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THE EFFECT OF CONSUMER PSYCHOLOGY, HALAL KNOWLEDGE AND
RELIGIOSITY ON HALAL PURCHASE DECISIONS IN INDONESIA

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ABSTRACT

The Halal Industry is now worldwide. Not only in the financial and food sector this also concerns beauty products. The amount of public awareness of the importance of halal products is increasing, halal products not only provide comfort, but provide a sense of security for its users. The purpose of this study is to predict the influence formed by consumer psychology, halal knowledge and one's level of religiosity on the decision to purchase the halal product. Data obtained from distributing questionnaires online, this is because the preparation of this research took place during the Covid-19 alert. Respondents in this study live throughout Indonesia (West Java, Central Java, Ambon, Bali, Kalimantan, Aceh, Bandung, Bogor and Jakarta). The number of respondents is limited to only 100 people, who are consumers of cosmetics products that are Halal certified. Data is processed using Partial Least Square, with Smart PLS 3.0 software. The results show that Consumer Psychology, Halal Knowledge, and Religiosity have a significant influence on halal purchase decision perfectly mediated by halal purchase intention. The results can be used for halal cosmetics businesses and manufacturers to design marketing strategies that are in line with current market conditions, and there are opportunities to expand the market, by exporting domestic products to countries with other high Muslim populations.

INTRODUCTION

The development of the national cosmetics industry in Indonesia is increasing. In 2020 it is predicted that national cosmetics product sales growth will reach 9% (katadata.co.id). This prediction is possible, given that Indonesia is one of the cosmetic product markets that are considered quite potential. The tendency of female consumers on halal cosmetic products has recently become a hot topic of conversation. MUI's decision regarding the claim of halal cosmetic products is a new thing that attracts the attention of female consumers. Over the past few years the number of halal cosmetics manufacturers has continued to grow. The number of national cosmetics product manufacturers can be seen in table 1.

Table 1. Number of Cosmetics Product Manufacturers in Indonesia

Number of National Cosmetics Product Manufacturers		
2016	2017	2018
607 Companies	760 Companies	816 Companies

When talking about the halal of a product, it cannot be separated from the concept of thoyyib. If halal refers to the law whether or not a product is consumed, thoyyib places more emphasis on aspects of product quality such as product content, product hygiene and safety, health, price affordability, and other benefits. Thoyyib concept on halal products requires halal product manufacturers to produce products that are truly quality and useful. This aspect of thoyyib can also be said to be a competitive advantage for halal products. However, there is a quite contradictory fact that the Food and Drug Supervisory Agency (BPOM) noted that until now cosmetics products in Indonesia have reached 1,550 products. However, cosmetic products that have been certified as halal are only 1.79 percent or as many as 21 products. Although the majority of Indonesian people are Muslim residents, this has not been able to ensure that public awareness of the importance of halal products is a major issue.

As stated by Sadzalia (2015 in Karina, 2017), currently the awareness of the Muslim community to pay attention to the halal cosmetics is still low. The behavior of Muslims in the consumption of halal products actually depends on how the motivation, perception, learning process, beliefs and attitudes of a prospective consumer regarding the goods to be bought, the level of halality of the products purchased and consumed.

According to Jalaluddin (2001: 89 in Rois, 2016) religiosity is a condition that exists in a person who encourages him to behave in accordance with the degree of obedience to religion. A Muslim is required to always consume halal products. This provision will produce different attitudes from each individual according to the amount of influence inherent in each of these individuals. There is a positive and significant relationship between attitude and intention to buy halal products (Karina, 2017). Someone will tend to have more intention to do something if the activity is what he likes.

Based on the results of previous studies, written by Rezai et al (2012) and Rahim et al (2013) stated that consumers of halal products not only come from Muslims but also from non-Muslim consumers. This has become a new issue that producers also need to pay attention to.

Basically, aside from food products, the need for halal products is also a concern of consumers in all types of products, one of which is beauty products. The tendency of halal products has made mass-beauty manufacturers change their business processes. This can be seen in table 2 on the next page, where the number of producers of halal products has increased from year to year.

Table 2 List of Halal Cosmetics that have been MUI certified

No	Name of Cosmetics Manufacturer
1	Wardah Beauty
2	By Lizzie Parra (BLP Beauty)
3	Zoya Cosmetics
4	ESQA
5	Amara Halal Cosmetics
6	L'Oreal
7	Beauty Story
8	Make Over

Although the development of halal cosmetics manufacturers is growing quite significant but this is not in line with the increasing percentage of users of halal cosmetic products. This is in line with the results of research conducted by Almasitoh (2016), consumer perceptions of cosmetics products without a halal label are good and are not questioned by consumers as many as 25 people (62.5%) while those who think are not good and question as many as 15 people (37.5 %). Cosmetic products without halal labels are essentially not an obstacle for other Muslim consumers because they have considered cosmetics products without a halal label are not necessarily halal even those labeled as halal are not necessarily suitable for one's facial skin.

Based on the description above that explains the motivation, perception, learning process, beliefs and attitudes, halal knowledge, level of religiosity about buying interest in halal products, the authors are interested in conducting research related to the topic.

KAJIAN LITERATUR LITERATURE REVIEW

Marketing

Kotler and Keller (2012: 5) marketing is all about identifying and meeting human social needs.

Halal Cosmetics Cosmetics

Products are products that are not consumed in the body. Cosmetics are preparations used outside the body to cleanse, increase attractiveness, and improve body odor but not to treat disease (Tranggono and Latifah, 2007). Therefore cosmetics are associated with holy and unclean problems. Cosmetic products are said to be haram if they contain unclean ingredients, such as animal derivatives (collagen) or parts of the human body such as the placenta (Utami, 2013; 20).

Consumer psychological factors

Kotler & Armstrong (2008) say, consumer purchasing choices or decisions are influenced by four main psychological factors, namely: motivation, perception, learning, and beliefs and attitudes.

1. Motivation: According to Kotler and Armstrong (2008) suggesting motives are needs that drive a person strongly to find satisfaction with those needs. Psychology has developed several motivational theories. One well-known motivational theory, Abraham Maslow's theory, has given a different meaning to consumer analysis in marketing.
2. Perception: According to Stephen P. Robbins and Timothy A. Judge (2008) argues that: perception is a process in which individuals organize and interpret their sensory impressions to give meaning to their environment. " People who get the same stimulus can form different perceptions, because there are three perceptual processes namely: Selective attention, is the tendency of people to filter the information they get. Selective distortion, describes the tendency of people to interpret information in a way that supports what they already believe. Selective retention, is a tendency for people to try to maintain information that supports their attitudes and beliefs.
3. Learning: According to Stephen P. Robbins and Timothy A. Judge (2008) in his book Organizational Behavior translated by Diana Angelica suggests that learning is any change in behavior that is relatively permanent, occurring as a result of experience.
4. Beliefs and Attitudes: Through action and learning, people gain beliefs and attitudes, which will then influence buying behavior. According to Kotler and Armstrong (2008) defines beliefs as descriptive thoughts that someone maintains about something. That belief is based on knowledge, opinions, and beliefs that may be influenced or not influenced by emotional feelings. After belief, attitudes will arise which have been influenced by previous beliefs. According to Kotler and Armstrong (2008), the attitude is an evaluation, feeling, and a consistent tendency for someone's likes or dislikes towards an object or idea.

Halal Knowledge

Simanjuntak and Dewantara (Simanjuntak&Dewantara, 2014) stated that good knowledge of halal products is affected by experience and information about halal products. Knowledge is important for consumers to decide to buy a product, especially halal products (Maichum, Parichatnon, &Peng, 2017). Ali et al. (2016) explained that a product categorized as halal product must comply with the following requirements:

1. The product should not include any animal or parts of the animal that are prohibited in Islam. It is also not including any parts or products of Halal animals, such as cow, goats, and poultry that are not slaughtered according to Islamic law
2. The product should not include any ingredients that are Najs, meaning grubby or unclean, according to the Islamic law
3. The product should not have any chemical or biological/microbial hazards.
4. The product is not equipped with or processed using equipment adulterated with aspects that are considered as Najs according to the Shariah.
5. The making of the product should not allow human flesh and blood to be involved.
6. During all stages of a supply chain the product should be physically separated from any other items that do not meet the standards stated above or any other aspects that have been decreed because of the Shariah.

Consumers with their knowledge about halal products will have the potential to do actual behavior such as buying halal products directly. Increasing demand for halal cosmetics is driven by increased knowledge and information about halal products (Rahim et al., 2015). Hashim and Musa (2014) stated that consumers are increasingly religious in that consumers will get more knowledge and information on halal products. Therefore, this notion can have an impact on halal cosmetics demand.

Religiosity

Religiosity is the extent to which an individual is committed to his religion and with that religion is reflected the attitudes and behavior of individuals (AbdRahman et al., 2015). Jalaluddin (2010) states that religiosity is the consistency between belief in religion as a cognitive element, a feeling of religion as an affective element, and religious behavior as a conative element. So it can be said that the religious aspect is the integration of knowledge, feelings, and religious behavior in humans

Purchase Interest

According to Sciffman and Kanuk (2007), Purchase Interest is a model of a person's attitude to objects of goods which is very suitable in measuring attitudes towards a group of products, services or a particular brand. There are several aspects of buying interest in consumers, including:

- a. Interested in finding information about the product: Consumers who are stimulated by their needs will be compelled to search for more information. There are 2 (two) levels of stimulation or stimulant needs of consumers, namely the level of information retrieval that is lighter or strengthening attention and the active level of finding information that is by looking for reading material, asking friends or visiting stores to learn certain products.
- b. Considering buying: Based on information gathering, consumers learn about competing brands as well as brand features. Evaluate choices and start considering buying products.
- c. Interested in trying: After consumers try to meet the needs, learn about competing brands and also the features of these brands, consumers will look for certain benefits from product solutions and evaluate the product. This evaluation is considered a cognitive oriented process. That is, consumers are considered to assess a product so consciously and rationally that it causes an interest in trying.
- d. Want to know the product: After having an interest in trying a product, consumers will have the desire to know the product. Consumers will view products as a set of attributes with different abilities in providing benefits that are used to satisfy needs.
- e. Want to have a product: Consumers will pay great attention to the attributes that provide the benefits they seek. Then finally consumers will take a stand (decisions, preferences) towards the product through the evaluation of attributes and form the intention to buy or have the product they like.

Purchasing decisions

The purchase decision is an important part in the behavior of consumers in general and is the starting point of the overall consumer consumption patterns.

Structure of the purchase decision Purchasing decisions taken by the buyer really a collection of a number of decisions. And from any purchasing decisions there is a structure consisting of seven components. Sunaryo(2017) mentions the seven components are as follows:

- a) The decision about the type of product: The decision was taken by the consumer to buy a product or use the money for other purposes. As for the company it is important to pay attention to its product enthusiasts are also other alternatives that consumers might consider.
- b) The decision on the form of the product: Decisions taken consumers for a specific form of the product. Apart from also relates to the size, quality, sound and style. As for the company's important to know the preferences of consumers about the products in order to maximize the appeal of the brand.

- c) Decisions about brand: The decision taken for a particular brand of consumer chooses. Each brand has its own differences. Companies need to know how consumers choose brands.
- d) Decisions on sales: Consumers make decisions about where to purchase the product. Whether in specialty stores department stores or other stores. In this case the wholesalers and retailers need to know how consumers choose certain of the seller.
- e) Decision on the number of products: Consumers make informed decisions about how much of the product to be bought. Therefore, the company must prepare a number of products in accordance with different desires of the buyer.
- f) The decision about the time of purchase: Consumers make informed decisions about when he buys it is linked to the availability of funds for the purchase. So companies need to know how the timing of consumer purchases for the company to set the time the product and marketing.
- g) The decision on how to pay: Consumers make informed decisions about the method or manner of payment of the purchased product, whether in cash or credit. Companies must know the desires of the buyer against the method of payment. (Sunaryo, 57:2017).

FRAMEWORK RESEARCH MODEL

Based on the theoretical basis and previous research, the intercation between variables in this study include consumer psychology, halal knowledge, religiosity, purchase intention and purchasing decisions, presented in the picture below:

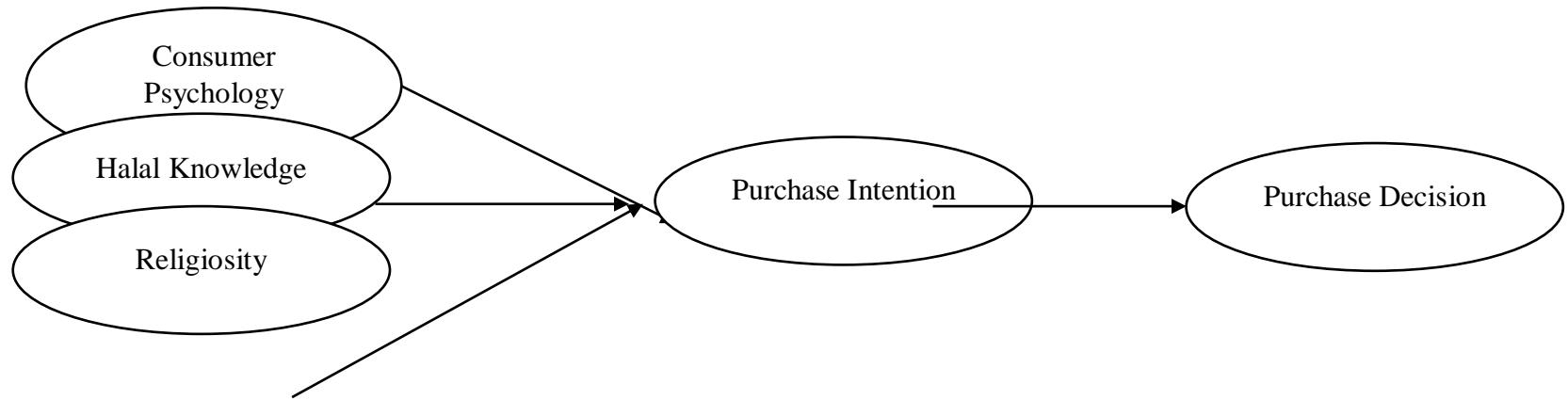
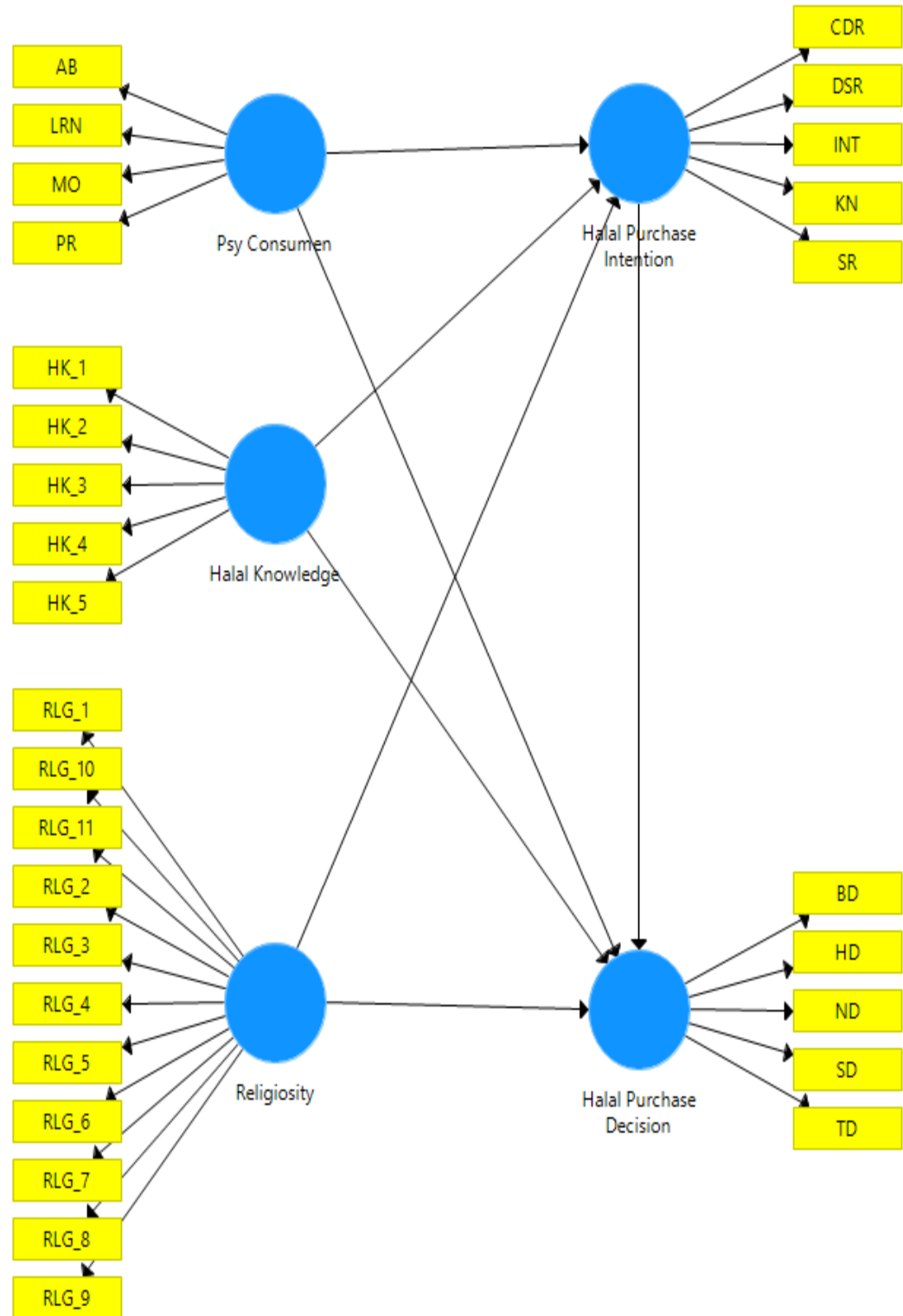


Figure 1 Conceptual Framework

Based on the research framework in figure 1, the hypothesis of this research is described as follows:



The hypothesis of this research:

H1: Consumer Psychology is positively interaction toward Purchase Intention on Halal Cosmetics Product.

H2: Halal Knowledge is positively interaction toward Purchase Intention on Halal Cosmetics Product.

H3: Religiosity is positively interaction toward Purchase Intention on Halal Cosmetics Product.

H4: Consumer Psychology is positively mediated between purchase intentions with purchase decision on Halal Cosmetics Product.

H5: Halal Knowledge is positively mediated between purchase intentions with purchase decision on Halal Cosmetics Product.

H6: Religiosity is positively mediated between purchase intentions with purchase decision on Halal Cosmetics Product.

RESEARCH METHODOLOGY

Sample data

Samples of this study amount 100 female and male respondents with very high use of make-up intensity. Respondents who are domiciled are scattered in several regions throughout Indonesia. The current study uses convenience sampling which is a non-probability sampling method. A sampling technique that obtains and collects the related material from the sample or the part of the study that is easily available is Convenience sampling.

Analysis data

The data are processed using the Partial Least Square (PLS) technique. PLS is considered effective because it has been able to analyze various types of data (nominal, ordinal, interval, and ratio) and are easily adjusted assumptions (Haenlein& Kaplan, 2004).

Analysis stage using Partial Least Square (PLS) must at least go through six step processes where each step will affect the next stage. The stages consist of conceptualization of the model, determining the method of algorithm analysis, determining the method of resampling, path drawing diagrams, evaluating models, and testing the hypotheses ((Ahmad, Zulkurnain, &Khairushalimi, 2016); (Morard&Simonin, 2016)). The stages of analysis using PLS-SEM can be seen in figure below:

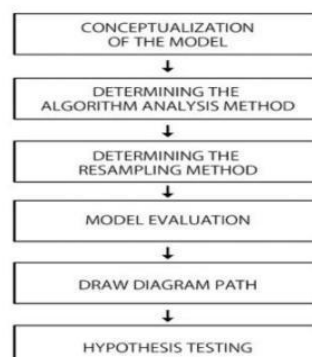


Figure 3. Stage of Analysis Using PLS-SEM

Source: Latan&Ghozali, 2012: 49

RESULT AND FINDING

There are several steps in developing the research instrument. First, research instruments from several literature in Indonesia, and around the world. Second, researcher distributed the online questionnaires. Third I conducted the validity and reliability test of the compiled data using SmartPLS 3.0 software.

Analysis in partial least square (PLS) was carried out through three stages: the outer model analysis, inner model analysis, and hypothesis testing. Outer model analysis was used to test the validity and reliability of indicators. Inner model analysis was completed to ensure that the structural model built is accurate. Inner analysis of this model could be seen from several indicators including coefficient of determination (R²) and predictive relevance (Q²). Hypothesis testing was conducted by analyzing the t-statistic value. The t-table value for alpha 5% is 1.96, resulting the hypothesis acceptance criteria was when t-statistics > t-table (Ghozali, 2014).

Demography

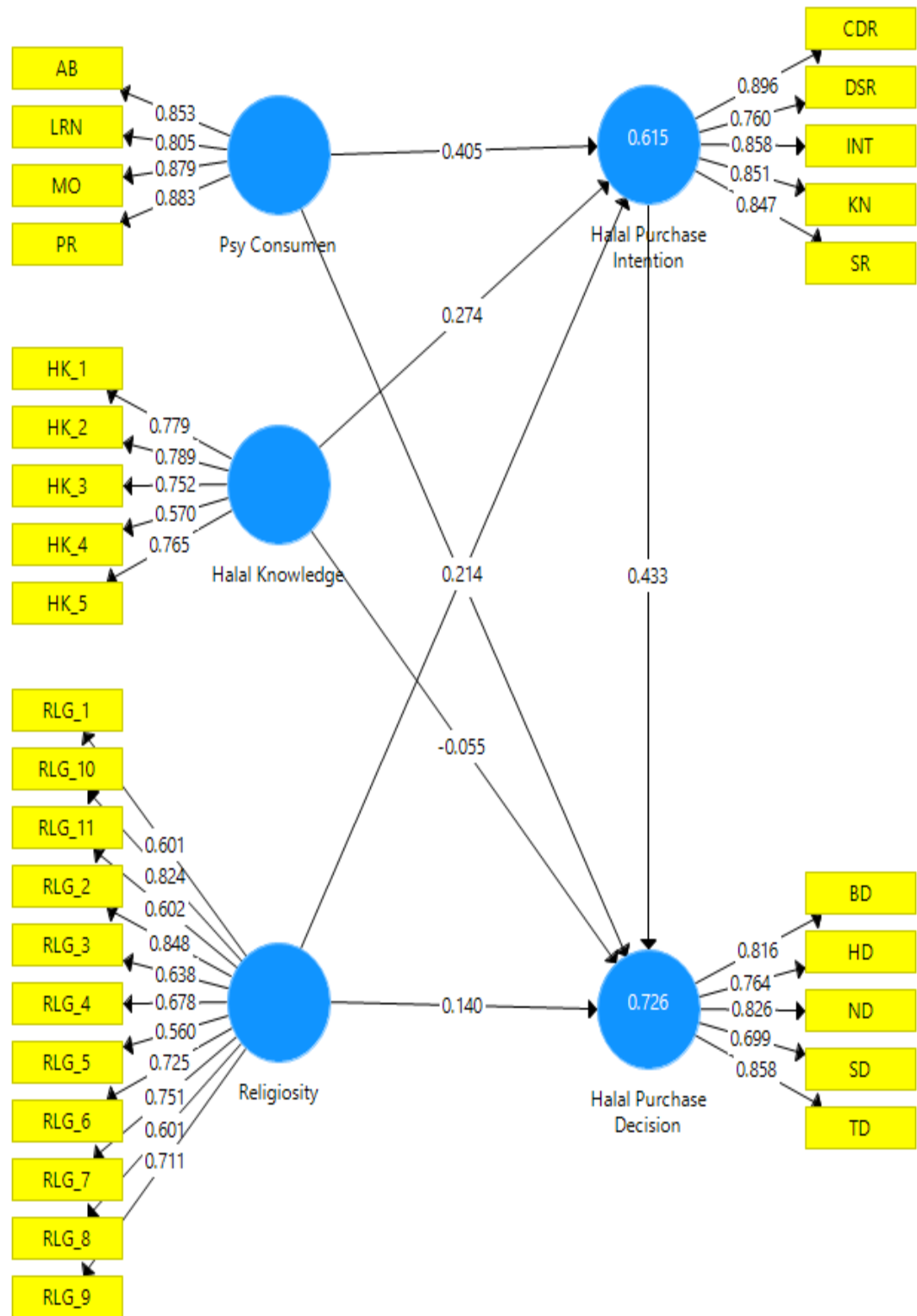
Data obtained from the distribution of questionnaires online, this is because the period of distribution of the research questionnaire was carried out during the Covid-19 Pandemic. Respondents in this study live throughout Indonesia (West Java, Central Java, Ambon, Bali, Kalimantan, Aceh, Bandung, Bogor and Jakarta). The number of respondents is limited to only 100 people, who are consumers of cosmetics products that are Halal certified.

Descriptive Statistics of Respondents		
Characteristics of respondents	Total	Percentage of 100%
Gender		
Men	5	5%
Women	95	95%
Total	100	100%
Type of Work		
Entrepreneur	8	8%
Housewife	9	9%
State	8	8%
College Student College Student Private	18	18%
Civil Servant	3	3%
Private Employee	51	51%
Private Employee; Entrepreneur	1	1%

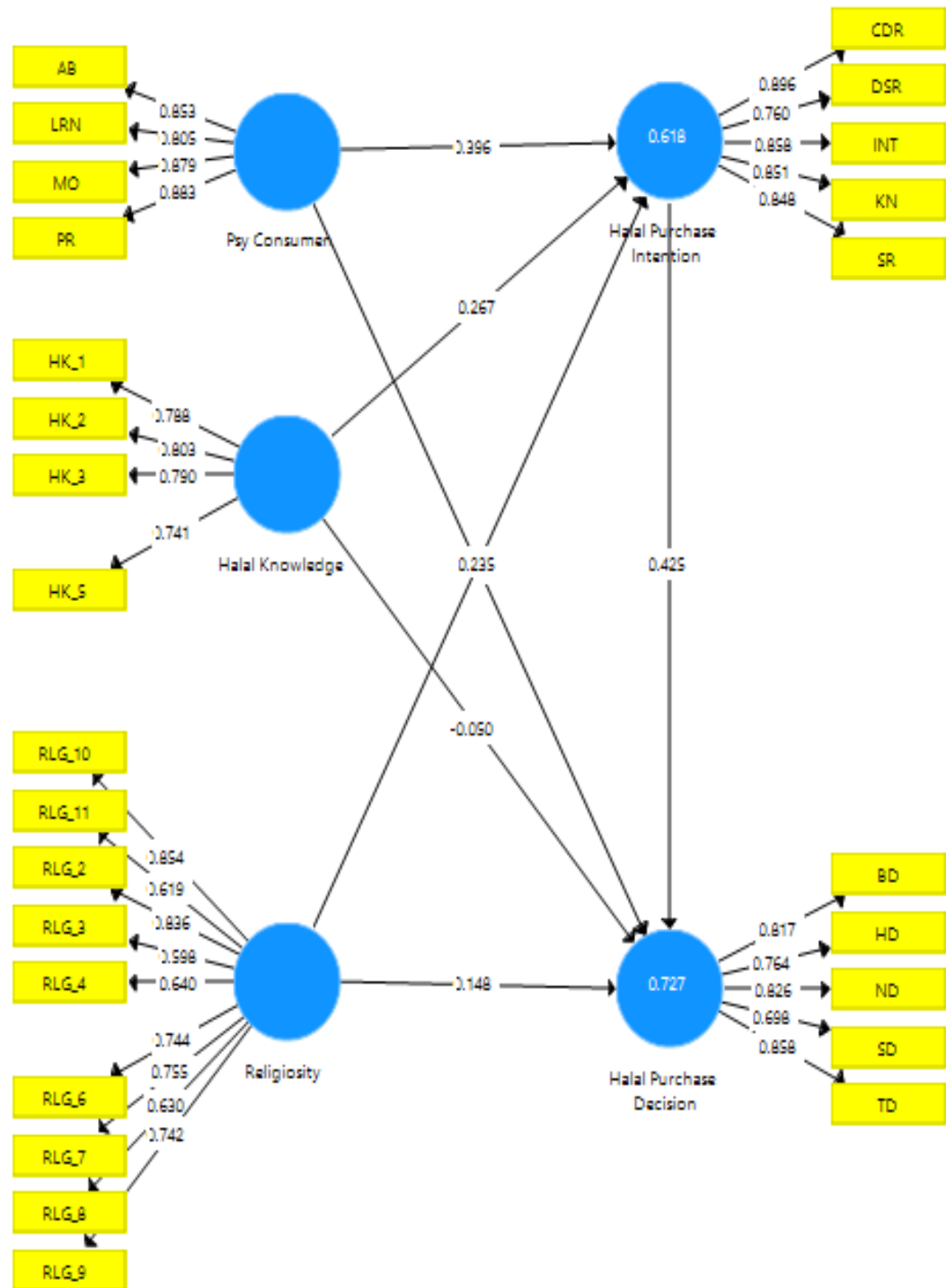
Private Employee; Entrepreneur; Student College	1	1%
Private Employee; Student College	1	1%
Total	100	100%
Education Level		
Education Level	Number of	Percentage 100%
High School / Vocational School Equivalent	17	17%
D3	18	18%
S1	58	58%
S2	7	7%
Total	100	100%

Analysis Outer Model (Validity and Reliability of the Measurement Model)

Convergent validity



From the figure it can be seen that items HK_4 and RLG_1 and RLG_5 have loading factor values below 0.6 and are equal to 0.6 therefore both items must be removed from the model. Then the results will be like this:



AVE Value

	Average Variance Extracted (AVE)
Halal Knowledge	0.609
Halal Purchase Decision	0.631
Halal Purchase Intention	0.712
Psy Consumen	0.732
Religiosity	0.517

Due to the absence of the problem of convergent validity, the following things to be tested are problems related to discriminant validity. Discriminant validity can be tested by comparing the value of the cr square root AVE with the correlation value between constructs.

Discriminant validity

	Halal Knowled...	Halal Purchase...	Halal Purchase...	Psy Consumen	Religiosity
Halal Knowledge	0.781				
Halal Purchase Decision	0.625	0.794			
Halal Purchase Intention	0.684	0.789	0.844		
Psy Consumen	0.709	0.782	0.727	0.856	
Religiosity	0.582	0.639	0.628	0.601	0.719

From the table above it can be seen that the square root value of AVE (0.781; 0.794; 0.844; 0.856; 0.719) is greater than the correlation of each construct.

Unidimensionality

To ensure that there are no problems with measurement, the final step in evaluating the outer model is to test the unidimensionality of the model. Unidimensionality test is done by using Composite reliability and alpha cronbach indicators. For both of these indicators the cut-off value point is 0.7.

	Composite Reliability
Halal Purchase Intention	0.925
Psy Consumen	0.916
Religiosity	0.904
Halal Purchase Decision	0.895
Halal Knowledge	0.862

The table above shows that all constructs have composite reliability values above 0.7. Therefore there are no reliability / unidimensionality problems in the model formed.

Analysis Inner Model

Evaluation of the inner model can be done in three ways. The third way is by looking at R², Q² and GoF..

	R Square
Halal Purchase Decision	0.727
Halal Purchase Intention	0.618

In this research model, Halal Purchase Intention variable has R² value of 0.618, which means that the influence of consumer psychology, halal knowledge, and religiosity on halal purchase intention being 61,8%. The remaining 38,2 % is influenced by other variables outside the model. Halal Purchase Decision variable has a value of R² of 0.727, meaning that consumer psychology, halal knowledge, and religiosity affect Halal Purchase Decision by 72.7 %. The remaining 27.3 % is influenced by other variables that are outside the model.

In addition to seeing the value of R²-further testing can be done with the Inner models see the value of Q² (predictive relevance). To calculate Q² the formula can be used:

$$Q^2 = 1 - (1 - R^2_1) (1 - R^2_2) \dots$$

$$Q^2 = 1 - (1 - 0,727)(1 - 0,618)$$

$$Q^2 = 0,895$$

Value of 0,895 indicates that the diversity of data that can be explained by the model is 89,5%. Alternatively, the information in the 89,5% data could be explained by the model. The remaining 10,5% is explained by other variables that are outside the model.

The last is to look for the value of Goodness of Fit (GoF). In contrast to CBSEM, for the GoF value on PLS-SEM it must be searched manually.

$$GoF = \sqrt{AVE \times R^2}$$

Value:

AVE = 0,640

R² = 0,672

GoF = 0,655, According Tenenhaus (2004), stated value:

GoF Small = 0,1,

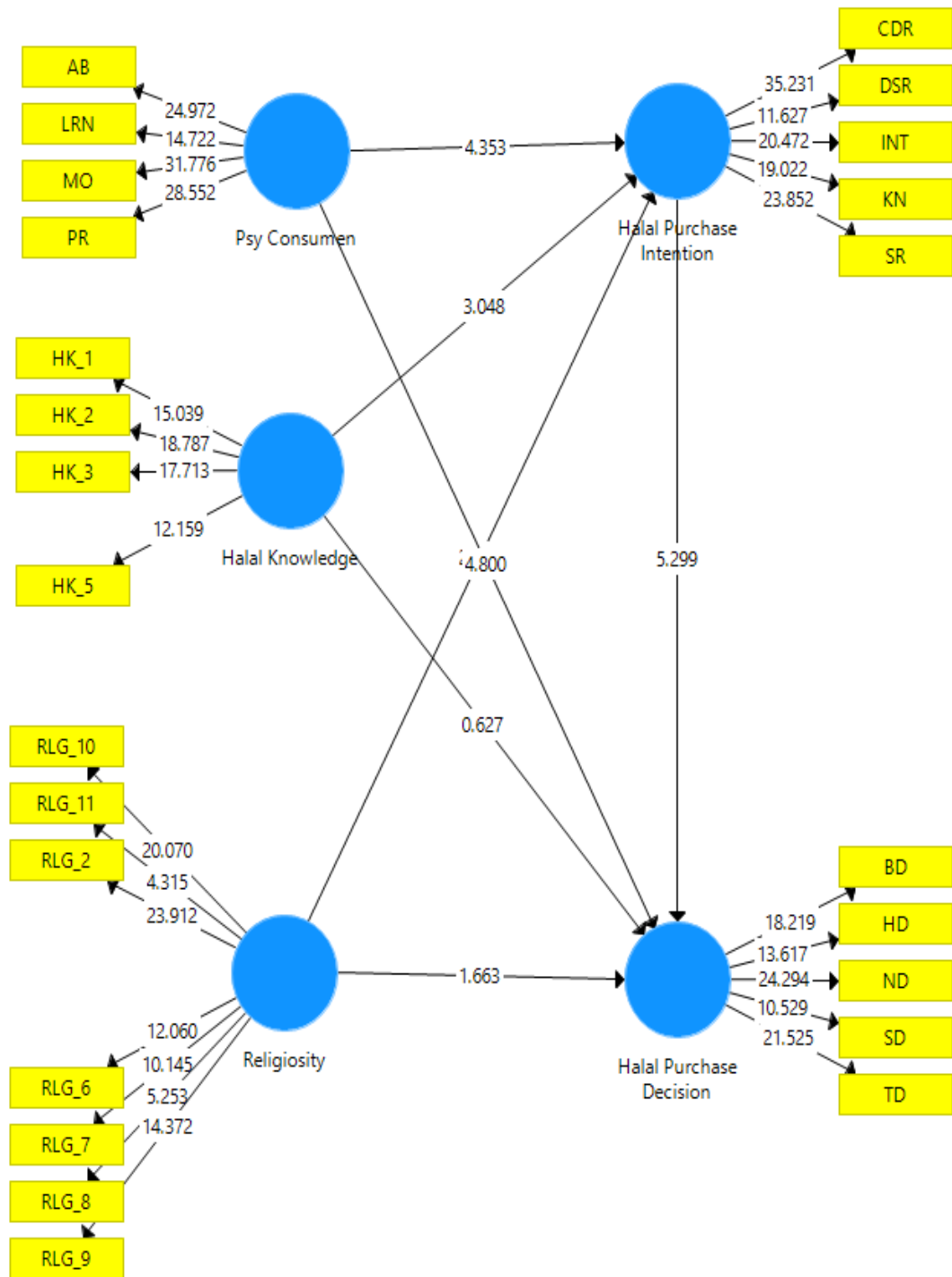
GoF Medium = 0,25

GoF Large = 0,38.

Of testing R², Q² and GoF seen that the model established are robust. So that hypothesis testing can be done.

Hypothesis Testing

Hypothesis testing is conducted by using t-test, in particular by comparing the values of t-table and t-count or t-statistics. The t-table value is 1.96

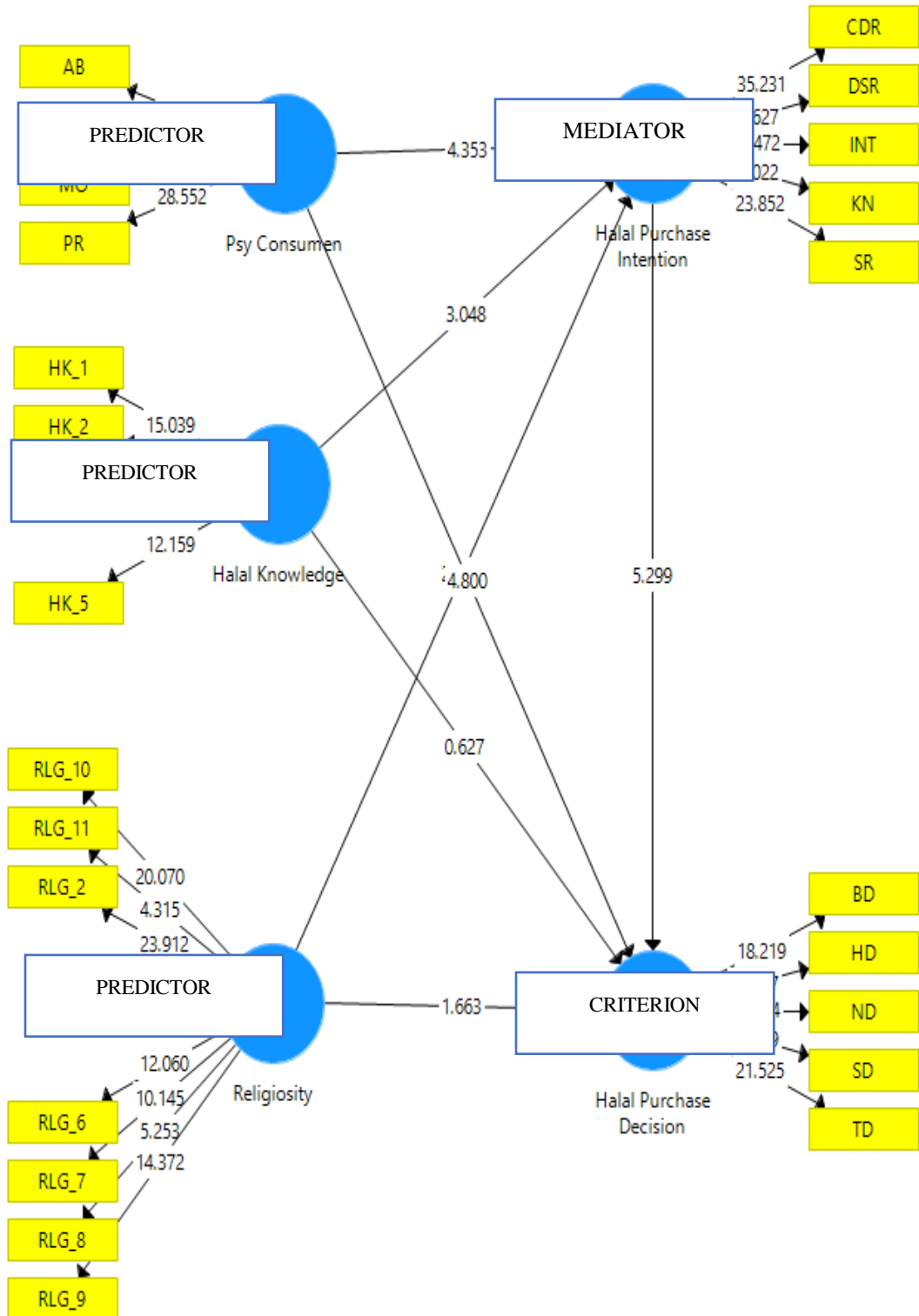


	Original Sampl...	Sample Mean (...)	Standard Devia...	T Statistics (O/...	^ P Values
Halal Purchase Intention -> Halal Purchase Decision	0.425	0.425	0.079	5.414	0.000
Psy Consumen -> Halal Purchase Decision	0.420	0.432	0.095	4.441	0.000
Psy Consumen -> Halal Purchase Intention	0.396	0.394	0.097	4.075	0.000
Halal Knowledge -> Halal Purchase Intention	0.267	0.267	0.090	2.953	0.003
Religiosity -> Halal Purchase Intention	0.235	0.229	0.092	2.560	0.011
Religiosity -> Halal Purchase Decision	0.148	0.147	0.074	1.999	0.046
Halal Knowledge -> Halal Purchase Decision	-0.050	-0.058	0.070	0.710	0.478

From the estimation results it can be seen that the influence of Halal Purchase Intention on Halal Purchase Decision has a path coefficient of 0.425. Where the influence is significant ($t = 5.414$; $p < 0.005$).

From the results of testing this hypothesis, the research hypotheses can be answered to 1,2 and 3. To test the indirect effect as asked on the research hypotheses 4,5 and 6, further testing is needed. To test the indirect effect is done by using the theory formulated by Kenny and Baron (1986).

According to Kenny and Baron, in testing the indirect effect three types of variables are known. The three variables are predictor, criterion and mediator



To test the indirect effect can be done through four stages.

1. The first examines the direct effect of the predictor on the criterion.

	Original Sampl...	Sample Mean (...)	Standard Devia...	T Statistics (O/...	\hat{P} Values
Psy Consumen -> Halal Purchase Decision	0.596	0.613	0.092	6.480	0.000
Psy Consumen -> Halal Purchase Intention	0.398	0.399	0.091	4.367	0.000
Halal Knowledge -> Halal Purchase Intention	0.266	0.266	0.088	3.033	0.003
Religiosity -> Halal Purchase Intention	0.234	0.229	0.089	2.623	0.009
Religiosity -> Halal Purchase Decision	0.234	0.226	0.091	2.578	0.010
Halal Knowledge -> Halal Purchase Decision	0.068	0.059	0.083	0.820	0.412

In this first step it appears that Consumer Psychology is significant and has a direct effect on the Halal Purchase Decision ($t = 6,480$; $p < 0.05$).

	Original Sampl...	Sample Mean (...)	Standard Devia...	T Statistics (O/...	\hat{P} Values
Psy Consumen -> Halal Purchase Decision	0.596	0.613	0.092	6.480	0.000
Psy Consumen -> Halal Purchase Intention	0.398	0.399	0.091	4.367	0.000
Halal Knowledge -> Halal Purchase Intention	0.266	0.266	0.088	3.033	0.003
Religiosity -> Halal Purchase Intention	0.234	0.229	0.089	2.623	0.009
Religiosity -> Halal Purchase Decision	0.234	0.226	0.091	2.578	0.010
Halal Knowledge -> Halal Purchase Decision	0.068	0.059	0.083	0.820	0.412

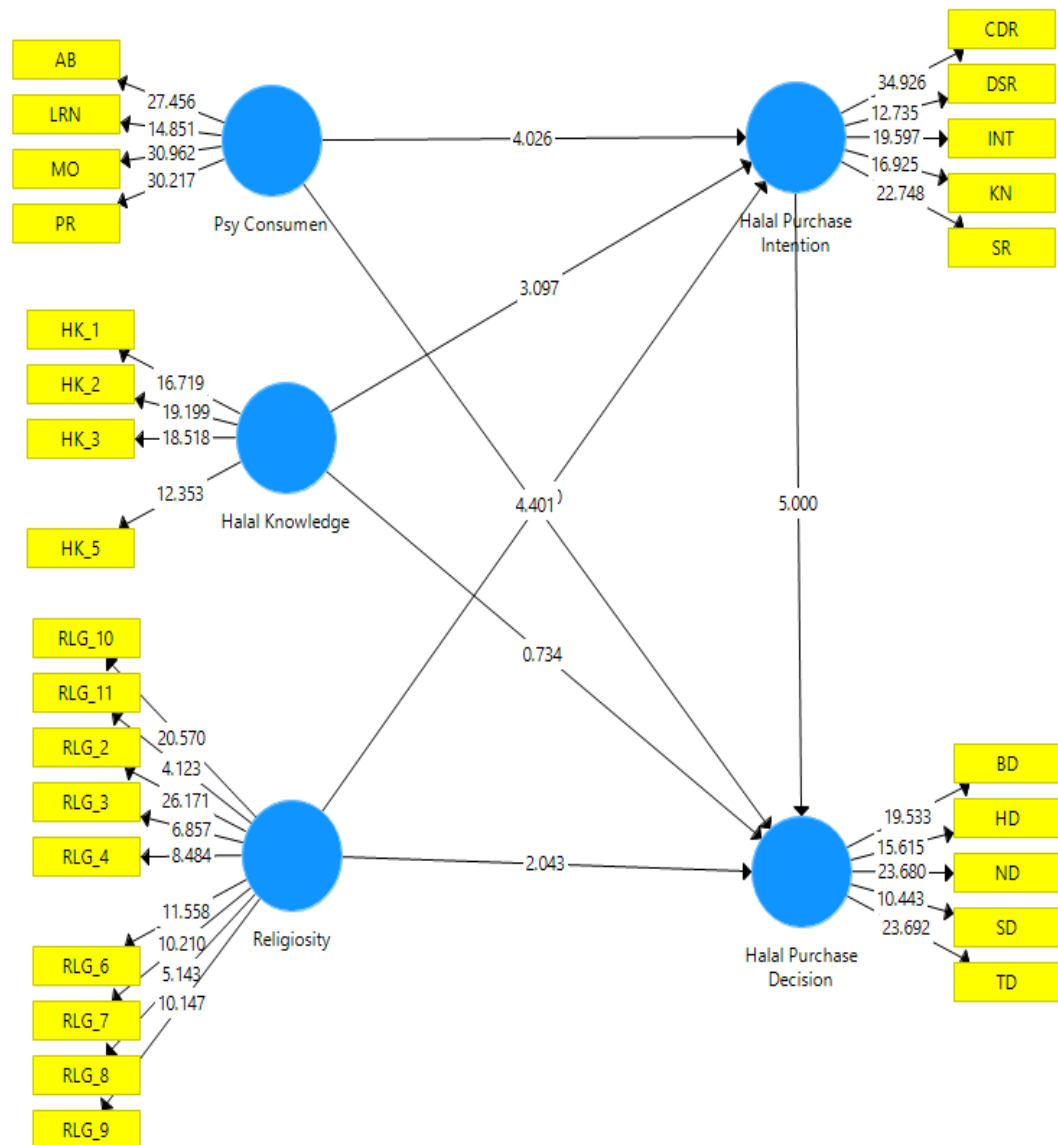
Furthermore, it can be seen in the picture above that Halal Knowledge is insignificant and has no direct effect on Halal Purchase Decision ($t = 0.820$; $p > 0.05$).

	Original Sampl...	Sample Mean (...)	Standard Devia...	T Statistics (O/...	\hat{P} Values
Psy Consumen -> Halal Purchase Decision	0.596	0.613	0.092	6.480	0.000
Psy Consumen -> Halal Purchase Intention	0.398	0.399	0.091	4.367	0.000
Halal Knowledge -> Halal Purchase Intention	0.266	0.266	0.088	3.033	0.003
Religiosity -> Halal Purchase Intention	0.234	0.229	0.089	2.623	0.009
Religiosity -> Halal Purchase Decision	0.234	0.226	0.091	2.578	0.010
Halal Knowledge -> Halal Purchase Decision	0.068	0.059	0.083	0.820	0.412

And based on the picture above shows that Religiosity is significant and has a direct influence on Halal Purchase Decision ($t = 2.578$; $p < 0.05$).

Then proceed with the **second and third steps** to see whether the predictor has an influence on the mediator and the mediator has an influence on the criterion.

2. The second and third stages look at whether the predictor has an influence on the mediator and the mediator has an influence on the criterion.



In the second step it appears that the predictor (Consumer Psychology; Halal Knowledge; Religiosity) has an influence on the mediator (Halal Purchase Intention) and in the third step it appears that the mediator has an influence on the criterion (Halal Purchase Decision). Following the steps of Kenny and Baron (1986) it appears that Halal Purchase Intention mediates the influence of Consumer Psychology; Halal Knowledge; Religiosity towards Halal Purchase Decision.

To see whether brand image gives the effect of perfect mediation (full mediation) or partial mediation (partial mediation), it can be continued in the fourth step. The calculation of mediation effects is as follows:

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Halal Knowledge -> Halal Purchase Intention -> Halal Purchase Decision	0.113	0.117	0.045	2.518	0.012
Psy Conumen -> Halal Purchase Intention -> Halal Purchase Decision	0.169	0.163	0.047	3.555	0.000
Religiosity -> Halal Purchase Intention -> Halal Purchase Decision	0.100	0.098	0.048	2.070	0.039

The fourth step is to look at the influence of predictors (Consumer Psychology, Halal Knowledge, Religiosity) on criterion (Halal Purchase Decision), while still including the mediator influence (Halal Purchase Intention). From the test appears that turns when the influence of mediators included in the model seen that:

- 1). Consumer Psychology **has** a significant influence on halal purchase decision (3,555)
- 2). Halal Knowledge **has** a significant influence on halal purchase decision (2,518)
- 3). Religiosity **has** a significant effect on the purchase decision (2,070).

However, to find out whether or not it is included in full meditation is calculated by calculating the value of VAF (Variance Accounted For), with the following calculation:

	Original Sampl...	Sample Mean (...)	Standard Devia...	T Statistics (O/...	P Values
Halal Knowledge -> Halal Purchase Decision	-0.050	-0.055	0.068	0.734	0.463
Halal Knowledge -> Halal Purchase Intention	0.267	0.277	0.086	3.097	0.002
Halal Purchase Intention -> Halal Purchase Decision	0.425	0.423	0.085	5.000	0.000
Psy Conumen -> Halal Purchase Decision	0.420	0.436	0.095	4.401	0.000
Psy Conumen -> Halal Purchase Intention	0.396	0.389	0.098	4.026	0.000
Religiosity -> Halal Purchase Decision	0.148	0.141	0.072	2.043	0.042
Religiosity -> Halal Purchase Intention	0.235	0.226	0.093	2.530	0.012

$$\text{VAF 1} = 4,026 \times 5 / (4,026 \times 5) + 4,401 = 0,8205 \text{ or } \mathbf{82,05 \%}$$

$$\text{VAF 2} = 3,097 \times 5 / (3,097 \times 5) + 0,734 = 0,9547 \text{ or } \mathbf{95,47 \%}$$

$$\text{VAF 3} = 2,530 \times 5 / (2,530 \times 5) + 2,043 = 0,8609 \text{ or } \mathbf{86,09 \%}$$

The value of VAF 1 is 0,8205 or **82,05 %** where the value is between 80% - 100%. Therefore, the mediating effect is full mediation. This means that the halal purchase intention variable mediates perfectly between the variables of consumer psychology and halal purchase decision. VAF 2 is 0,9547 or **95,47 %** where the value is between 80% - 100%. Therefore, the mediating effect is full mediation. This means that the halal purchase intention variable mediates perfectly between the variables of halal knowledge and halal purchase decision. VAF 3 is 0,8609 or **86,09 %** where the value is between 80% - 100%. Therefore, the mediating effect is full mediation. This means that the halal purchase intention variable mediates perfectly between the variables of religiosity and halal purchase decision.

ANALYSIS

Halal cosmetics manufacturers in Indonesia have increased quite rapidly in recent years. Indonesia, which is a Muslim majority country, is considered as a potential market. However, based on data recorded by the Food and Drug Monitoring Agency (BPOM), out of 1,550 cosmetic products in circulation in Indonesia, only 1.79 percent or as many as 21 products have been halal certified.

The large number of Muslim consumer population is also not arbitrary to make the number of halal cosmetics users in Indonesia increase (Almasitoh, 2016). Apart from religious factors and halal knowledge (Rezai et al, 2012), Muslim consumer behavior in using halal products is still influenced by psychological factors (Sadziah 2015 in Karina 2017).

Statistical test results in this study indicate that consumer psychology, halal knowledge and religiosity significantly influence the buying interest of halal cosmetic products among Indonesian consumers. The better the assessment of the consumer psychologist factor, and the higher the level of consumer religiosity and understanding of halal products will have a positive effect on the interest in buying halal cosmetic products.

Based on the results of predictor tests on criterion, consumer psychology is significant and directly affects the halal purchase decision. This is consistent with the theory put forward by Kotler & Armstrong (2008) that consumer choice or purchasing decisions are influenced by four main psychological factors, namely motivation, perception, learning, and beliefs and attitudes.

Religiosity is significant and has a direct influence on halal purchase decisions. Although the level of religiosity of each individual is different, basically religiosity is a condition that exists in a person that encourages him to behave according to the degree of obedience to his religion Jalaluddin (2001: 89 in Rois, 2016). In this regard, a Muslim is required to always consume and use halal

products as a form of obedience to the creator, so that in the end choose to buy halal products.

Halal knowledge is insignificant and has no direct influence on halal purchase decisions. This is similar to the results of research Almasitoh's(2016). Consumers' knowledge about halal status does not necessarily make consumers choose halal cosmetic products. This is influenced by other factors, one of which cosmetics is a product that is applied to the skin, the compatibility of the product with the type of consumer's skin is also a particular concern in choosing.

Different results appear when looking at the influence of predictors (Consumer Psychology, Halal Knowledge, and Religiosity) on criterion (Halal Purchase Decision), while still including the influence of mediators (Halal Purchase Intention). From this test it is known that the three predictors in the form of consumer psychology, halal knowledge and religiosity have a significant influence on the halal purchase decision.

CONCLUSION AND RECOMMENDATION

Today's cosmetics are important for women, be they cosmetic treatments or make-up cosmetics, which can build a level of confidence and support appearance. And for every Muslim woman also maintaining appearance is what is recommended by religion, as long as the portion is in accordance with religious advice.

This research proves that:

1. Statistical test results in this study indicate that consumer psychology, religiosity and halal knowledge significantly influence the purchase intention of halal cosmetic products among Indonesian consumers.
2. Based on the results of predictor tests on criterion, consumer psychology is significant and directly affects the halal purchase decision.
3. Religiosity is significant and has a direct effect on the halal purchase decision.
4. Halal knowledge is insignificant and has no direct influence on halal purchase decision.
5. From this test it is known that the three predictors in the form of consumer psychology, halal knowledge and religiosity have a significant influence on the halal purchase decision.

This study, it turns out, shows that the three predictors have a significant influence on the halal purchase decision, where consumers who have good knowledge, understand what is halal or not and the level of observance of Islam will choose a halal product too, which is good for himself, physically and religiously. Suggestions for companies, cosmetics companies must be able to work dynamically so that halal cosmetic products can continue to grow so that the use of halal cosmetics is increasingly expanding for its users and its function is no less competitive with other non-halal products.

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