

Determinant of Intention to Purchase Halal Cosmetics: A Millennial and Z Generation Perspective

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Abstract: In recent years, the halal industry has become a trend, this is because the Indonesian people have begun to apply halal culture as a lifestyle. This article aims to determine the factors influencing the purchase intention of halal cosmetics among millennials and generation Z. The author uses the theory of planned behavior to identify factors that encourage a person's intention to buy halal cosmetics among millennials and generation Z. The variables or predictors are attitudes, halal awareness, subjective norms, knowledge, halal labels, buying behavior, brand image, psychological risk, social media, and religiosity. This study has advantages compared to others because it uses a psychological approach in the form of buying and risk behavior and uses the effects of social media. The data was obtained through a survey conducted by the millennial generation and generation Z, who live in the city of Semarang. The sampling method used was non-probability with a purposive sampling technique. The data analysis of this research used Structural Equation Modeling (SEM) – Partial Least Square (PLS) with WarpPLS application. Testing is done using the measurement, goodness of fit, and structural models. The results showed that the factors influencing the purchase of halal cosmetics are attitudes, subjective norms, knowledge, halal labels, buying behavior, brand image, psychological risk, and religiosity. However, the halal awareness variable, social media, is not a determinant of someone buying halal cosmetics. The results show that the halal awareness of research respondents is still low because they have not fully paid attention to the halal aspect. Currently, social media provides too much information, making it difficult to distinguish whether it is credible or not, so respondents choose other alternatives.

Keywords: halal industry; halal cosmetics; the behavior of millennial generation; the behavior of Z generation

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INTRODUCTION

Since the beginning of human civilization, food and pharmaceutical products such as medicines, cosmetics, and personal care products have become basic human needs (Hasibuan et al., 2019). In the context of Islam, food and pharmaceutical products are not only basic needs that can be used to provide satisfaction. However, there are many strict rules regarding the use and consumption of it, such as Allah's command to Muslims only to eat halal and *tayyib* food (Al-Quran, 2015). Thus, consuming and using halal products is

an obligation for Muslims (Taqwiem et al., 2020). In Arabic, halal refers to anything permissible under Islamic law (Sharia). Halal products are very selective in selecting raw materials, production processes, and product marketing. Halal products do not involve illegal ingredients, labor exploitation or the environment and are not harmful or intended to harm (Putri & Sunesti, 2021). Prophet Muhammad also forbade Muslims to avoid consuming things that are doubtful (doubtful), whether they are halal or haram (Imam Nawawi, Hadith Bukhari and Muslim). These commandments govern the lives of Muslims worldwide, and their observance is obligatory (Rachim & Santoso, 2021; Taqwiem et al., 2020). It is on this basis that encourages the halal industry to continue to grow.

In Indonesia, the halal industry has become a trend in recent years. It has even become a lifestyle for the Indonesian Muslim community. Based on the report of the Global Muslim Travel Index and The State of Global Islamic Economy Report in 2022, which states that the Indonesian halal industry sector has risen to second place below Malaysia, this indicates that the trend is being accommodated by stakeholders so that it has a significant impact on the economy. The report implies the increasing awareness of the Indonesian Muslim community about the importance of halal issues affecting the economic sector, especially the proliferation of the halal industry in recent years.

World halal food. The halal industry has a massive role in the Indonesian economy and is even able to become the main factor triggering economic recovery, and this is based on the national halal industry market share to the global showing Indonesia is the prominent leader in the halal food and beverage industry whose market share reaches 13% of total consumption. The stretch of the halal industry is not only limited to the food industry (food-beverage) but also extends to the pharmaceutical and cosmetic industries, tourism and culture, logistics, finance, and others. In addition, according to Halal Value Chains (HVC), Indonesia's sharia economic performance is generally better than the national GDP. Indonesia's Islamic economy in 2020 experienced a contraction of -1.72%, better than the national GDP contraction rate. Indonesia's halal potential is also supported by the Indonesian Muslim population reaching 229 million (87.2%) of the total population of 273.5 million people (Yaya et al., 2021).

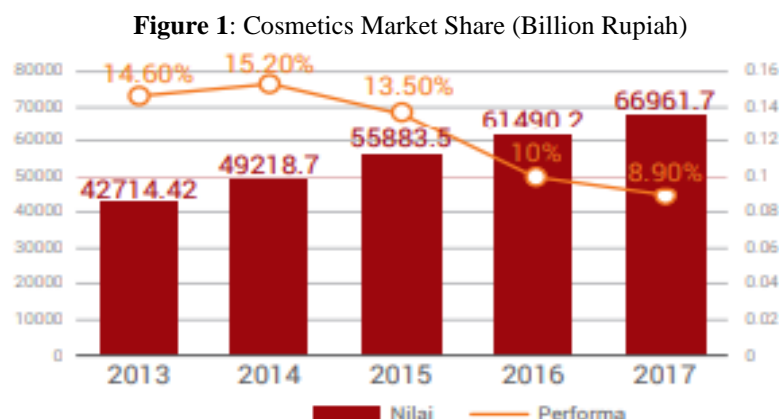
Within the scope of halal cosmetics and personal care products, the concept covers critical aspects of production, such as halal ingredients and the use of permitted ingredients that must be produced, stored, packaged and shipped according to Shariah requirements (Taqwiem et al., 2020). Thus, halal labelling and certification can be essential in convincing Muslim consumers that their products meet the necessary religious requirements and conditions (Putri & Sunesti, 2021). Many foods, drugs, cosmetics, and personal care products are available with non-specific labels. Therefore, verification and authentication of these products' halalness are necessary (Adinugraha & Sartika, 2019).

From a Muslim point of view, knowing the origin of raw materials and the production process of consumer goods is essential because of the sharia obligation, which states that every Muslim may only consume halal and healthy products. This situation is increasingly crucial because verification and authentication of halal products are essential to maintain the sanctity of the Islamic religion (Adinugraha & Sartika, 2019). To protect the rights of Muslim consumers and their efforts to follow their orders in consuming only halal products. Halal certification bodies have emerged in several countries to provide certification for

food, beverages, pharmaceuticals, cosmetics and personal care products that are halal or do not contain haram components (Rachim & Santoso, 2021).

The pharmaceutical and cosmetic industry is one of the halal industries that has had a positive upward trend in the last eight years. The average increase is up to 5% per year. This is due to government support through the ratification of Law Number 33 of 2014 concerning the Halal Product Guarantee. Halal cosmetics have substantial growth yearly, and although the increase is relatively fluctuating, the development is still above 8%. This indicates a shift in people's lifestyles, especially the younger generation who decide to use cosmetics by paying attention to halal products. In addition, the growth of the country's cosmetic industry is also influenced by the awareness of skin care using halal ingredients in the Asia Pacific, Middle East, and Africa regions, which are the main markets for Indonesian halal cosmetic products.

According to a Thomson Reuters report, global Muslim spending on cosmetics increased by one percent to US\$46 billion globally in 2013. This expenditure constitutes 6.78 percent of global sector spending and is expected to reach US\$73 billion in 2019. Based on 2013 estimates, the country with the most significant number of Muslim cosmetic consumers is the United Arab Emirates US 4.9 billion, Turkey US 4.4 billion, India US 3.5 billion, and Russia US 3.4 billion (Khotimah et al., 2021). Another 2015 study by the Institute of Personal Care Science of Australia calculated that the global cosmetics industry is worth around US\$334 billion, with halal cosmetics accounting for US\$13 billion per year (Zukhrufani & Zakiy, 2019). In 2021 spending on cosmetics will reach US\$70, and an estimated US\$90 in 2025. According to the Malaysian Halal Industry Development Corp (HDC), Muslims have started looking for halal cosmetics and personal care products. Muslim consumers, with a global population of nearly two billion, are increasingly aware that some cosmetics contain ingredients of animal origin and are thus concerned about their halal status (Taqwiem et al., 2020). The increasing awareness of Muslim consumers about halal cosmetics and personal care products has attracted the attention of cosmetic retailers (Mufrodah & Adinugraha, 2021).



Source: Euromonitor, 2018

Figure 1 shows the significant potential for the development of the cosmetic industry in Indonesia, this is due to the supporter from the millennial generation and generation Z as the primary consumers of cosmetic products (Agustina et al., 2019). The millennial

generation is consumption-oriented, intelligent, trendsetters, and aware of brands (Ali & Ali, 2022). Millennials and Generation Z have a dominant number compared to other generations and are in the age range of 20 to 40 years, which is the productive age in the period 2017 to 2022, which is 144.31 million people, this is more dominant than the Baby boomer generation, pre-Boomers, and post-Generation Z. So that the development of halal cosmetics will continue to have an increasing trend due to the excellent domestic potential, coupled with the possibility of countries in the region as evidenced by one of Indonesia's halal cosmetic brands, namely Wardah, which has dominated the world's halal cosmetics.

For the development of halal cosmetics in Indonesia, it is necessary to pay attention to the needs of its consumers, especially the main preferences, which are the critical factors for someone to buy halal cosmetic products. Predicting the behavioral intention to buy halal cosmetics, researchers use theory of planned behavior (TPB), developed by Ajzen to enhance the theory of reasoned action, is used to predict consumer behavior on the intention to use and reuse. It consists of attitude, subjective norms (SN), and perceived behavioral control (PBC). The capability of the theory of planned behavior to explain individual future behavior is one of the reasons why this theory is widely utilized in consumer behavioral studies. Several studies that use this theory in investigating behavioral intentions to use halal products (Mohezar et al., 2016; Mufrodah & Adinugraha, 2021; Sholikhah et al., 2021).

Studies related to consumer preferences for purchasing decisions for cosmetic products have been widely studied by previous researchers using attitude factors (Aisyah, 2016; Handriana et al., 2020); halal awareness (Genoveva & Utami, 2020; Mufrodah & Adinugraha, 2021; Sholikhah et al., 2021); religiosity (Choiriyah & Damayanti, 2020; Mohezar et al., 2016; Riwijanti et al., 2020); subjective norms (Aisyah, 2016; Kamaruddin et al., 2012); knowledge (Riwajanti et al., 2020; Sholikhah et al., 2021), halal label/logo/certificate (Choiriyah & Damayanti, 2020; Genoveva & Utami, 2020; Mohezar et al., 2016) and loyalty (Mufrodah & Adinugraha, 2021). In addition, we analyzed the variables generally studied in halal cosmetic products, including religiosity, halal certification, attitudes, awareness, and intention to buy halal cosmetic products. This study examines psychological risk, brand image, halal consumption patterns and risk perceptions that are rarely reviewed in research on halal cosmetic products. Thus, this study is more comprehensive than previous studies because this study focuses on two millennials and generation Z as representatives of cosmetic users. In addition, our focus is not only on female consumers but also on male consumers.

METHOD

The method used to determine the determinants of the use of halal cosmetics by the millennial generation and generation Z is to use the quantitative form of primary data. This research data collection using a survey by distributing questionnaires. The population of this study is the millennial generation and generation Z, who live in the city of Semarang. The sampling technique used was non-probability sampling with a purposive sampling technique. The variables used in this study are attitudes, halal awareness, religiosity, subjective norms, knowledge, halal label/logo/certificate, purchasing behavior, purchase intention, brand image, product price, halal consumption pattern and risk perception. The

measurement of variables uses indicators developed in previous studies, and the assessment uses a five-point Likert scale. The criteria used are 1 for strongly disagree and 5 for strongly agree. Technical data analysis using a variance-based structural equation model (Structural Equation Modeling) with the WarpPLS analysis tool. The stages of research in this study are:

1. Test the measurement model (Outer Model)
2. Test the feasibility of the model (Goodness of fit)
3. Test the structural model (Inner Model)

RESULT

The research data was obtained by distributing questionnaires using google form media which was carried out on July 28 to August 3, 2022. The questionnaire distributed during that period received data from 186 respondents, with 75% of the millennial generation and 25% of generation Z, with 89% female respondents and 11 % of male respondents. The domicile of the respondents is spread over several sub-districts, namely Pedurungan, Genuk, Tembalang, Gayamsari, Gunungpati and Banyumanik.

Measurement model

The measurement model discusses the validity (convergent and discriminant), and reliability of the research instrument used. The test results for convergent validity are shown in table 1, which shows that all indicators used in this study have met convergent validity with a loading factor value above 0.6 (>0.6).

The discriminant validity test can be seen from the Average Variance Extracted (AVE) value which must be greater than the correlation between other research variables (Hair et al., 2014). The calculation result for the AVE value of each variable was higher than the correlation between the variables; attitude = 0.552, halal awareness = 0.543, subjective norm = 0.538, knowledge = 0.497, halal label = 0.539, buying behavior = 0.681, brand image = 0.667, product price = 0.734, consumption pattern = 0.752, religiosity = 0.683, purchase intention = 0.747.

A variable is reliable if it has Cronbach's alpha and composite reliability values above 0.6 (>0.6). Based on table 2, all variables have Cronbach alpha and composite reliability values above 0.6, so it can be concluded that all instruments used in this study are reliable and can be used for further testing, namely structural testing.

Table 1: Convergent validity test results

Variable	Indicator	Loading Factor
Attitude	I like halal products	0.735
	For me, halal products are my own choice	0.71
	For me, halal products are important for everyone	0.763
Halal awareness	I make sure the production process is in accordance with the Sharia	0.747
	I only buy the product after knowing the process	0.79
	Halal products are a priority for me	0.669
Subjective Norms	My environment thinks that halal cosmetics are important	0.735
	The family emphasizes choosing halal cosmetics	0.882
	Halal products are better than non-halal	0.858
	People can influence me to buy halal cosmetics	0.711
Knowledge	I understand Islamic law regarding halal-haram	0.69
	I know the materials used in production	0.739
	I have knowledge about halal certificate	0.684
Halal label	I choose a product that has been labeled LPPOM-MUI	0.804
	The halal logo is a consideration for me to buy the product	0.667
	I prefer products with the halal logo	0.806
Purchase behavior	I have been consuming halal cosmetics	0.837
	I will continue to consume halal cosmetics	0.858
	I am used to consuming halal cosmetics	0.778
Brand Image	I tend to choose branded products	0.78
	I choose a product that many people use	0.859
	I know halal products from influencers	0.811
Psychological risk	Risk is a major concern in purchasing	0.871
	I compare the prices of halal and non-halal cosmetics	0.801
	I tend to buy inexpensive cosmetics	0.895
Social media	I buy products based on influence from social media	0.891
	Social media has a huge impact on purchases	0.892
	Social media always displays positive information	0.816
Religiosity	I often follow studies about halal products	0.838
	Halal cosmetics are my commitment to Allah	0.743
	The use of halal goods is a form of obedience to religion	0.891
Purchase Intention	I intend to buy halal cosmetic products	0.85
	I will tend to choose halal products to use	0.826
	I will choose halal cosmetic products	0.914

Source: Data processed, 2022 (WarpPLS)

Table 2: Reliability test results

Variable	Cronbach Alpha	Composite reliability
Attitude	0.787	0.695
Halal awareness	0.78	0.677
Subjective Norms	0.811	0.684
Knowledge	0.747	0.693
Halal Label	0.774	0.662
Purchase behavior	0.865	0.764
Brand Image	0.857	0.75
Psychological risk	0.857	0.75
Social media	0.901	0.834
Religiosity	0.865	0.764
Purchase Intention	0,898	0.829

Source: Data processed, 2022 (WarpPLS)

The feasibility test of the model was carried out to determine whether the regression model was feasible or not to be used. A regression model is said to be feasible if the standardized value in goodness of fit has been met. Based on table 4, namely the feasibility test of the model, all the required indicators have complied with the standards that have been set, so it can be concluded that the research model is fit/feasible. So that all research variables can be used to predict the dependent or endogenous variables in this study.

Table 3: The results of the model's feasibility test

No	Criteria	Rule of Thumb	Value	Conclusion
1	Average Path Coefficient (APC)	<0.05	0.049	Model Fit
2	Average Adjusted R-Square (AARS)	<0.05	<0.001	Model Fit
3	Average Block Variance Inflation Factor (AVIF)	>3.30	3.752	Model Fit
4	Average Full Collinearity Average Path Coefficient (AFVIF)	>3.30	3.424	Model Fit
5	Tenenhaus Goodness of Fit (GoF)	>0.36	0.550	Model Fit
6	Sympsion's Paradox Ratio (SPR)	>0.70	0.813	Model Fit
7	Statistical Surpression Ratio (SSR)	>0.70	0.910	Model Fit

Source: Data processed, 2022 (WarpPLS)

Structural Model

Structural models are used to predict causality (cause-and-effect relationships) between latent variables or variables that cannot be measured directly. The structural model describes the causal relationship between latent variables that has been built based on the substance of the theory. Based on the results of the overall inner model test, it can be concluded that all research variables can predict or influence a person's intention to buy halal cosmetics, except for two variables, namely halal awareness and consumption patterns.

Table 4: Structural model test results

Variable	Model 1		Model 2	
	Beta Coefficient	P-Value	Beta Coefficient	P-Value
Attitude	0.02	0.04	0.037	0.032
Halal awareness	0.10	0.18	0.114	0.022
Subjective norm	0.26	<0.01	0.456	0.005
Knowledge	0.13	0.04	0.401	0.024
Halal label	0.03	0.35	0.046	0.007
Purchase behavior	0.12	0.09	0.207	0.027
Brand image	0.14	0.03	0.008	0.039
Psychological risk	0.23	<0.01	0.351	0.005
Social media	0.01	0.46	0.087	0.031
Religiosity	0.23	<0.01	Religiosity as moderator	

Source: Data processed, 2022 (WarpPLS)

DISCUSSION

Attitude

Attitude is a concept that is most special and needed in psychology and contemporary. Besides, that attitude is also a human component that companies can use to understand consumers. Based on the results of structural testing for models one and two, attitudes have a p-value below 0.05 and a positive beta coefficient value, which means that attitudes positively affect the purchase intention of halal cosmetics. The results of this study are relevant to research conducted by (Cullen et al., 2021; Handriana et al., 2020) which revealed that a person's attitude is a determinant of whether to buy a product or not. Regarding a person's decision, attitude is strongly influenced by preferences based on what he knows and what to believe. Study (Kotler et al., 2018) It also suggests that attitude is a factor that affects a person's decision to purchase a product. So, consumer attitudes towards a product provide an important reason for buying decisions. In addition, using model two, religiosity strengthens the relationship between attitudes and intentions to purchase halal cosmetics. This indicates that religiosity significantly affects a person's attitude toward buying a product.

Halal Awareness

Halal awareness is the knowledge possessed by Muslim consumers to find and consume halal products per Islamic law. According to (Rachim & Santoso, 2021) based on their study, awareness of halal products is determined by a positive attitude. A positive attitude is a favorable perception of halal awareness. Muslim awareness is marked by knowledge about the process of slaughtering, food packaging, and food hygiene by Islamic law. Muslim consumers will tend to choose products declared halal by institutions authorized to provide halal guarantees on a product because they tend to be safer and avoid the content of harmful substances or materials. The higher the awareness of a person's halal, the more it will influence purchasing decisions for products guaranteed to be halal. Respondents of this study have a low level of halal awareness, so halal awareness does not affect the decision to purchase halal products. Based on the survey results, most

respondents answered that they still do not fully use halal products in their daily lives, especially cosmetic products.

Subjective Norms

Based on table 4, subjective norms positively affect interest in buying halal cosmetics as evidenced by a p-value below 0.05 and a positive beta coefficient value. The results of this study indicate the importance of norms owned by a Muslim because it will determine his behavior, including in purchasing halal products. The results of this study are also in line with research conducted by (Handriana et al., 2020; Kamaruddin et al., 2012) which states that Muslim consumers often seek information about halal cosmetics as seen from the ingredients used and the process of making their products. Based on the criteria of respondents who are Muslim students domiciled in Semarang, respondents have a high level of subjective norms, and the influence of the people around the respondents dramatically affects the interest of respondents in buying halal-certified cosmetic products.

Knowledge

Based on structural testing, knowledge positively affects the intention to buy halal cosmetics. The p-value is below 0.05, and the beta coefficient value is positive. This means that the better a person's knowledge will affect his attitude toward using halal cosmetics. The importance of knowledge of a product is also the basis for purchasing halal cosmetics. The knowledge is higher or more influential than respondents' religiosity using halal cosmetic products. The level of knowledge of the respondents is good. Understand halal ingredients for treatments and cosmetics. Respondents can correctly choose cosmetic products with a halal label and know the ingredients used do not conflict with those prescribed by religion. Understanding the effect that someone will use is essential because someone's knowledge underlies their actions. Someone will evaluate several options and then determine the final choice due to the evaluation. Thus, a good level of knowledge from respondents will increase their attitude towards the use of halal cosmetic products. The results of this study are relevant to research conducted by (Riwajanti et al., 2020; Sholikhah et al., 2021), revealing that knowledge is the main determining factor for someone to buy halal cosmetics.

Halal Label

The halal label positively affects someone's intention to buy halal cosmetics. According to Islamic law, the halal label is a guarantee given by an institution to a product, which means the product has been certified halal with a series of halal tests. Including the halal label aims to provide consumers with protection for halal and convenience in using a product. In Indonesia, the Institute for the Study of Food and Drugs is the institution that plays a role in assessing product safety. The institution that examines the halalness of a product by Islamic law is the Indonesian Ulama Council (LPPOM MUI). The inclusion of halal labels on cosmetic products guarantees that the cosmetics are free from harmful ingredients and safe according to Islamic law. A halal label must be the main thing to consider for someone with a high religious value before buying a product. This study is relevant to research conducted by (Genoveva & Utami, 2020; Mohezar et al., 2016; Öztürk,

2022) which revealed that halal labels are components consumers will see when buying a product.

Purchase Behavior

Purchase behavior affects a person's intention to purchase. This variable is very relevant to consumer behavior which shows that behavior is an individual reaction that manifests from his attitude. Behavior comes from within a person who has been there since birth or is awakened by the environment. So, a person's buying behavior is strongly influenced by the environment in which the person lives. Someone who grows up in a devout Muslim environment will tend to behave and decide something will consider religious aspects according to what is believed. The more religious someone will always choose halal products over non-halal, including cosmetic products.

Brand Image

Based on the test results in table 4, brand image affects the purchase intention of halal cosmetics. A product with a brand image that is more in the eyes of consumers can influence purchasing decisions. Still, on the other side, purchasing decisions are influenced by several factors, such as names, packaging, terms, signs, symbols, beliefs, color designs and others. Brand image will be a top priority for consumers before making a purchase, so manufacturers must build an attractive brand image and provide product benefits following consumer desires. A good product image will benefit, while a lousy image will harm the organization. Consumers with a good brand perception are more likely to make a purchase. In addition, a well-known brand image is expected to be able to attract significant attention so that it can drive consumers to buy it and provide satisfaction. The results of this study are linear with research conducted by (Kurniawan, 2022; Pramulia et al., 2022) which reveals a distinctive and innovative brand image that will attract consumers.

Psychological Risk

Based on the results of the structural test, psychological risk has a positive effect on the purchase of halal products. One of the essential pieces of evidence that influences consumer behavior is perceived threat. The level of risk perceived by a consumer on the product will affect the product to be purchased. Chance is closely related to buying decisions, so the psychological risk is strongly influenced by perceptions. Psychological risk is also associated with the company's image, where companies that have committed fraud or violations will create a negative stigma from their consumers. Companies that consistently provide a good picture will attract many consumers. Therefore, someone with firm religious beliefs will likely only buy non-halal products. Psychological risk arises from the fear of non-halal products detrimental to one's health. Hence, consumers who do not want to take this risk tend towards halal products and show a positive attitude. The results of this study are relevant to research conducted by (Ali & Ali, 2022; Öztürk, 2022), finding that psychological risks will lead consumers to use halal products because they are considered safer.

Social media

Social media does not affect someone buying halal cosmetics. It was found that the main preferences of respondents in choosing cosmetic products were not only from social media, but most of the respondents chose to buy halal cosmetics through family information and beauty clinics with online consultation facilities. Millennials and Generation Z believe that social media displays a lot of information that cannot be accounted for, even though they use influencers from famous artists. This is because not a few consumers who use products from influencers experience negative impacts from using these products. Therefore, they tend to choose a safer way, namely consulting with various beauty clinics that provide online consultation facilities, so that consumers will prefer products that suit their needs and adjust the suitability and suitability of the product.

Religiosity

Based on the results of testing the structural model, religiosity has a positive influence on attitudes toward halal cosmetics. So that the higher the value of a person's religiosity, it will affect attitudes toward using halal cosmetic products. Based on (Danil Mirza, BR & Khoirunisa, 2021; Mohezar et al., 2016; Mufrodah & Adinugraha, 2021; Riwijanti et al., 2020) reveals that someone with a good level of understanding of Islam and accompanied by obedience to worship will tend to use halal cosmetics because it is part of obedience in carrying out religious orders. The norm of religiosity will affect a person's perspective and way of life. A Muslim who has reasonable religious provisions will always avoid things that are haram, as well as the use of cosmetics. They will tend to reject cosmetics that use questionable ingredients and ingredients that are not halal. Thus, the more obedient a person is in carrying out his religious teachings, the better the attitude and caution in using the product.

CONCLUSION

Based on the results and discussion, it can be concluded that attitude is a core aspect of humans that will affect buying or not buying a product, so when someone has a feeling for a product, they will buy it. Halal awareness has no effect because respondents answered that their halal awareness is still relatively low. Subjective norms view that devout Muslims will consider religious examples in their actions. A person's high knowledge of halal and non-halal will encourage someone to decide to buy halal cosmetics based on their understanding of the religion they believe in. Halal labels make consumers believe in a product because they feel that the product has been guaranteed that the raw materials used are suitable and, according to sharia law, are correct. Purchasing behavior and brand image are the determining factors because they are aspects that come from oneself in assessing a product with various preferences. Psychological risks make consumers more rational, namely, buying products by considering the risks. Social media is not the primary determinant because a lot of information needs to be more credible, so consumers choose other alternatives. Finally, religiosity is a religious value that has been internalized in a person so that when he acts, he will always believe that obedience is the main thing. The limitation of this study is that the population is only in the city of Semarang, so it cannot be used for generalization for large areas. The limitation of this study is that the population is only in the city of Semarang, so it cannot be used for generalization for large areas. Then

there is no strict selection of respondents through sample selection. Future studies are suggested to expand the sample to several cities in Indonesia. Future research can explore why Muslim consumers remain loyal to non-halal-certified cosmetics even though they must use halal products.

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