089) and predictive relevance ($Q^2=0.076$ for trust; $Q^2=0.242$ for purchase decisions). Product quality positively influenced consumer trust ($\beta=0.414$, $t=6.941$, $p=0.000$; $f^2=0.206$) and purchase decisions ($\beta=0.451$, $t=6.640$, $p=0.000$; $f^2=0.286$), and trust influenced purchase decisions ($\beta=0.307$, $t=4.475$, $p=0.000$; $f^2=0.133$). Trust partially mediated the quality–decision link (indirect $\beta=0.127$, $t=4.013$, $p=0.000$), with an explained variance of 17.1% for trust ($R^2=0.171$) and 41.2% for purchase decisions ($R^2=0.412$). These findings indicate that, even for an essential product with limited substitutes, restoring post-crisis purchasing behavior requires not only technical quality assurance but also transparent, integrity-focused trust rebuilding aligned with Islamic values, supported by independent audits and credible, public communication.

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Public Interest Statement

This study addresses the growing public concerns regarding fuel fraud in Indonesia, a scandal that has eroded consumer trust and disrupted purchasing behavior. This research highlights the context of Muslim consumers. These findings underscore the critical role of product transparency and integrity in restoring trust, offering timely insights for policymakers, fuel providers, and academics focused on consumer behavior and ethical market practices.



Introduction

The Directorate of Specific Crimes (Dittipidter) of the Indonesian National Police's Criminal Investigation Agency (Bareskrim) uncovered 17 cases of fuel adulteration since January 2024 (Fadilah, 2025). Many loopholes are exploited by irresponsible parties to mix high-quality fuel with lower-grade fuel (Chaterine & Belarminus, 2025). This practice highlights the need for strict oversight, clear regulations, and independent audit mechanisms to ensure that fuel distribution meets quality standards. These efforts are crucial for protecting consumers and maintaining the integrity of the energy market and sustainability of Indonesia's fuel industry.

Product quality and business integrity are critical foundations of the relationship between producers and consumers, particularly in the energy sector, which is vital to the national economy and daily life. In the Indonesian context, petroleum products (BBM) are strategic commodities whose regulation and distribution must meet high quality standards. However, a series of fraud scandals, particularly the adulteration of petroleum products by irresponsible parties, has sparked public concern. Such scandals not only result in material losses for consumers and vehicle damage but also have broader implications. The aftermath of the Pertamina blended fuel scandal included Pertamina Patra Niaga selling non-subsidized diesel below the minimum selling price, resulting in losses (Ermansyah, 2025). Consumers also began switching to Sell, leading to shortages at many Sell gas stations because of high demand (Pitaloka, 2025).

One of the most significant non-material impacts is consumer trust erosion. From an Islamic economics perspective, fuel adulteration can be categorized as *tadlis* (fraud) because consumers do not receive the promised product quality. This phenomenon has been empirically proven, as survey results indicate that approximately 56.8% of the public expressed distrust in the quality of fuel sold due to the emergence of adulteration cases (Sidik A, 2025). Additionally, consumers feel cheated because they purchase fuel at high prices but receive lower quality than expected, thereby creating a perception of unfairness in the transaction (Kompas, 2025). For Muslim consumers, this situation not only impacts economic aspects but also creates moral discomfort because it contradicts the principles of honesty (*shiddiq*) and trustworthiness (*amanah*) in Islam.

Damage to consumer trust also has implications for a company's reputation. In the digital age, news of scandals or consumer dissatisfaction spreads rapidly through social media and online review platforms. Consumers are skeptical when reading social media posts about alleged corruption involving Pertamina fuel, as the product in question is something they purchase daily (Souisa, 2025). The belief that filling up with Pertamina—which is supposed to provide high quality—was actually tainted by the mixing of Pertamina with Peralite. Consumers feel deceived and have experienced damage to their motorcycles due to the defect. This means that a viral case can influence public perception on a broad scale, thereby damaging the company's image and reducing customer loyalty (Riyadi et al., 2025). A tarnished reputation affects existing customers and hinders the acquisition of new customers.

Restoring consumer trust is no easy task and requires a well-thought-out strategy to be effective. Companies must demonstrate genuine commitment to transparency, accountability, and product quality improvement. These steps may include refunds, comprehensive product improvements, and open and honest communication with consumers regarding the causes of the scandal and efforts to prevent it in the future (Safitri & Noorlena, 2025). Without consistent efforts, damage to these non-material assets can have long-term implications for a company's stability and growth.

A study conducted by Purba and Ruswanti (2015) analyzed the influence of service quality and brand image on consumer trust in the Indonesian retail industry. This study used a quantitative approach to examine how consumer perceptions of quality can restore trust following negative issues involving a company. The results indicate that improving service quality can enhance consumer perceptions and significantly restore their trust. However, this study did not specifically examine crisis contexts related to product fraud or its direct impact on purchasing decisions. Furthermore, the mediating relationship between consumer trust and purchasing decisions in post-scandal situations has not been tested explicitly. Therefore, there remains a research gap that needs to be addressed, particularly in the context of product fraud scandals, which have the potential to simultaneously damage integrity and perceptions of quality.

Improving product quality can restore trust and encourage repeat purchases. Product quality influences customer satisfaction (Herlambang and Komara, 2021), while Agriyani et al. (2025) and Hussain et al. (2023) emphasize that unethical practices cause long-term damage to trust. For Muslim consumers, consumption behavior is not only based on rational considerations but also on religious values such as *halal*, honesty, and public welfare (Sari et al., 2025). Additionally, (Sulistiyono & Simanjuntak, 2025) emphasizes that trust serves as a crucial psychological bridge linking marketing strategies to consumer actions. Rather (2021) and Senali et al. (2024) highlight the crucial role of customer trust in transforming product value into actual purchasing decisions. Religiosity and *halal* awareness have been shown

to significantly influence Muslim consumers' purchasing decisions (Choirunnisa & Firmansyah, 2021). Nevertheless, research on Muslim consumer behavior remains dominated by halal products such as food and cosmetics and has not extensively examined the impact of fraudulent practices (tadlis) on non-halal products such as fuel. Furthermore, studies on halal awareness remain fragmented and have not been comprehensively integrated. This gap highlights the need for research on the role of trust in bridging the relationship between product quality and post-scandal purchasing decisions. Furthermore, empirical studies specifically examining this mechanism in the context of Muslim consumers remain limited. Therefore, this study aims to address this gap by analyzing the role of consumer trust as an intervening variable in the relationship between product quality and purchasing decisions following the fuel scandal.

Against this backdrop, the primary objective of this study is to analyze and empirically test the influence of product quality on consumer trust and its implications for fuel purchasing decisions among the Muslim community in Madiun Regency. This study addresses the current phenomenon in which consumers experience doubt and distrust due to scandals involving fraud in fuel distribution. By understanding the relationship between product quality and consumer trust, this study is expected to provide strategic insights for producers and authorities in their efforts to restore their reputation and consumer loyalty.

The method used in this study is structural equation modeling-partial least squares (SEM-PLS), applied to 200 respondents. This approach was chosen for its ability to comprehensively test both direct and mediating relationships between variables. In the context of this study, SEM-PLS was used to assess the strength of the influence of product quality on consumer trust and how this trust affects fuel purchase decisions. Thus, this method not only explains the cause-and-effect relationship but also provides an in-depth understanding of the mediating mechanisms involved.

Literature Review

This section presents a comprehensive review of the key concepts and theories relevant to the impact of the fuel fraud scandal on trust and purchasing decisions, while formulating the theoretical framework that guides this research.

Product Quality

Product quality is defined as consumers' assessment of a product's ability to fulfill its promised functions, specifications and standards (Tjiptono, 2016). In the context of petroleum products, product quality is primarily related to compliance with technical specifications, such as octane or cetane ratings, purity from contaminants, and consistent performance when used in vehicle engines. These technical aspects serve as the primary indicators that consumers use to assess the suitability and safety of petroleum products.

The quality of fuel is not only judged by technical standards but also by ethical and integrity considerations in its distribution. Islamic principles emphasize honesty (*ṣidq*) and trustworthiness in economic activities; therefore, fraudulent practices such as fuel adulteration are considered violations of Sharia values. The Indonesian Ulema Council (MUI) affirms that consumption in Islam must be based on the principles of halal and *thayyib*, which encompass not only the consumable goods themselves but also processes and transactions that are free from fraudulent elements. Therefore, fuel whose authenticity is guaranteed will enhance the trust of Muslim consumers, as it is deemed consistent with the values of justice and transparency (Soediro et al., 2024).

Product quality is also understood as the degree to which a product excels at meeting consumer needs and desires (Herlambang & Komara, 2021). A positive perception of quality contributes to positive consumer evaluations, increases satisfaction, and encourages repeated purchases. Therefore, product quality is often considered a foundational element in building long-term relationships between consumers and product providers. Research explains that product quality in Islamic economics is not only viewed from a physical perspective but must also adhere to the principles of halal and *thayyib*, honesty (*sidq*), trustworthiness, and justice. Sharia-compliant quality enhances satisfaction and public welfare among Muslim consumers. Product quality influences Muslim consumer trust, and religiosity and halal values further strengthen this relationship (Batubara et al., 2025).

From a conventional perspective, product quality is defined as a product's ability to meet consumer needs through performance indicators, reliability, durability, and quality perceptions (Philip and Armstrong, 2018). However, from an Islamic economic perspective, product quality encompasses not only functional aspects but also spiritual and ethical values, such as halal status, honesty, and trustworthiness (Rahman et al., 2026). Muslim consumers tend to evaluate product quality based on the principles of *halalan thayyiban* and the absence of *gharar* and *tadlis*.

In this study, product quality is understood in technical and functional terms, in accordance with general indicators used in the marketing literature, such as performance, reliability, and conformity to specifications. The ethical or moral aspects of the provider are not positioned as part of the product quality construct but are instead conceptually placed

within the consumer trust construct. This approach was chosen to maintain consistency between the theoretical framework and measurement model used.

Consumer Trust

Consumer trust is defined as the average consumer's willingness to rely on a seller or product to consistently and ethically fulfill their obligations. Kotler and Keller (2016) divided trust into three main dimensions: *ability* (the company's technical capability), *benevolence* (the company's goodwill or concern), and *integrity* (honesty and adherence to moral principles). Trust is a strong mediating variable between perceived quality and purchasing behavior. If trust (particularly integrity) is not restored, even the highest product quality will be met with suspicion, hindering purchasing decisions (Daga, 2017). Factors influencing consumer trust include product quality, price, service quality, and emotional factors (Halim et al., 2021). This study is highly relevant because it positions trust as a crucial bridge for restoring the consumer-product relationship post-crisis.

Recent research has also reinforced the role of customer trust as a mediator in the relationship between product quality and purchase decisions. For example, Chaidir et al. (2025) showed that product quality has a positive and significant effect on *customer trust*, which in turn has a positive effect on purchase decisions among *EIGER Adventure* customers. This study confirms that customer trust plays a crucial role in translating product quality into actual purchasing decisions, even though the direct influence of quality on purchasing decisions is sometimes insignificant without trust as a mediator.

Product sales must not involve *gharar* (fraud), *tadlis* (deception), or exploitation (Rohman, 2016). Trust and ethical considerations significantly influence purchasing decisions. Consumer trust is reflected in the acceptance of high-quality products, which is achieved by treating consumers fairly and transparently. Muslim consumer trust is influenced by various factors that are both rational and religious. Halal certification is one of the primary factors capable of building trust because it reflects transparency, fairness, and adherence to Sharia principles (Efendi et al., 2025). In the case of fraud scandals, this dimension of *integrity* suffers severe damage. Product quality is closely linked to the concepts of halal (permissible) and *thayyib* (good and beneficial). The Indonesian Ulema Council (MUI) emphasizes that products consumed by Muslims must be guaranteed as halal through halal certified, thereby enhancing consumer trust. The halal attribute is a crucial component of product quality perception for Muslim consumers, ultimately influencing their purchasing decisions and loyalty (Wilson & Liu, 2010).

Consumer trust is built on rationality, that is, the extent to which a product meets expectations through sincerity, competence, and integrity (Kotler & Keller, 2016). From an Islamic economic perspective, consumer trust is not based solely on rational aspects but also on the principles of *amanah* (trustworthiness), *sidq* (honesty), and product suitability to avoid elements of *gharar* and fraud (Rosid, 2024). Therefore, violations such as fraud not only reduce trust functionally but are also considered violations of Sharia values, leading to a complete loss of trust among Muslim consumers.

Purchasing Decisions

A purchase decision is the study of how individuals, groups, and organizations select, purchase, and use goods, services, ideas, or experiences to satisfy their needs and desires (Kotler & Armstrong, 2016). This process is influenced by various internal and external factors. Internal factors include consumers' attitudes, perceptions, and beliefs regarding a product or provider, whereas external factors encompass cultural influences, social environment, and economic conditions. A purchase decision is not merely a transactional act but also a reflection of consumers' beliefs regarding a product's quality and its integrity.

The quality of fuel products is crucial because it directly impacts vehicle performance and user safety, thereby preserving assets. Purchasing decisions are also influenced by religious values, which serve as guidelines for consumption. Muslim consumption behavior is based not only on utility but also on adherence to Sharia principles such as honesty, justice, and avoidance of fraudulent practices (Azizah et al., 2025). Therefore, when issues of fraud arise, such as adulterated fuel, this can influence purchasing decisions because it contradicts the Islamic ethical values of Muslim consumers. Recent research also indicates that Muslim consumers' purchasing decisions are significantly influenced by trust based on product quality and transparency. In the Muslim market, trust is a key factor bridging the gap between quality perception and purchasing decisions (Asbaruna, 2025).

Several studies emphasize that the decision to buy or not is an inherent aspect of the individual consumer known as observable behavior—actions that can be seen and measured by others (Nitisusastro, 2012). Consumers with high levels of trust tend to be more loyal and willing to make repeat purchases because they are confident that the products or services provided will consistently meet their expectations. This makes trust a key variable in building long-term relationships between consumers and companies.

However, the literature also indicates a conflict regarding the influence of trust on purchasing decisions, particularly for products with few alternatives such as gasoline. In the short term, factors such as price or product availability can sometimes override the influence of trust, leading consumers to make purchases even if trust has not fully recovered (Firmansyah, 2018). However, for high-risk products, such as those where engine damage may result from adulterated fuel, trust remains the primary determinant in the long term.

Recent international research indicates that purchasing decisions are increasingly understood as the result of an evaluation of risk and trust, particularly for products directly related to safety and functionality. A study conducted by Rather (2021) shows that consumer trust significantly influences purchasing decisions and repurchase intentions, especially when consumers face product uncertainty or risk. These findings confirm that trust serves as a psychological mechanism that reduces consumer hesitation in decision making.

In a study conducted by Senali et al., (2024), it was found that various factors—such as *review quality*, the number of reviews, symmetric product information, and responsiveness—positively influence trust in sellers and products in *social commerce*, which ultimately increases *purchase intention*. Additionally, *perceived price fairness* moderates the relationship between trust and purchase decisions, indicating that trust is more effective in driving purchase decisions when consumers perceive the product's price as fair.

Similar findings were reported by Hussain et al. ((2023), who found that for high-risk products, consumer trust has a stronger influence on purchasing decisions than other situational factors. In the context of fuel, risks such as engine damage due to poor product quality make trust a key determinant of long-term purchasing decisions, although consumers continue to make purchases in the short-term owing to limited alternatives.

Purchasing decisions are generally based on rational factors such as price, quality, and expected satisfaction (Kotler & Keller, 2016). Non-Muslim consumers tend to consider the aspects of utility and efficiency when choosing products. Conversely, Muslim consumers consider not only rational aspects but also religious and ethical values; purchasing decisions are influenced by factors such as halal status, religiosity, trust in the manufacturer, and compliance with Sharia principles. Consumption is a part of worship in Islam. Therefore, Muslim consumers' purchasing decisions are more complex because they involve both rational and spiritual dimensions.

Theoretical Framework and Hypothesis Development

Based on the literature review above, this study adopts a mediation model in which product quality serves as the independent variable, consumer trust as the mediating variable, and purchase decisions as the dependent variable. The control variables in this study were age and income. Age was controlled because it can influence experience and consumption patterns in purchase decision-making. Income was controlled because it affects purchasing power and consumer preferences in product selection. The use of control variables aims to ensure that purchase decisions are influenced by the study's main variables—product quality and consumer trust—rather than respondents' demographic factors. This model is used to examine how the quality of fuel products following the fraud scandal affects consumer trust and purchase decisions among the Muslim community in Madiun Regency

The Effect of Product Quality on Consumer Trust

Product quality is a key factor influencing Muslim consumer trust, as it is evaluated not only based on functional aspects such as performance, durability, and reliability but also on its alignment with Sharia principles such as halal compliance, safety, and integrity. High-quality products provide a sense of security and reduce uncertainty, thereby enhancing Muslim consumers' confidence in these products. In the context of fuel adulteration (mixing), a decline in product quality resulting from dishonest practices directly undermines Muslim consumers' trust, as it contradicts Islamic values of trustworthiness and the prohibition against fraud. Fuel products that meet certain quality standards but have been tampered with will cause uncertainty, losses, and a sense of insecurity for consumers. This aligns with Suryaningrat (2025), who found that product quality significantly influences consumer trust in halal products, and Zakia et al. (2020), who demonstrated that the quality of halal products enhances Muslim consumers' trust. Furthermore, Jamal and Waluyo (2022) confirm that product quality influences consumer trust and that product quality compliant with Sharia principles can significantly increase Muslim consumer trust. Thus, the better the perceived product quality, the higher the level of trust among Muslim consumers.

Hypothesis 1 (H1): Product quality has a positive and significant effect on consumer trust following the fuel subsidy fraud scandal in the Muslim community in Madiun Regency.

The Influence of Product Quality on Purchase Decisions

Fuel is a primary necessity for the public, used to support daily transportation activities; therefore, consumers consider quality before making a purchase (Sulistiyo & Simanjuntak, 2025). Product quality significantly influences the purchasing decisions of Muslim consumers (Aisyah et al., 2022). In cases of fraud, such as fuel adulteration, a decline in product quality can cause losses and erode trust, thereby impacting consumer purchasing decisions. This is supported by Rahma and Riskayanto (2025), who showed that product quality significantly influences Muslim consumers' purchasing decisions regarding halal products. Consumers tend to choose products they believe to be of good quality to maximize their benefits and minimize risks. In the context of the fuel scandal, consumers' perceptions of product quality became a direct factor in determining purchasing decisions. When fuel quality is perceived as stable and meets standards, consumers feel safer to repurchase.

Hypothesis 2 (H2): Product quality has a positive and significant effect on fuel purchasing decisions following the fraud scandal in the Muslim community in Madiun Regency.

The Influence of Consumer Trust on Purchase Decisions

Fuel is a high-risk product; therefore, consumer trust influences purchasing decisions (Hussain et al., 2023). Consumer trust is a key factor influencing purchasing decisions, particularly among Muslim communities in the aftermath of fraud scandalssuch as fuel adulteration, which can erode confidence in product quality and integrity. From a Sharia perspective, trust is closely linked to the values of trustworthiness and transparency; thus, when trust declines, consumers tend to hesitate or postpone purchases, whereas increased trust encourages purchasing decisions. This is supported by a study that found that trust has a positive effect on purchase intention for halal products, and another study that shows that halal trust influences Muslim consumers' purchasing decisions.

Hypothesis 3 (H3): Consumer trust has a positive and significant effect on fuel purchase decisions following the fraud scandal in the Muslim community in Madiun Regency.

4. The Mediating Role of Consumer Trust

Trust serves as a crucial psychological bridge linking marketing strategies to consumer behavior (Sulistiyo and Simanjuntak, 2025). Trust functions as an internal mechanism that translates beliefs in quality into actual purchasing behavior, which is particularly important in the context of post-crisis recovery. Trust has been shown to mediate the relationship between halal product quality and purchasing decisions (Manurung et al., 2024). From a Sharia perspective, trust is closely linked to the values of trustworthiness and transparency; thus, when trust declines, consumers tend to hesitate to make purchases. Conversely, increased trust drives purchasing decisions. This is supported by a study (Riyadi et al., 2025), which shows that trust in halal products significantly influences purchasing decisions, as well as a study (Ummah et al., 2025), which found that Muslim consumers' attitudes and trust influence purchasing behavior for halal products. In the context of recovery following the fuel adulteration scandal, trust plays a key role because consumers require good product quality and assurance that the products are truly safe, meet standards, and have not been tampered with. When product quality enhances trust, and that trust subsequently drives purchasing decisions, trust acts as a mediator.

Hypothesis 4 (H4): Consumer trust positively and significantly mediates the relationship between product quality and fuel purchase decisions following the fraud scandal in the Muslim community in Madiun Regency.

Materials and Methods

This study employed a quantitative research design using a survey approach to examine the influence of product quality on consumer trust and purchasing decisions regarding petroleum products following a fraud scandal in Madiun Regency. The quantitative approach was chosen because this study aimed to examine the direct influence of product quality on purchasing decisions, as well as the indirect influence through consumer trust as an intervening variable. The relationship between variables was tested using SEM-PLS-based statistical analysis to empirically determine the significance of the path coefficients and mediation effects.

Study Area and Participants

The target population of this study consisted of Muslim consumers residing in Madiun Regency who actively purchased fuel. Respondents were selected using *convenience sampling*, a technique in which the sample is determined based on the researcher's ease of reaching respondents who meet the study criteria, such as consumers who are currently purchasing or have previously purchased fuel in the Madiun Regency. This technique was used because no official data containing a complete list of all fuel consumers in Madiun Regency were available, making random sampling (probability sampling) impractical to implement.

This study specifically focuses on Muslim consumers because, from an Islamic economics perspective, consumption behavior is not only based on economic rationality but is also influenced by religious values such as *halal* (*permissible*) and *thayyib* (good and safe) products. In the context of petroleum product consumption, issues of fraud, such as adulteration, not only affect product quality but also have the potential to create uncertainty (*gharar*) and dishonesty (*tadlis*), which contradicts Sharia principles.

Additionally, Muslim consumers tend to be more sensitive to issues of honesty and trust in transactions. This makes variables such as product quality and consumer trust particularly relevant for examining their influence on purchasing decisions. Therefore, focusing on Muslim consumers is expected to provide a more comprehensive understanding of how Sharia values moderate or mediate consumer behavior, particularly in response to fuel subsidy fraud scandals.

The sample size was determined using the G*Power 3.1 application with an effect size of 0.15, which is considered moderate according to Cohen (1988). A moderate effect size was chosen because it aligns with previous research by So and Saktiana (2025), which shares similar characteristics, and to avoid overestimation. With a significance level of 0.05, power of 0.95, and two predictor variables, the minimum sample size required was 107 respondents. However, this study used 200 respondents to enhance the model stability and estimation accuracy.

Instruments and Measurement

The research instrument consisted of 32 items divided into three main constructs: Product Quality (eight items), Consumer Trust (eight items), and Purchase Decision (16 items). All items were measured using a four-point Likert scale (1 = strongly disagree to 4 = strongly agree). The four-point scale was intentionally chosen to avoid neutral response options, thereby encouraging respondents to express a clearer stance on each statement, as recommended in the survey methodology literature (Adelson & McCoach, 2010).

Product quality is measured using performance indicators, reliability, durability, and perceived quality, which represent the technical quality of petroleum products. Consumer trust is measured based on the dimensions of ability, benevolence, and integrity, which reflect consumers' confidence in the reliability and honesty of the product providers. Purchase decisions are measured based on the stages of the purchase decision-making process, including need recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior.

Prior to structural analysis, the instrument was tested for convergent and discriminant validity, as well as reliability, using SEM-PLS. High reliability values (Cronbach's alpha and composite reliability > 0.90) were critically evaluated to ensure that the high internal consistency was not due to item redundancy, considering *outer loadings* and inter-indicator correlations.

Data Collection Procedure

Data collection was conducted online in November 2025 through the distribution of questionnaires on relevant social media groups and community networks in Madiun Regency. This method was chosen to reach respondents efficiently and obtain a variety of demographic characteristics.

To ensure that the data truly reflected the post-scandal situation, respondents were required to meet two screening criteria:

1. Having purchased fuel within the last three months, and
2. Stating that they were aware of or had been exposed to information regarding the fuel fraud case reported in 2024.

Only respondents who met both criteria were included in this analysis. This approach was taken to ensure that the measured perceptions and purchasing decisions were directly related to the post-scandal context rather than merely general consumption experiences.

Data Analysis

Data analysis was conducted using SmartPLS version 4.0 software by importing the questionnaire data and developing a research model comprising the constructs of product quality, consumer trust, and purchase decision, along with their respective indicators. Next, the measurement model was evaluated by examining the outer loading values (>0.70), Average Variance Extracted (AVE >0.50), and composite reliability (>0.70), followed by an evaluation of the structural model by examining path coefficients, R^2 , f^2 , and VIF (<5), as well as testing the significance of relationships between variables using bootstrapping with 5,000 subsamples. The model's predictive ability was also evaluated using the SRMR (<0.08) and Q^2 (>0).

Ethical Considerations

This study was a non-interventional survey involving adult respondents and was conducted anonymously. Therefore, this study did not require formal ethical approval and was conducted in accordance with the Research Ethics Guidelines of the Faculty of Islamic Economics and Business at the University of Ponorogo, Indonesia. Informed consent was provided in writing on the first page of the questionnaire, which explained the purpose of the study, the voluntary nature of participation, and respondents' right to withdraw at any time. All data were securely stored, accessible only to the researchers, and analyzed in aggregate form to maintain respondents' confidentiality and privacy.

Results

This section presents the results of a data analysis conducted using structural equation modeling-partial least squares (SEM-PLS) on 200 Muslim respondents in Madiun Regency. This analysis aimed to examine the relationship between product quality, consumer trust, and fuel purchase decisions following the scandal. Using SEM-PLS, this study evaluated the relationships among latent variables and the validity and reliability of the indicators, thereby providing a comprehensive understanding of the mediating mechanism of consumer trust.

The analysis results are presented in two main subsections: measurement model evaluation (Outer Model) and structural model evaluation (Inner Model). The Outer Model evaluation focuses on testing the validity and reliability of the indicators used to measure each research variable. At this stage, indicators that do not meet the criteria for convergent validity or internal reliability will be identified and removed from the model if necessary. This ensures that each indicator accurately represents the intended construct.

Next, an Inner Model evaluation was conducted to assess the causal relationships among the latent variables within the research model. The primary focus at this stage is to test the mediation hypothesis, specifically the role of consumer trust as a mediator between product quality and purchase decision. In other words, the Inner Model evaluation aims to determine the extent to which product quality influences purchase decisions directly and indirectly through consumer trust.

During the evaluation process, the analysis was conducted by calculating the path coefficients, which indicate the strength and direction of the relationships between the variables. Additionally, t-statistics and p-values were obtained to assess the statistical significance of each path. These results allow researchers to verify whether the proposed hypotheses are accepted or rejected, as well as to understand the relative contribution of each variable in influencing consumer purchasing behavior.

In addition to testing causal relationships, the structural model was analyzed to assess the model's predictive power and overall fit. This evaluation is crucial to ensure that the research not only assesses the relationships between variables but also ensures that the model used adequately explains the phenomena observed in the field. Thus, the Inner Model analysis provides a more comprehensive understanding of the mechanisms through which product quality influences consumer trust and how this trust, in turn, influences the purchasing decisions of Muslim consumers following the fuel subsidy scandal.

This approach ensures that the research yields not only descriptive findings but also reliable empirical evidence regarding the relationships among latent variables. The results of the Inner Model evaluation serve as the basis for drawing theoretical and practical conclusions, particularly in understanding strategies for restoring consumer trust and improving product quality in the post-crisis period.

By separating the evaluation of the measurement and structural models, the results of this SEM-PLS analysis not only provide empirical evidence regarding the relationships between variables but also ensure that the data used are valid, reliable, and capable of supporting valid conclusions. This approach allows researchers to comprehensively understand how product quality and consumer trust interact in the context of a trust crisis resulting from scandals.

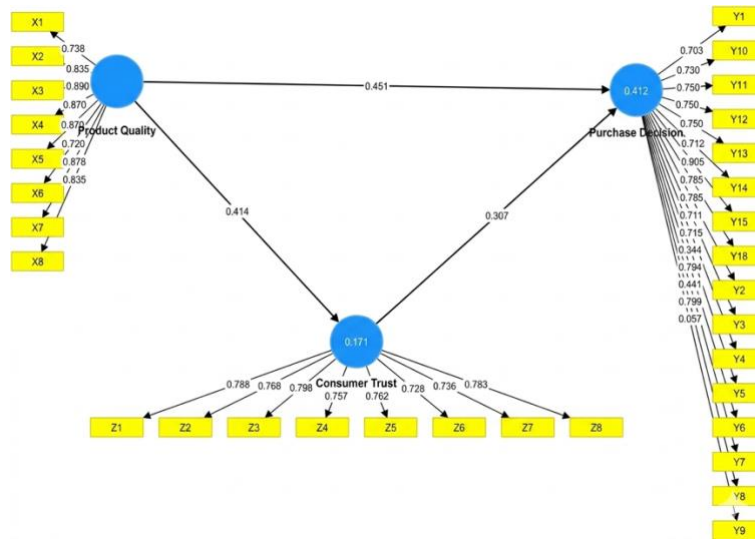


Figure 1. SmartPLS 4.0 Outer Model Results

Figure 1 shows the outer model in SmartPLS, showing the relationship between latent constructs (product quality, consumer trust, and purchase decisions) and their measurement indicators. From a Muslim consumer perspective, measurement focuses not only on functional aspects but also incorporates halal and maslahah values. Product quality is measured not only by performance and reliability but also by transparency, honesty, and utility. Consumer trust reflects confidence in a provider’s integrity and compliance with Sharia principles. Meanwhile, purchase decisions are influenced by halal, thayyib, and beneficial impacts on consumers. In the reflective model, the direction of the arrows leads from the construct to the indicators, indicating that latent variables explain the variance of each indicator. The values appearing near the indicator arrows are called outer loadings, which indicate the strength of each indicator’s contribution to reflecting its construct. An indicator is considered convergent valid if it has an outer loading value of > 0.70 .

Evaluation of the Measurement Model (Outer Model)

Table 1. Results of Convergent Validity Testing

	Product Quality	Purchase Decision	Consumer Trust
X1 (Performance)	0.739		
X2 (Performance)	0.835		
X3 (Reliability)	0.860		
X4 (Reliability)	0.823		
X5 (Durability)	0.817		
X6 (Durability)	0.720		
X7 (Perception of Quality)	0.878		
X8 (Perception of Quality)	0.836		
Y1 (Halal)		0.703	
Y10 (Information Search)		0.739	
Y11 (Evaluation of Alternatives)		0.759	
Y12 (Alternative Evaluation)		0.790	
Y13 (Purchase Decision)		0.750	
Y14 (Purchase Decision)		0.722	

Y15 (Post-Purchase Behavior)	0.805	
Y16 (Post-Purchase Behavior)	0.785	
Y2 (Halal thayyib)	0.848	
Y3 (Public Interest)	0.711	
Y4 (Public Interest)	0.765	
Y5 (Distributor Choice)	0.844	
Y6 (Distributor's Choice)	0.794	
Y7 (Problem Identification)	0.851	
Y8 (Problem Identification)	0.799	
Y9 (Information Search)	0.767	
Z1 (Diligence)		0.786
Z2 (Diligence)		0.766
Z3 (Ability)		0.798
Z4 (Ability)		0.757
Z5 (Integrity)		0.762
Z6 (Integrity)		0.728
Z7 (Risk Acceptance Readiness)		0.736
Z8 (Risk Acceptance)		0.783

¹ Source: Processing Output with SmartPLS 4.0

Table 1 presents the results of the Outer Model analysis, which includes the validity and reliability of the indicators, showing that all indicators used in the study have Outer Loadings above the 0.70 threshold. These findings confirm that each indicator significantly represents the intended construct, thereby establishing convergent validity for the measurement model. In the context of Muslim consumers, this validity indicates that the indicators used—including aspects of halal compliance, honesty (free from gharar and tadbis), and the principle of public interest—accurately reflect the respondents' perceptions of product quality, consumer trust, and purchasing decisions. Thus, the measurement model is not only statistically relevant but also aligns with the principles of Islamic economics that underlie Muslim consumer behavior. In other words, each survey item successfully captured the dimensions of the variables under study.

Table 2. Results of the Discriminant Validity Test (Fornell-Larcker Criterion)

	Trust Consumer	Purchase Purchase	Product Product
Consumer Trust	0.765		
Purchase Decision	0.494	0.778	
Product Quality	0.414	0.578	0.815

² Source: Processing Output with SmartPLS 4.0

Table 2 presents the results of the discriminant validity test using the Fornell-Larcker criterion, which was conducted to ensure that each construct was clearly distinguishable from the other constructs in the model. This test was performed by comparing the square root of the Average Variance Extracted (\sqrt{AVE}) for each construct with the correlation coefficients between the constructs. A construct meets the criterion of discriminant *validity* if the \sqrt{AVE} value in the diagonal column is greater than the correlation value of that construct with other constructs. The square root of *the Average Variance Extracted* for each construct is greater than the correlation between one construct and another in the model. Based on the above statement, the constructs in the estimated model met the criterion of *discriminant validity*. The results of the cross-loading analysis are as follows:

Table 3. Results of the Discriminant Validity Test (Fornell-Larcker Criterion)

	Product Quality	Purchase Decision	Consumer Trust
X1 (Performance)	0.739	0.425	0.372

X2 (Performance)	0.835	0.472	0.309
X3 (Reliability)	0.860	0.395	0.375
X4 (Reliability)	0.823	0.476	0.365
X5 (Durability)	0.817	0.402	0.419
X6 (Durability)	0.720	0.547	0.330
X7 (Perception of Quality)	0.878	0.506	0.293
X8 (Perception of Quality)	0.836	0.517	0.223
Y1 (Halal thayyib)	0.409	0.703	0.378
Y10 (Information Search)	0.420	0.739	0.428
Y11 (Evaluation of Alternatives)	0.399	0.759	0.286
Y12 (Alternative Evaluation)	0.471	0.790	0.361
Y13 (Purchase Decision)	0.459	0.750	0.477
Y14 (Purchase Decision)	0.334	0.722	0.411
Y15 (Post-Purchase Behavior)	0.489	0.805	0.366
Y16 (Post-Purchase Behavior)	0.449	0.785	0.395
Y2 (Halal)	0.508	0.848	0.440
Y3 (Public Interest)	0.375	0.711	0.337
Y4 (Public Interest)	0.431	0.765	0.387
Y5 (Distributor Choice)	0.492	0.844	0.359
Y6 (Distributor's Choice)	0.517	0.794	0.371
Y7 (Problem Identification)	0.491	0.851	0.359
Y8 (Problem Recognition)	0.497	0.799	0.411
Y9 (Information Search)	0.398	0.767	0.355
Z1 (Diligence)	0.293	0.325	0.786
Z2 (Sincerity)	0.148	0.242	0.766
Z3 (Ability)	0.301	0.327	0.798
Z4 (Ability)	0.190	0.178	0.757
Z5 (Integrity)	0.434	0.525	0.762
Z6 (Integrity)	0.453	0.518	0.728
Z7 (Risk Acceptance Readiness)	0.190	0.263	0.736
Z8 (Risk Acceptance)	0.210	0.301	0.783

³ Source: Processing Output with SmartPLS 4.0

Table 3 presents the results of the Discriminant Validity Test (Fornell–Larker criterion), which demonstrates the ability of each construct to distinguish itself from other constructs in the research model. This test was conducted by comparing the square root of the Average Variance Extracted (\sqrt{AVE}) for each construct with the correlation values between constructs. A construct is deemed to meet discriminant validity if the \sqrt{AVE} value on the diagonal of the table is greater than its correlation with other constructs. The product quality construct is measured using halal, thayyib, and masalah indicators. Similarly, the consumer trust construct was formed by the indicators of trustworthiness, honesty, and transparency, and the purchase decision construct was based on Sharia considerations (avoiding what is haram and doubtful). This indicates that these constructs are more capable of explaining their own indicators than other constructs, thereby establishing that the measurement model possesses good discriminant validity.

Table 4. Heterotrait-Monotrait Ratio (HTMT) Results

	Heterotrait-monotrait Ratio (HTMT)
Purchase Decision <-> Consumer Trust	0.464
Product Quality <-> Consumer Trust	0.39
Product Quality <-> Purchase Decision	0.607

⁴ Source: Processing Output with SmartPLS 4.0

Table 4 shows that an acceptable threshold for discriminant validity was also obtained, as evidenced by the Heterotrait-Monotrait Ratios (HTMT) below 0.90, as suggested by Hair et al. (2017). All HTMT values were below 0.9, indicating discriminant validity.

The AVE value measures the level of variation of a construct component derived from its indicators while accounting for measurement error. Testing using the AVE value is more critical than *testing using the composite reliability*. The minimum recommended AVE value is 0.50.

Table 5. Average Variance Extracted (AVE) Test Results

	Average variance extracted (AVE)
Consumer Confidence	0.585
Purchase Decision	0.606
Product Quality	0.664

⁵ Source: Processing Output with SmartPLS 4.0

Table 5 presents the results of the Average Variance Extracted (AVE) test, which indicates the proportion of an indicator's variance that can be explained by a latent construct. From a Muslim perspective, this indicates that indicators based on Islamic values such as halal, thayyib, maslahah, amanah, and honesty can be well explained by each construct, thereby not only meeting statistical convergent validity but also reflecting Sharia principles that emphasize clarity, truth, and public interest in consumer behavior. The AVE value is obtained from the average of the squared outer loadings of the indicators within a single construct. The Average Variance Extracted (AVE) values for all constructs exceeded 0.50. This indicates that the model possesses good convergent validity, as the majority of the indicators' variance is explained by their respective latent constructs. With AVE values above the threshold, it can be concluded that these indicators adequately capture the essence of the variables, making them suitable for further analyses.

Table 6. Results of the Composite Reliability and Cronbach's Alpha Tests

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)
Product Quality	0.927	0.927	0.940
Consumer Confidence	0.905	0.934	0.919
Purchase Decision	0.956	0.958	0.961
Product Quality	0.927	0.927	0.940

⁶ Source: Processing Output with SmartPLS 4.0

Table 6 presents the results of the composite reliability and Cronbach's alpha tests, which were used to assess the reliability or internal consistency of the indicators in measuring a latent construct. Islamic-value-based indicators such as halal, thayyib, maslahah, amanah, and honesty demonstrate good consistency in representing their respective constructs, making them not only statistically reliable but also reflecting Sharia principles that emphasize steadfastness, honesty, and reliability in every measurement and economic behavior. Composite Reliability indicates the construct's reliability level based on each indicator's contribution, whereas Cronbach's alpha measures internal consistency based on correlations among indicators within a single construct. In terms of reliability, this research model was proven to be sound. The Composite Reliability and Cronbach's alpha values for all variables exceeded the 0.70 threshold, indicating high internal consistency. This means that the indicators comprising each variable yielded stable and reliable measurement results when tested repeatedly.

With validity and reliability established, the research data met the criteria for further hypothesis testing using SEM-PLS. The results of the Outer Model provide a strong foundation for the Inner Model analysis, enabling the causal relationships between product quality, consumer trust, and purchase decisions to be analyzed validly and scientifically (Hair et al., 2017).

Inner Model

Once the estimated model meets the criteria of the Outer Model, the next step is to test the structural model (Inner Model). Testing the inner model involves developing a concept-based model derived from theory to analyze the effects of exogenous and endogenous variables, as outlined in the conceptual framework.

Table 7. Model Goodness-of-Fit Results

	Saturated model	Estimated model
SRMR	0.089	0.089
d_ULS	4.193	4.193
d_G	1,551	1,551
Chi-square	1,507.342	1,507.342
NFI	0.733	0.733

⁷ Source: Processing Output with SmartPLS 4.0

Table 7 presents the results of the goodness-of-fit test, which is used to assess the extent to which the constructed research model aligns with the empirical data. This test indicates whether the relationships among the constructs of product quality, consumer trust, and purchase decisions are adequately explained by this model. The interrelationships among these constructs can represent consumer behavior grounded in Islamic values, where product quality is assessed not only from a functional perspective but also in terms of being halal, thayyib, and maslahah. These factors foster trust (integrity and honesty) and ultimately lead to purchasing decisions that adhere to Sharia principles (avoiding what is haram and doubtful).

In SmartPLS, goodness of fit is generally evaluated using the Standardized Root Mean Square Residual (SRMR) value, where an SRMR value < 0.08 indicates that the model has a good level of fit. Based on the results of the model's *goodness-of-fit* test in Table 4.6, the Standardized Root Mean Square Residual (SRMR) value obtained is 0.089. This value meets the required *fit* criteria, as it is smaller than the accepted threshold of 0.10 (0.089 < 0.10). Thus, it can be concluded that this research model has a good fit with the data used.

Table 8. Results of the R-Square (R^2) Test

	R-square	Adjusted R-square
Consumer Confidence	0.171	0.167
Purchase Decision	0.412	0.406

⁸ Source: Processing Output with SmartPLS 4.0

Table 8 presents the results of the R-squared (R^2) test, which indicates the extent to which independent variables can explain the dependent variable in the research model. The R^2 value indicates the proportion of the dependent variable's variance that can be explained by the independent variables. From a Muslim perspective, this indicates that variables such as product quality and consumer trust can significantly explain purchasing decisions, particularly when measured using Islamic value-based indicators such as halal, thayyib, maslahah, amanah, and honesty. Thus, the higher the R^2 value, the stronger the model in describing Muslim consumer behavior, which is not only rational but also grounded in Sharia principles when making purchasing decisions.

The R^2 value ranges from 0 to 1, with a higher R^2 value indicating a greater ability of the independent variables to explain the dependent variable. Generally, an R^2 value of 0.75 is categorized as strong, 0.50 as moderate, and 0.25 as weak, thus indicating how well the structural model explains the relationships among the variables in the study.

The test results show an R-squared value of 0.171 for the Consumer Confidence variable. This figure indicates that the ability of the independent variable (in this case, Product Quality) to explain the variation or changes in the Consumer Confidence variable is 17.1%. Meanwhile, the remaining 82.9% (100% - 17.1%) is explained by other factors or variables outside this study's research model.

The R-squared value for the Purchase Decision variable was 0.412. This figure indicates that the ability of the independent variables (in this case, Product Quality and Consumer Confidence) to explain the variation or changes in the Purchase Decision variable is 41.2%. Meanwhile, the remaining 58.8% (100% - 41.2%) is explained by other factors or variables outside this study's model.

The F-square value (F^2) indicates the magnitude of the partial effect of each predictor variable on the endogenous variables. This value illustrates how strongly each variable, such as product quality and consumer trust, contributes to influencing purchasing decisions. From a Muslim perspective, this indicates that the influence of each variable is not

merely statistical but also reflects the role of Islamic values, where product quality that meets the criteria of halal, thayyib, and maslahah, as well as trust built on the foundation of amanah and honesty, contribute differently to shaping purchasing decisions in accordance with Shari’ ah principles. The following is an interpretation of the f-square value (Ghozali, 2014): if the f-square value is ≥ 0.35 , it can be interpreted that the latent predictor variable has a strong influence; if the f-square value is $0.15 \leq f \leq 0.35$, it has a medium influence; and if the f-square value is $0.02 \leq f \leq 0.15$, it has a weak influence.

Table 9. Results of the Effect Size Test (f^2)

	F-square
Consumer Confidence -> Purchase Decision	0.133
Product Quality -> Consumer Trust	0.206
Product Quality -> Purchase Decision	0.286

⁹ Source: Processing Output with SmartPLS 4.0

The calculated f-square (f^2) value for the partial effect of Product Quality on Consumer Trust was 0.206. Based on Ghozali’s (2014) criteria, this value falls within the category $0.15 < f < 0.35$, indicating that Product Quality has a moderate effect on Consumer Trust.

The calculated f-square (f^2) value for the partial effect of product quality on purchase decisions is 0.286. Based on Ghozali’s (2014) criteria, this value also falls within the category $0.15 < f < 0.35$, indicating that Product Quality exerts a moderate influence on the Purchase Decision variable.

The calculated f-square (f^2) value for the partial effect of consumer trust on purchase decisions was 0.133. Based on Ghozali’s (2014) criteria, this value falls within the category $0.02 < f < 0.15$, indicating that Consumer Trust has a weak influence on the Purchase Decision variable.

Table 10. Q-Square Test Results

	SSO	SSE	$Q^2 (=1-SSE/SSO)$
Consumer Confidence	1600.000	1,478,971	0.076
Purchase Decision	3,200,000	2,425,039	0.242

¹⁰ Source: Processing Output with SmartPLS 4.0

Table 10 presents the results of the Q-Square test, which was used to measure *the predictive relevance* or *goodness of fit* of the research model. A model is considered to have predictive relevance if the Q-squared value is greater than 0. The research model has a good ability to predict consumer behavior based on Islamic values, where product quality that meets the aspects of halal, thayyib, and maslahah, as well as trust built on the basis of trustworthiness and honesty, can explain and predict purchasing decisions in accordance with Sharia principles. The calculation results for the endogenous variable, Consumer Trust, show a Q^2 value of 0.076. The calculation results for the endogenous variable Purchase Decision show a Q^2 value of 0.242. As both Q^2 values were greater than 0 (zero), this model was proven to have predictive relevance for both variables.

Structural Model Evaluation and Hypothesis Testing

An Inner Model evaluation was conducted to assess the causal relationships among latent variables—specifically, hypotheses H1, H2, and H3—and to test the mediating effect proposed in hypothesis H4. This stage allows researchers to understand the extent to which product quality that meets the values of halal, thayyib, and maslahah will increase consumer trust based on trustworthiness and honesty, which in turn encourages purchasing decisions that align with Sharia principles (avoiding what is haram and doubtful).

The causal and mediating relationships were tested using a bootstrapping procedure with 5,000 subsamples. This method allows for the estimation of sample distributions without the assumption of normality, making the test results more robust and reliable. Bootstrapping yields path coefficients, t-statistics, and p-values for each relationship pathway, which are used to assess the significance and strength of the influence between the variables.

Using this procedure, researchers can systematically identify both direct and indirect influence pathways, including the partial mediating effect of consumer trust on purchasing decisions. The results of this Inner Model evaluation serve as the basis for drawing empirical conclusions regarding the mechanisms of consumer trust recovery following the fuel subsidy scandal, as well as providing practical implications for companies in designing strategies to improve product quality and restore reputation. A summary of the hypothesis testing results is presented in Table 1 and visually represented in Figure 1.

Table 11. Summary of Hypothesis Test Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T-statistics (O/STDEV)	P-values
Product Quality -> Consumer Confidence	0.414	0.426	0.060	6.941	0.000
Product Quality -> Purchase Decision	0.451	0.454	0.068	6.640	0.000
Consumer Confidence -> Purchase Decision	0.307	0.309	0.069	4.475	0.000

¹¹ Source: Processing Output with SmartPLS 4.0

Based on Table 11, the results of the inner model testing indicate that all proposed hypotheses are empirically supported because all paths have p-values (0.000) well below the significance threshold of 0.05 and t-statistics exceeding the threshold of 1.96. Overall, these results confirm that product quality has a positive and significant influence on purchasing decisions, both directly and indirectly through consumer trust, which plays a significant role as a mediator driving post-scandal purchasing decisions.

The Influence of Product Quality on Consumer Trust

The results of the first hypothesis test indicate that Product Quality influences Consumer Trust. This suggests that product quality, which is not only functionally sound but also adheres to the principles of halal, thayyib, and maslahah, can enhance consumer trust, which is built on the foundations of trustworthiness, honesty, and transparency. The path coefficient value (Original Sample) obtained was 0.414, indicating a positive direction of influence. This influence is statistically significant, as evidenced by a t-statistic value of 6.941 (greater than the critical t-value of 1.96) and a p-value of 0.000 (less than the alpha level of 0.05). Thus, it can be concluded that the hypothesis is accepted, meaning that the better the Product Quality, the higher the Consumer Trust.

The Effect of Product Quality on Purchase Decisions

The results of the second hypothesis test indicate that Product Quality influences Purchase Decisions. From a Muslim perspective, this suggests that product quality, which is evaluated not only based on functional aspects but also on compliance with the principles of halal, thayyib, and maslahah, is a key factor in determining purchase decisions. Muslim consumers tend to choose products that do not contain prohibited or questionable ingredients; thus, the better the product quality aligns with Islamic values, the greater the tendency of consumers to make purchasing decisions consistent with Sharia principles. The path coefficient value (Original Sample) obtained was 0.451, indicating a positive direction of influence. This influence is statistically significant, as evidenced by a t-statistic value of 6.640 (greater than the critical t-value of 1.96) and a p-value of 0.000 (smaller than the alpha level of 0.05). Thus, it can be concluded that the hypothesis is accepted, meaning that the better the product quality, the higher the purchasing decision-making.

The Effect of Consumer Trust on Purchase Decisions

The results of the third hypothesis test indicate that Consumer Trust influences Purchase Decisions. Trust built on the foundation of integrity, honesty, and transparency is a key factor in encouraging consumers to make purchase decisions. Muslim consumers tend to choose products they believe do not involve fraud, deception, or anything questionable; thus, the higher the level of trust established, the greater the likelihood of a purchase decision. The path coefficient value (Original Sample) obtained was 0.307, indicating a positive direction of influence. This influence is statistically significant, as evidenced by a t-statistic value of 4.475 (greater than the critical t-value of 1.96) and a p-value of 0.000 (smaller than the alpha level of 0.05). Thus, it can be concluded that the hypothesis is accepted, meaning that the higher the Consumer Trust, the higher the Purchase Decision.

The Effect of Product Quality on Purchase Decisions through Trust

Table 12. Results of the Consumer Trust Mediation Effect Test

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T-statistics (O/STDEV)	P-values
Product Quality -> Consumer Confidence -> Purchase Decision	0.127	0.131	0.032	4.013	0.000

Table 12 presents the results of the hypothesis testing for indirect (mediation) effects, indicating that Consumer Trust significantly mediates the relationship between Product Quality and Purchase Decisions. Product quality that meets the criteria of halal, thayyib, and maslahah does not directly influence purchase decisions but first fosters consumer trust based on integrity, honesty, and transparency, which then drives purchase decisions. Thus, trust serves as a

crucial link reflecting the Muslim consumer’s decision-making process, which is not only rational but also grounded in Shari’ ah principles. This is evidenced by the positive path coefficient (Original Sample) of 0.127, with a t-statistic of 4.013 (greater than the critical t-value of 1.96) and a p-value of 0.000 (less than the significance level of 0.05). Since the effect is proven to be significant, the hypothesis is accepted, meaning that Product Quality can indirectly influence Purchase Decisions by first increasing Consumer Trust

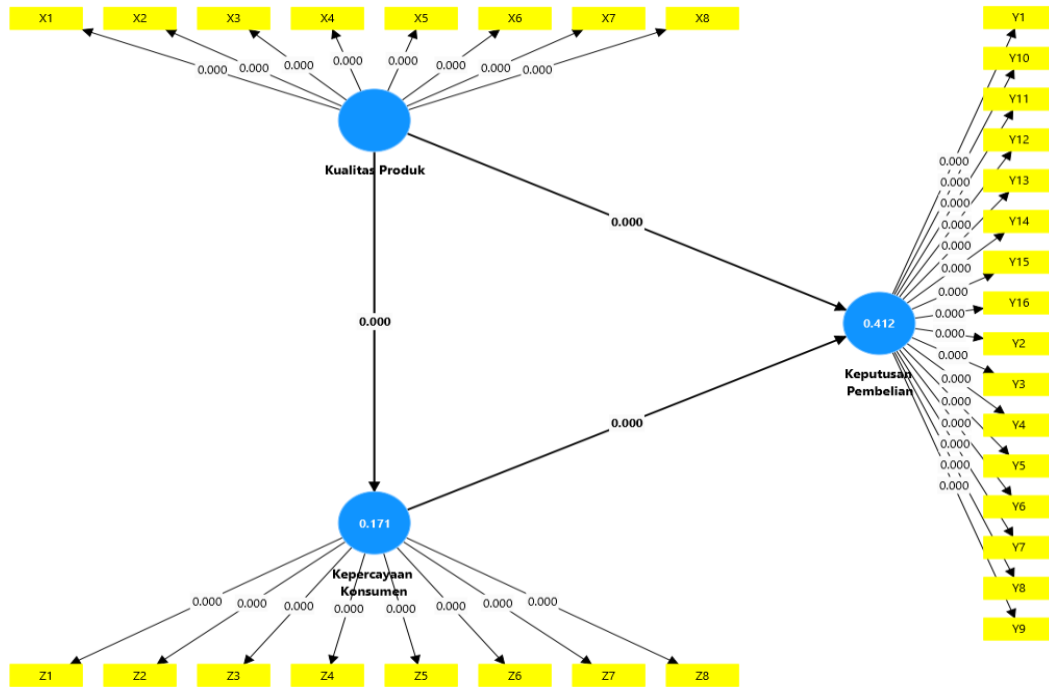


Figure 2. Bootstrapping Test Results

Figure 2 shows the Bootstrapping Test Results used to test the significance of the relationships between the variables in the research model. This test was conducted by examining the t-statistics and p-values generated from the bootstrapping procedure to determine whether the relationships between the constructs were statistically significant.

The mediating role of consumer trust (H4) was one of the key findings of this study. The mediation test results indicate that the indirect effect of product quality on purchase decisions via consumer trust is significant; product quality that meets the criteria of halal, thayyib, and maslahah does not directly determine purchase decisions but first builds consumer trust based on trustworthiness, honesty, and transparency, which then drives consumers to make purchase decisions, with a beta value of 0.127, t-statistic of 4.013, and p-value of 0.000. This finding confirms that consumer trust acts as a crucial mediating channel, such that part of the influence of product quality on purchasing decisions is transmitted through trust.

As both the direct (H3) and indirect effects (H4) were significant, it can be concluded that consumer trust partially mediates the relationship between product quality and purchase decisions. This means that product quality that meets the principles of halal, thayyib, and maslahah can directly influence purchase decisions, but also through the development of consumer trust based on integrity, honesty, and transparency. Thus, Muslim consumers’ purchasing decisions are influenced not only by product quality but also by the level of trust established. Consumer trust, in this context, is key to understanding how a product’s technical quality relates to post-scandal purchasing behavior.

In support of H4, this study confirms that restoring consumer trust cannot be overlooked in sales-enhancement strategies. Companies capable of strengthening product quality while simultaneously rebuilding consumer trust have a greater chance of driving repeat purchasing decisions, particularly in markets sensitive to ethical and integrity issues, such as Muslim consumers in the Madiun Regency market. These findings provide empirical evidence of the importance of trust as a mediating variable in the chain of influence from product quality to purchasing decisions.

Discussion

The research findings indicate that product quality has a significant direct influence on purchasing decisions and a positive impact on consumer trust. The magnitude of the direct path coefficient suggests that perceived quality remains a primary determinant in the context of essential products, such as fuel. This indicates that despite a crisis of trust, consumers continue to consider technical aspects, such as performance, reliability, and specification compliance,

in their decision-making. In addition to considering trustworthiness and honesty, consumers remain rational by paying attention to the technical quality of products that reflect *thayyib* (good quality) and public interest.

The mediation findings indicate that consumer trust partially mediates the relationship between product quality and purchase decisions. This means that part of the influence of quality on purchase decisions is mediated through trust, while the remainder is direct. This suggests that product quality does not entirely depend on the restoration of trust to influence purchasing decisions. In the context of fuel as a necessity with limited substitutes, consumers may still make purchases even if their trust has not fully recovered.

This partial mediation can be explained from a Muslim perspective through the characteristics of consumer behavior, which are influenced not only by trust but also by considerations of public interest and practical needs. These factors limit consumers' flexibility to base their purchasing decisions entirely on trust. In other words, purchasing decisions still occur because of a balance between the values of trustworthiness and honesty and considerations of practical benefits and needs, so that trust only partially mediates this relationship.

The practical implications of these findings from a Muslim perspective are that post-crisis recovery strategies cannot focus solely on improving the technical quality of products but must also consider Sharia values. Companies must rebuild consumer trust by prioritizing trustworthiness, honesty, and transparency, and ensuring that products comply with *halal*, *thayyib*, and *maslahah* principles. Furthermore, consistency of information and openness in the distribution process are crucial for reinforcing perceptions of integrity, thereby restoring trust and fostering sustainable purchasing decisions among Muslim consumers. However, in the context of essential goods, rebuilding trust must be understood as part of a medium- and long-term strategy, not as the sole instrument directly determining purchase behavior.

The Effect of Product Quality on Consumer Trust

The results of the first hypothesis test indicate that Product Quality influences Consumer Trust. The path coefficient (Original Sample) obtained was 0.414, indicating a positive direction of influence. This effect is statistically significant, as evidenced by a *t*-statistic of 6.941 (greater than the critical *t*-value of 1.96) and a *p*-value of 0.000 (less than the significance level of 0.05). Thus, it can be concluded that the hypothesis is accepted in this study.

The results of this study are consistent with the findings of previous studies, highlighting the impact of the fuel subsidy fraud scandal on consumer confidence. A study conducted by Agriyani et al. (2025) indicated that public trust declined significantly after the fuel adulteration case was exposed, particularly regarding transparency and quality control. From the perspective of Muslim consumers, this relationship is reinforced by religious values, where trust serves as a critical factor in decisions regarding the consumption of *halal* products, as Muslim consumers tend to choose products that adhere to *halal* principles and integrity (Mawardi et al., 2025). This decline in trust reinforces the findings of this study, which indicate that consumer trust is a key variable directly impacted by product fraud issues and plays a significant role in influencing purchasing decisions. Thus, the results of this study are not only consistent with the proposed hypotheses but also support the argument in the introduction, emphasizing that the fuel fraud scandal caused an erosion of public trust that impacted consumption behavior. Furthermore, good product quality not only enhances general trust but also plays a crucial role in building Muslim consumer trust based on Sharia values.

Kotler and Armstrong (2016a) explained that quality is a product's ability to meet consumer expectations through performance characteristics, reliability, durability, and perceptions of quality. Additionally, Tjiptono (2016) explains that product quality is a consumer's assessment of a product's advantages and unique features. Tjiptono (2016) also emphasizes that product quality must be managed consistently so that a company can maintain consumer trust and build a positive image among the public. Quality is the primary foundation for building trust. If the quality is poor, consumer trust is lost.

This demonstrates that the relationship between product quality and trust is not merely theoretical but occurs in society. Consumers not only lose trust emotionally but also take concrete actions by refusing to make purchases. Thus, it can be said that product quality is a fundamental component in building consumer trust. The acceptance of the first hypothesis in this study proves that product quality plays a crucial role in rebuilding consumer trust, particularly after the fuel subsidy fraud scandal.

The Influence of Product Quality on Purchase Decisions

The results of the second hypothesis test indicate that product quality influences purchase decisions. The path coefficient value (Original Sample) obtained is 0.451, indicating a positive direction of influence. This influence was found to be statistically significant, as evidenced by a *T*-statistic value of 6.640 (greater than the critical *t*-value of 1.96) and a *p*-value of 0.000 (less than the alpha level of 0.05). Thus, it can be concluded that the hypothesis is accepted, meaning that the better the product quality, the higher the likelihood of a purchase decision is.

The results of this study are also consistent with the findings of previous studies, which found that advertising significantly affects consumer behavior regarding petroleum products. A study conducted by Fikri et al. (2025) indicates that product quality has a positive and significant effect on positive emotions, negative emotions, and consumer purchase decisions. These findings reinforce the results of this study, which prove that product quality has a direct influence on purchasing decisions, as well as an indirect influence through psychological variables. Although Fikri et al. (2023) used emotions as a mediating variable, whereas this study used consumer trust, both studies affirm that product quality is a fundamental factor in shaping consumer responses to petroleum products.

Aisyah et al. (2022) indicate that purchasing decisions are strongly influenced by perceptions of product quality that align with Islamic values, such as halal, thayyib, and freedom from fraudulent elements. This is reinforced by Rahma and Riskayanto (2025), who found that Muslim consumers are more selective in making purchasing decisions and tend to avoid products of questionable quality or halal status. Thus, the results of this study expand on previous findings by demonstrating that, in the context of a post-fraud scandal, consumer trust acts as a crucial mediating mechanism linking product quality and purchasing decisions.

Kotler and Keller (2016) assert that perceptions of product quality influence consumer evaluations and impact purchasing decisions. In other words, good quality encourages consumers to continue buying, whereas poor quality reduces their interest in purchasing.

This is consistent with my observations of Indomobil gas stations prior to Pertamina's fuel fraud scandal, which revealed that the Indomobil stations in Kedunglowo Village and Pucanganom Village were very quiet, with only a few customers. However, after the Pertamina fraud scandal broke, consumers shifted to Indomobil, causing gasoline stocks at Indomobil to run out consistently. This finding indicates that in the context of the fuel fraud scandal, the public views quality as a measure of whether fuel use is safe. If the quality fails to meet the standards, consumer responses include rejection, ceasing purchases, and switching to other gas stations.

The Influence of Consumer Trust on Purchase Decisions.

The results of the third hypothesis test indicate that consumer trust influences purchase decisions. The path coefficient value (Original Sample) obtained is 0.307, indicating a positive direction of influence. This influence is statistically significant, as evidenced by a t-statistic value of 4.475 (greater than the critical t-value of 1.96) and a p-value of 0.000 (less than the alpha level of 0.05). Thus, it can be concluded that the hypothesis is accepted, meaning that the higher the consumer trust, the higher the purchase decision.

The results of this study align with those of Purba and Ruswanti (2015), indicating that trust positively and significantly influences the decision to purchase Peralite gasoline. These findings suggest that, in the context of gasoline products, consumer trust in the quality and credibility of the product provider is a decisive psychological factor in the decision-making process. Consumers tend to make purchases when they are confident that the product they are using is reliable and meets their expectations. These results are consistent with current research findings showing that consumer trust plays a significant role in influencing fuel purchase decisions, particularly in post-scandal situations that have the potential to disrupt public perception and confidence in products. Trust is a key factor in purchasing decisions, especially since Muslim consumers place great emphasis on integrity, honesty, and transparency in transactions (Miftahuddin et al., 2022). This is reinforced by research (Koc et al., 2024), which found that Muslim consumers tend to purchase only products they believe comply with Sharia principles and are free from elements of fraud or uncertainty (*gharar*). Thus, consumer trust plays a general role and has a strong religious dimension in influencing the purchasing decisions of Muslim communities, including in the context of fuel consumption.

The results of this study align with the views of Kotler and Keller (2016), who state that trust is the consumer's belief that a product or company is capable of delivering benefits in line with their expectations. These findings also align with the theory proposed by Mayer, Davis, and Schoorman, which posits that trust is built upon three aspects: competence, goodwill, and integrity. In the context of purchasing fuel, consumers will only decide to buy if they believe that the service provider has the competence to supply genuine and high-quality fuel, possesses the goodwill to provide the product without manipulation, and maintains integrity to refrain from engaging in fraud.

The influence of product quality on purchase decisions through consumer trust.

The results of the hypothesis testing for indirect (mediation) effects indicate that consumer trust significantly mediates the relationship between product quality and purchase decision. This is evidenced by a positive path coefficient (Original Sample) of 0.127, with a t-statistic of 4.013 (greater than the critical t-value of 1.96) and a p-value of 0.000 (less than the significance level of 0.05). Because its influence was proven to be significant, the hypothesis was accepted, meaning that product quality can indirectly increase purchase decisions by first increasing consumer trust.

According to Kotler and Keller (2016), consumers' perceptions of product quality form the foundation of consumer trust in a brand. Trust arises from product evaluation and serves as a primary factor in decision-making. In the context of fuel, consumers assess whether a product meets the company's promises. When quality is perceived as poor, trust diminishes, and consumers are unlikely to make repeat purchases.

The occurrence of partial mediation indicates that consumer trust is not the only channel through which product quality influences purchasing decisions. Prior research shows that, in crisis settings, purchase intention may be shaped through trust and other related mechanisms rather than through trust alone. This suggests that consumers may still make purchases based on utilitarian or performance-based considerations, even when trust in the fuel provider has not fully recovered after a scandal like this. This interpretation is consistent with the literature distinguishing cognitive evaluations from affective trust, while also showing that perceived quality can retain a direct influence on purchase intention, even under negative reputational conditions (Johnson & Grayson, 2005; Lin et al., 2011; Jung & Seock, 2016; Casey et al., 2024).

From a Muslim community perspective, Manurung et al. (2024) found that product quality that aligns with halal and thayyib values enhances trust (integrity and transparency), which in turn drives purchasing decisions. This is reinforced by Ummah et al. (2025), who state that trust acts as a mediating variable in the relationship between product attributes and Muslim consumers' purchasing decisions. Thus, consumer trust is not merely a statistical link but also reflects the behavioral mechanisms of Muslim consumers grounded in Sharia values during the decision-making process.

The results of this study indicate that the decline in perceived product quality following the fuel adulteration scandal contributed to a weakening of consumer trust, which, in turn, led to a decrease in the likelihood of purchase decisions. This finding aligns with the argument presented in the introduction, which states that product adulteration scandals create uncertainty and increase consumers' perceived risks. In such situations, consumers evaluate fuel based on its function as a basic necessity and consider the level of trust in the product's integrity and quality consistency. These findings support the research hypothesis that consumer trust serves as a crucial psychological factor in mediating the influence of product quality on purchasing decisions, particularly in the post-scandal context, where public confidence in fuel suppliers has been eroded.

Implications and Directions for Future Research

The findings of this study offer several important practical implications for various stakeholders in the petroleum industry, particularly in the context of post-scandal recovery. For regulators and companies, recovery efforts cannot solely rely on law enforcement or the imposition of administrative sanctions. More effective strategies include implementing transparent quality assurance programs, conducting independent audits, and engaging in public communication that emphasizes the restoration of ethical principles. This approach not only demonstrates compliance with standards but also provides tangible evidence to consumers that the company is committed to honesty and integrity in the long run.

Through these measures, consumers gain confidence that product quality standards are not only met but also maintained. Transparency and independent audits are crucial tools for verifying technical quality and ethical compliance, thereby reinforcing trust that was previously eroded by scandals. Restoring trust is not merely symbolic; it must be demonstrated through tangible actions that consumers can observe and verify.

Furthermore, for consumers, the findings of this study underscore the importance of critically evaluating product quality, particularly in post-crisis situations. Trust serves as a primary determinant of purchasing decisions; therefore, consumers must consider not only the technical aspects but also the integrity of the product provider. This awareness encourages consumers to be more selective and critical in choosing products, while also emphasizing their active role in demanding transparency and accountability from companies.

Conclusion

The overall findings of this study indicate that consumers' perceived product quality plays a crucial role in rebuilding trust following a scandal, and that trust subsequently serves as the primary channel linking quality perceptions to purchase decisions. Product quality that aligns with the principles of halal, thayyib, and maslahah forms a vital foundation for restoring trust based on integrity, honesty, and transparency, which, in turn, drives purchasing decisions. Thus, for Muslim consumers, the decision-making process is influenced not only by technical perceptions of quality but also by the extent to which products and providers adhere to Sharia principles, making trust a key factor in linking product quality to purchase decisions. Although product quality directly influences purchasing decisions, the mediating role of trust indicates that without consumer confidence in a company's honesty and integrity, quality improvements alone are insufficient to significantly restore purchasing behavior.

Thus, to restore and maintain consumer loyalty in the post-crisis era, companies and regulators must prioritize transparency, trustworthiness, and honesty and ensure quality guarantees that adhere to the principles of halal, thayyib, and maslahah. Efforts to restore integrity must be tangible and consistent to rebuild the trust of Muslim consumers so that the resulting loyalty is not merely rational but also grounded in Sharia values. This study underscores that the success of restoring trust depends not only on technical quality aspects but also on the moral and ethical dimensions that form the foundation of consumers' confidence in making purchasing decisions. From a Muslim perspective, this indicates that, in addition to good product quality (*thayyib*), factors such as trustworthiness, honesty, and transparency serve as the primary foundation for rebuilding trust. Muslim consumers not only consider product performance but also ensure that the product adheres to halal principles and the greater good, so that their purchasing decisions align with Sharia values.

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