



DETERMINANTS OF PURCHASE DECISION THROUGH CONSUMER TRUST IN SELECTING TOPICAL HALAL COSMETIC PRODUCTS

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Abstract

Consumer behavior in purchasing halal cosmetics is still an interesting topic to continue researching because behavior is dynamic. The purpose of this study was to find out what factors influence consumer decisions in buying halal topical cosmetics with consumer trust as an intervening variable. Data collection used primary data with research instruments in the form of questionnaires which were distributed to 524 female students at three Islamic-based tertiary institutions in the city of Bogor, namely the Tazkia Islamic Institute, Djuanda University and Ibn Khaldun University. The type of research is descriptive and verification. The data analysis technique uses Listrel SEM. The results of the study reveal that consumer trust can be a mediating variable between religiosity, the role of halal labels and product quality on purchasing decisions.

Keywords: Religiosity, Role of the Halal Label, Product Quality, Consumer Trust and Purchasing Decisions

INTRODUCTION

Conventional marketing literature describes that a product is anything that can be offered to the market to satisfy consumer needs and wants, whereas for Muslims products are visualized differently from western thinking, that products must be halal and thoyyib. If halal refers to the law of whether or not a product is permissible for consumption or use, thoyyib places more emphasis on aspects of product quality such as nutritional content, cleanliness, product safety, health, and its benefits. For Muslims, consuming halal and thoyyib products is an obligation as well as a manifestation of obedience and a manifestation of human faith in carrying out their religious teachings (QS. Al Maidah, 5:88).

Halal has emerged as a global trend and has become a trend in various industries by bringing universal Islamic values. Halal is not only growing in consumed products but has also spread to cosmetic products, namely what is known as halal cosmetics. Halal cosmetics are different from cosmetics in general because they do not contain ingredients containing pork and its derivatives and do not contain alcohol. Halal cosmetics in terms of production, storage, packaging and distribution must also comply with Islamic teachings (Aoun & Laurent, 2015). Companies that use halal branding have a responsibility for strict supervision because halal products are prone to contamination by non-halal substances (Adiba, 2019).

Indonesia is one of the countries with the largest Muslim population in the world (The Royal Islamic Strategic Studies Center, 2022). In 2022, the Central Statistics Agency (BPS) notes that Indonesia's population will reach 275.77 million people, with 87.2% of the population being Muslim

and 49.52% being women. With a population this large, Indonesia is a very potential market for the national cosmetics market and imported cosmetics.

The phenomenon shows that almost 50% of the Indonesian cosmetics market is dominated by imported cosmetics. There are at least 45 countries selling their cosmetic products in the Indonesian cosmetics market, including France, America, Japan, Malaysia, Thailand, China, South Korea (pelakubisnis.com, 2020). Based on a survey conducted by ZAP Clinic & MarkPlus, Inc. (2020), South Korea and Japan are countries with the most popular types of cosmetics in Indonesian women.

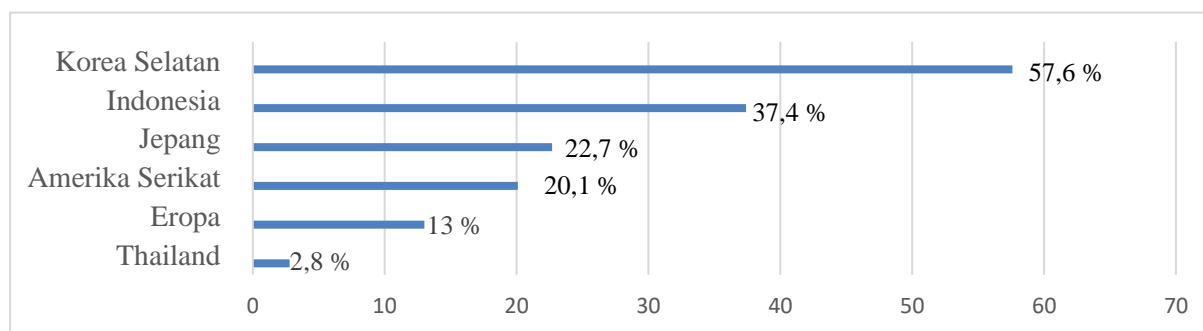


Figure 1. Percentage of Countries With Interested Cosmetic Products, (2020)

The high interest of Indonesian people in imported cosmetics has raised concerns about their halal status, even though most of them are safe to use. Imported cosmetic products need to be ensured that they are halal because most of them are produced by non-Muslim producers from non-Muslim countries where the halalness of the raw materials is not yet clear (Rahman, Asrarhaghighi, & Rahman, 2015). Cosmetic raw materials which are critical points for halal include fat, collagen, elastin, placenta extract, vitamin stabilizers, alpha hydroxyl acids and hormones. These ingredients are very dangerous because they can come from prohibited animal fats such as pork, dogs, wild animals, blood, carcasses and alcohol.

Currently, there are two types of cosmetics used in the Indonesian cosmetic market, namely topical and oral cosmetics. Topical cosmetics are cosmetics that are used by greasing, sticking, sprinkling or spraying on the surface of the skin, while oral cosmetics are cosmetics that are inserted into the human body by injection or drinking. For oral cosmetics, Muslim consumers certainly understand the importance of halal because it is consumed and goes directly into the body, so most consumers are very careful, whereas for the use of topical cosmetics, consumers may ignore this because it only sticks to the skin, even though in reality the cosmetics used contain ingredients. is not halal or unclean and gets carried away when praying, causing the prayer to become invalid.

Competition in the Indonesian cosmetics industry is increasingly competitive, because more and more types of cosmetics circulating in the market consist of both local and imported cosmetics. Various factors can influence consumers before deciding to buy cosmetics. Based on a survey conducted by ZAP Clinic & MarkPlus, Inc (2020) on 6460 women, several factors are considered by

women in buying cosmetic products, namely product safety, product reviews, affordable prices, halal labels and brand reputation.

The survey shows that product safety, product reviews and affordable prices are the highest considerations, while the halal aspect is not a priority for consumers. As the largest Muslim country in the world, Indonesian people's demand for cosmetics is relatively high. However, in reality, consumer perceptions differ in choosing cosmetic products. Some consumers state that the presence of a halal label on a product is very important, but some of them don't mind it. This means that consumers still do not pay much attention to halal labels, especially on cosmetic products. Even though as a Muslim it is recommended to always choose cosmetics that are clean and halal and avoid using cosmetic products that are unclean and unclean, (Suaraislam.id, 2021).

This research will be interesting because it was conducted limited to female students at Islamic-based universities in the city of Bogor, namely the Tazkia Islamic Institute, Djuanda University and Ibn Khaldun University, so that the potential for bias in the context of the halal label can be eliminated, meaning that Muslim female students should have approval. high level of halal issues regarding cosmetic products.

Research conducted by the Pew Research Center (2020) explains that Indonesia is one of the countries on the top list as a religious country. There have been many studies using religion as a variable in research. Research by Bukhari et al (2020) reveals that religious practices influence closeness which lies in attitudes and factual life in consuming goods and services. Consumers will consider buying a product if it does not violate or conflict with religious teachings, so religion is an important aspect for making decisions that guide individuals to behave according to their religion (Adiba, 2019). However, a person's adherence to his religion will display different attitudes for each individual according to the level of religiosity inherent in him (Divianjella, Muslichah, & Ariff, 2020). Generally, religious consumers will choose and buy more halal products and avoid anything that conflicts with religious guidelines (Nurhayati & Hendar, 2020).

Research conducted by Setiawan & Mauluddi (2019) states that consumers generally experience a strong psychological process of trust when making purchasing decisions, so that trust becomes the main construct and an important attribute that can influence consumer behavior regarding purchasing decisions. Handriana, et al (2020) in their research emphasized that the millennial generation of women has a low level of trust in halal cosmetics so they are less aware of the importance of using halal cosmetic products.

There is a phenomenon in the cosmetics market currently that there are so many cosmetic products that are not labeled halal but consumers have high buying interest. Meanwhile, halal cosmetics which are explicitly declared as Islamic cosmetic products cannot compete with cosmetics which are not labeled halal. Choosing cosmetics but remaining sensitive and committed to one's religion with the risk of not having a beautiful appearance and using cosmetics that are not labeled

halal but have good quality so they have an attractive appearance but have problems from a religious aspect. These two things will certainly influence consumer psychology in choosing cosmetic products.

Based on this background, this study aims to complement previous research by understanding the factors that influence purchasing decisions for halal topical cosmetics.

LITERATURE REVIEWS

Purchasing decisions

Purchasing decisions are essential to consumer behavior and are the starting point of overall consumer consumption patterns. According to Effendi (2016), purchasing decisions are the key to consumer behavior, where consumers take action regarding the consumption of the product needed. Firmansyah (2019) states that buying decisions are problem-solving activities carried out by individuals in selecting appropriate behavioral alternatives from two or more alternative behaviors and are considered the most appropriate action in buying by first going through the stages of the decision-making process, namely: problem recognition, information search, alternative evaluation, purchasing decisions and post-purchase behavior. According to Anggraini and Dewanti (2020), the stage of the buying process known as "purchasing decisions" is when consumers buy products after selecting one option from two or more possible alternatives. In his study, to measure purchasing decisions is done through a buying decision process that consists of five stages, namely need recognition, information search, evaluation of alternatives, purchasing decisions, and post-purchase behavior. To measure purchasing decisions is done through a buying decision process, which consists of five stages.

The Consumer trust

A growing and successful business is a business based on trust. Trust is the foundation of a business. Creating and building consumer trust is one of the most important factors that can encourage consumers to carry out purchasing behavior (Sherwani, Ali, & Hussain, 2018). Research conducted by Handriana et al. (2020) defines trust as one party's hope that another party can fulfill its promises. His research states that a high level of consumer trust will increase purchasing decisions. Next, Yusuf, Komaladewi, and Sudarma (2019) stated that consumer trust is the knowledge and conclusions about objects, attributes, and product benefits. Belief is a personal or verbal statement that explains a person's assessment of something.

Religiosity

Religiosity is the central point of every religion and has a close relationship with consumer behavior. Religiosity influences many aspects of consumers' lifestyles, which ultimately shape selection behavior in choosing the products they will buy. Hamzah et al. (2020) explained that religious beliefs are unconsciously institutionalized as norms in Muslims' daily behavior. For Muslims,

religious beliefs are a guideline for whether a particular action is considered correct (good deed) or wrong (sin). Those with a higher level of religiosity are believed to always be vigilant in choosing the right product to avoid sin. Brilliant and Mursito (2017) explain that religiosity is the extent to which an individual is committed to his religion and that religion is reflected in a person's attitudes and behavior. Research conducted by Rahmah, Ramdan, and Danial (2020) states that religiosity is a diversity that includes various things that occur in worship rituals and when an individual carries out other activities. The dimensions of religiosity include the dimension of belief, the dimension of knowledge, the dimension of experience, and the dimension of worship. Fitria and Artanti (2020) explain that religiosity is a consumer's commitment to using the teachings of the religion they adhere to as a guide for purchasing.

The Role of the Halal Label

The halal label includes halal writing or statements on product packaging to show that the product in question has the status of a halal product. The halal label is obtained after obtaining halal certification. Also, the product has met the requirements set by Sharia law and is a source of consumer confidence that the product is halal (Ambali & Bakar, 2014). The same thing was expressed by Shahid, Ahmed, and Hasan (2018), who stated that halal labels can build Muslim consumer confidence in producers who claim their products are by halal parameters set by Islamic law. The halal label depicts the product's status, integrity, and reliability, which can lead to a positive reputation from consumers (Sherwani, Ali, & Hussain, 2018).

Putri, Daryanti, & Ningtias (2018) stated that products with halal labels issued by authorized institutions aim to make it easier for the Muslim community to buy products so that people do not need to read the product composition because it is guaranteed to be halal. Yusuf, Komaladewi, & Sudarma (2019) explained that the halal label is a simple display found on product packaging or images that are part of the product packaging.

Based on government regulation Number 69 of 1999 concerning halal labels, labels are information about a product in the form of images, writing, a combination of both, or other forms that are included in, inserted into, attached to, or are part of the product packaging.

Product Quality

Product quality is one of the keys to competition among business actors. Product quality illustrates that the product can provide something that can satisfy consumers. Product quality is the understanding that the product the seller offers has more selling value than competing products. Wijaya (2019) explains that quality combines product characteristics to meet consumer expectations and desires. Assauri (2018) states that product quality is one of the main tools for achieving product

position and the level of capability of a particular brand or product in carrying out the expected functions. Tjiptono (2016) states that product quality is the characteristic of a product in its ability to meet predetermined needs and has latent properties.

Framework

Based on the background that has been described, the constellation of causal relationships between variables can be presented in the following figure:

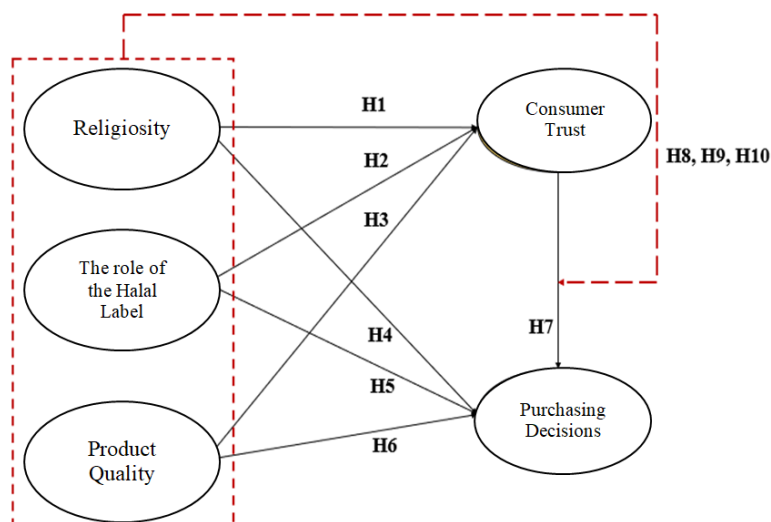


Figure 4. Research Constellation

Research Hypothesis

Based on a conceptual description accompanied by a theoretical framework, the research hypothesis is:

- H₁: Religiosity influences consumer trust in halal topical cosmetic products by female students in Bogor.
- H₂: The role of the halal label influences consumer confidence in halal topical cosmetic products by female students in Bogor.
- H₃: Product quality influences consumer confidence in halal topical cosmetic products by female students in Bogor.
- H₄: Religiosity influences purchasing decisions on topical halal cosmetic products by female students in Bogor.
- H₅: The role of the halal label affects purchasing decisions on halal topical cosmetic products by female students in Bogor.
- H₆: Product quality influences purchasing decisions on halal topical cosmetic products by female students in Bogor.

H₇: Consumer trust influences purchasing decisions on topical halal cosmetic products by female students in Bogor.

H₈: Consumer trust mediates the influence of religiosity on purchasing decisions on halal topical cosmetic products by female students in Bogor.

H₉: Consumer trust mediates the influence of the role of halal labels on purchasing decisions for halal topical cosmetic products by female students in Bogor.

H₁₀: Consumer trust mediates the effect of product quality on purchasing decisions on halal topical cosmetic products by female students in Bogor.

METHOD

Types of research

Both descriptive and verification research are included in this type of investigation. Research is considered descriptive if its primary objective is to describe some aspect of a variable or its characteristics. This research will examine the effect of religiosity, the role of the halal label, and product quality on consumer confidence and purchasing decisions. Verification research aims to test the truth of a hypothesis, which is done through data collection in the field. For data collection in the field, the approach used is a descriptive and explanatory survey to obtain relevant information related to research variables. The unit of analysis in this study was female students at three religious-based tertiary institutions in Bogor, namely the Tazkia Islamic Institute, Djuanda University, and Ibn Khaldun University.

Data Types and Data Sources

Judging from its characteristics, the data used in this research consists of two types: qualitative and quantitative. Qualitative data is data in the form of explanations or results of questionnaire answers (Chandarin, 2017). Meanwhile, Sugiyono (2016) categorizes data as answers from the distribution of questionnaire instruments, which are then scored/scored as quantitative data.

The data sources used in the research are primary and secondary data, namely Primary and Secondary Data.

Population and Sample

Population is a generalization area consisting of objects/subjects that have certain qualities and characteristics determined by researchers to be studied and then conclusions drawn (Sugiyono, 2016). At the same time, the sample is part of the population that contains several members or elements of the population that will form the sample (Ghozali, 2018). The population of this study were female students at three Islamic-based tertiary institutions in Bogor, namely; Tazkia Institute of Islamic Religion, Djuanda University and Ibn Khaldun University with a total sample of 524 respondents. The

sample of each tertiary institution was determined using a proportionate stratified random sampling approach

Method of collecting data

Data collection methods are techniques or methods used to collect data, and then the data obtained is processed or analyzed to answer research objectives. Data collection methods used in this study include:

1. Literature Study (Desk Study)

The literature study method is carried out by searching data and information related to previous research that has been carried out, including Scientific publications and theories related to religiosity, the role of halal labels, product quality, consumer trust, and purchasing decisions.

2. Field Research

Field research was carried out using a survey method. The survey method was used to obtain information directly from respondents by distributing questionnaires. The type of questionnaire developed in this research is a closed questionnaire.

Analysis Method

Testing Measuring Instruments (Instruments) Research

As its primary source of data, this study made use of a questionnaire, which is a measuring instrument. The reliability of a research finding can be evaluated with the help of a measuring instrument. The research results will be able to accurately describe the situation in question if the measuring instrument used was reliable. For this purpose, it is necessary to test primary data obtained based on respondents' answers, which consists of a validity test (test of validity) and a reliability or reliability test (test of reliability) as described below:

1. Validity test

The validity test is the degree of accuracy between the data on the research object and the data the researcher can report. The validity test is carried out on each variable, namely by correlating each item/statement number with the total score of the respondent's answers, namely by using the Pearson Product Moment formula, namely:

$$r = \frac{(n\sum XY) - (\sum X\sum Y)}{\sqrt{\{n(\sum X^2) - (\sum X)^2\} \{n(\sum Y^2) - (\sum Y)^2\}}}$$

After the correlation number is known, then the t value of r is calculated using the formula:

$$t = \frac{r\sqrt{n-2}}{\sqrt{1-r^2}}$$

2. Reliability Test

According to Sugiyono (2016), a reliable instrument is an instrument that, when used several times to measure the same object, will produce the same data or if a person's answer to a question is consistent or stable over time. The Alpha Cronbach formula, according to Arikunto (2019), is:

$$r = \left[\frac{k}{(k-1)} \right] \left[1 - \frac{\sum \sigma b^2}{\sigma r^2} \right]$$

The instrument reliability coefficient is used to see the consistency of the answers given by respondents. From the results of calculating the reliability coefficient for the instrument, all variables are said to be reliable if the rcount is more than 0.70.

Data analysis technique

Structural Equation Modeling (SEM) Analysis

Data analysis technique using SEM Listrel: SEM is used to test research hypotheses, namely to test and analyze the influence of religiosity (ξ_1), the role of halal labels (ξ_2), and product quality (ξ_3) on purchasing decisions (η_2) through consumer trust as an intervening variable (η_1).

There are two reasons underlying the use of SEM in this study, namely: 1) SEM can estimate the relationship between variables that are multiple relationships, where the relationship is formed in a structural model (relationships between dependent and independent constructs); 2) SEM can describe the relationship pattern between latent constructs and manifest variables or indicator variables.

Analysis of direct and indirect relationships and the relationship size between the variables studied.

The structure of the theoretical model, which has been tested for its suitability with empirical data, reveals that there is either a direct or indirect relationship between religiosity, the role of halal labels, and product quality on consumer confidence and purchasing decisions about halal topical cosmetics. This relationship can be seen to exist in either a direct or indirect form. There is a causal connection between exogenous latent variables and endogenous latent variables due to the fact that within the relationship, there are variables that influence and variables that are influenced by one another. The direct relationship between the exogenous latent variable and the endogenous variable based on the theoretical model structure is described through an arrow directly connecting the two variables. Meanwhile, the indirect relationship is described through the direction of the arrow from the exogenous variable to the dependent endogenous variable through the intervening endogenous variable (intermediary).

Direct and indirect relationship testing is carried out to determine whether the relationship path diagram between variables in the theoretical model structure has a significant relationship. The magnitude of the direct or indirect relationship between consumer trust, religiosity, the role of halal labels, and product quality with the decision to purchase halal topical cosmetics is based on the value

of the Standardized Factor Loading (SLF), while the significance test is based on the t-value produced on the path.), which relates the variables from the computational results through the Lisrel software. The relationship between variables is declared significant if the path value in the theoretical model structure has a t-value ≥ 1.96 (95% confidence level).

Sobel Test

The Sobel test was conducted to determine the influence caused by the mediating (intervening) variable, namely consumer trust. Ghozali (2018) stated that an intervening variable is a variable that influences the relationship between the independent variable and the dependent variable. Sobel test to test the strength of the indirect influence of the independent variable (X), which consists of the religiosity variable, the role of halal labels, and product quality on the dependent variable, purchasing decisions (Z) through the intervening variable, namely consumer trust (Y). The calculation is carried out by transferring the indirect influence of X to Z via Y by switching X – Z (a) with the Y – Z (b) or ab path. Coefficient $ab = (cc)$, where c is the amount of X to Z without connecting Y.

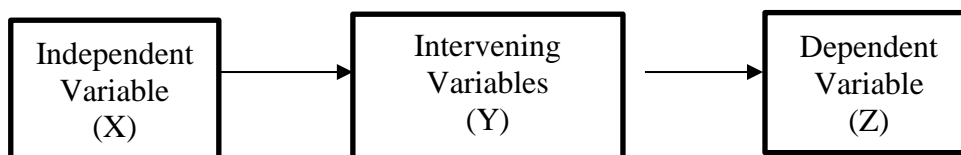


Figure 5 Indirect influence of variable X on Z through Y

Ghozali (2018) suggests that hypothesis testing can be done using the Sobel money-returned procedure (Sobel test). The Sobel test has the formula:

$$sab = \sqrt{b^2 sa^2 + a^2 sb^2 + sa^2 sb^2}$$

The t_{count} value is compared to the t_{table} value if the t_{count} value $>$ the t_{table} value, and it can be concluded that there is a mediating effect. The assumption of the Sobel test requires a large number of samples; if the number of samples is small, there will be a mediating effect.

DISCUSSION

1. The Influence of Religiosity on Consumer Trust

Based on the t_{count} for the religiosity variable is 37.91, more significant than t_{table} 1.96; because the t_{count} value is greater than t_{table} at a level $\alpha = 0.05$, then H1 is accepted, and H0 is rejected. So, religiosity significantly affects consumer trust. The coefficient sign of the model test results for γ_{11} is positive at 0.54, meaning that religiosity positively influences consumer confidence (Y). The test results in the table show that there is a significant and positive influence between religiosity (X_1) and consumer confidence (Y) ($\gamma_{11} = 0.54$; $p < 0.05$). So, the hypothesis that there is a positive and significant influence between religiosity (X_1) and consumer confidence (Y) is accepted. The direction of the relationship between religiosity and consumer trust is positive.

Based on the results of the contribution of each dimension measuring the religiosity variable, namely the experience dimension ($X_{1.1}$) of 0.95, the ritual dimension ($X_{1.2}$) of 0.94, the ideology dimension ($X_{1.3}$) of 0.99, the knowledge dimension ($X_{1.4}$) of 0.96 and the consequence dimension ($X_{1.5}$) is 1.00.

The consequence dimension ($X_{1.5}$) is the dimension that contributes the most to consumer trust, with indicators that support the consequence dimension ($X_{1.5}$) having the highest loading factor as a consequence of being a Muslim. $X_{1.5.1}$ is 0.94. The ritual dimension ($X_{1.2}$) has the most minor contribution compared to the other dimensions. The indicator in the ritual dimension ($X_{1.2}$), which has a low contribution, is comfort in worship ($X_{1.2.3}$) of 0.79. The ritual dimension ($X_{1.2}$) needs to be improved to increase religiosity's influence on consumer trust.

The indicator in the consequence dimension ($X_{1.5}$), which has a high contribution, is the consequence indicator for a Muslim ($X_{1.5.1}$) of 0.94. It shows that religiosity is religion's central point and closely relates to consumer behavior as Muslims. This response is consumer confidence in the guidelines, rules, and values contained in the Islamic religion. Islam is a religion that guides human behavior, one of which is regarding consumption behavior, including regulating cosmetics that Islamic teachings, namely halal cosmetics, may use.

2. The Influence of the Role of the Halal Label on Consumer Trust

Based on the t_{count} for the halal label role variable, it is 54.74, which is greater than t_{table} 1.96; because the t_{count} value is more significant than t_{table} at a level $\alpha = 0.05$, then H_1 is accepted, and H_0 is rejected. So, the role of the halal label has a significant effect on consumer confidence. The coefficient sign of the model test results for γ_{12} is positive at 0.66, meaning that the halal label's role positively influences consumer confidence (Y). The hypothesis results show that there is a significant and positive influence between the role of the halal label (X_2) and consumer trust (Y) ($\gamma_{12} = 0.66$; $p < 0.05$). So the hypothesis, which states that there is a positive and significant influence between the role of the halal label (X_2) on consumer trust (Y), is accepted.

Based on the results of the contribution of each variable measuring dimension of the role of halal labels, namely the image dimension ($X_{2.1}$) of 0.90, the text dimension ($X_{2.2}$) of 0.92, the combination of image and text dimensions ($X_{2.3}$) of 0.93, the dimension attached to the packaging ($X_{2.4}$) is 0.84, identifies dimension ($X_{2.5}$) is 0.82, grade dimension ($X_{2.6}$) is 0.90, describes dimension ($X_{2.7}$) is 0.98 and promote dimension ($X_{2.8}$) is 0.92. The described dimension ($X_{2.7}$) is the most significant contribution to consumer trust, namely the indicator of passing the halal test process ($X_{2.7.1}$). In contrast, the identified dimension ($X_{2.5}$) has the most minor contribution compared to the other dimensions. The dimension indicator identifies ($X_{2.5}$) with the lowest contribution, namely Halal ingredient composition, with a loading factor of 0.79. The identification dimension (X_2) needs to be improved to increase the influence of halal labels on consumer trust.

The indicator on the described dimension ($X_{2.7}$) with the most significant contribution to consumer confidence is the indicator that passes the halal test process ($X_{2.7.1}$) of 0.91. It shows that consumers believe that cosmetics labeled halal have gone through a series of strict halal test processes and provide assurance that the product is not halal contaminated from upstream to downstream. Suppose a cosmetic brand has succeeded in obtaining halal certification. In that case, it can be ensured that starting from raw materials, production processes, packaging, and other production elements, they are made by Islamic law.

3. The Influence of Product Quality on Consumer Trust

Based on the t_{count} for the product quality variable is 42.30, more excellent than t_{table} 1.96; because the t_{count} value is more significant than t_{table} at a level $\alpha = 0.05$, then H_1 is accepted, and H_0 is rejected. So, product quality significantly affects consumer confidence. The coefficient sign of the model test results for γ_{13} is positive at 0.58, meaning that product quality positively influences consumer confidence (Y). The results of the hypothesis show that there is a significant and positive influence between product quality (X_3) and consumer confidence (Y) ($\gamma_{13} = 0.58$; $p < 0.05$). So, the hypothesis that there is a positive and significant influence between Product Quality (X_3) and Consumer Confidence (Y) is accepted.

Based on the results of the contribution of each dimension measuring product quality variables, namely the performance dimension ($X_{3.1}$) of 0.99, the dimension of additional characteristics or specialties ($X_{3.2}$) of 0.93, the dimension of reliability ($X_{3.3}$) of 0.98, the dimension of durability ($X_{3.4}$) of 0.81, the aesthetic dimension ($X_{3.5}$) of 0.89 and the perceived quality dimension ($X_{3.6}$) of 0.98. The performance dimension ($X_{3.1}$) is the most significant contribution to consumer trust, with the skin moisturizing indicator ($X_{3.1.4}$) of 0.94. In contrast, the durability dimension ($X_{3.4}$) is the most minor contribution compared to the other dimensions with the lowest indicator. Is $X_{3.4.3}$ equal to 0.80? It does not fade quickly. The durability dimension ($X_{3.4}$) needs to be improved to increase product quality's effect on consumer confidence.

The indicator on the performance dimension ($X_{3.1}$) with the most significant contribution is the moisturizing skin indicator ($X_{3.1.4}$) of 0.94. It shows that consumers believe that using halal cosmetics can make their skin moisturized, meaning that it can benefit the skin so that the skin becomes healthier and avoids skin dehydration.

4. The Effect of Religiosity on Purchasing Decisions

Based on the t_{count} for the religiosity variable, it is 4.83, which is greater than t_{table} 1.96; because the t_{count} value is more significant than t_{table} at a level $\alpha = 0.05$, H_1 is accepted, and H_0 is rejected. So, it can be concluded that religiosity significantly affects purchasing decisions (Z). The coefficient sign of the model test results for γ_{21} is positive at 0.14, meaning that religiosity positively influences purchasing decisions (Z). The hypothesis results show that there is a significant and positive influence between religiosity (X_1) and purchasing decisions (Z) ($\gamma_{21} =$

0.14; $p < 0.05$). So the hypothesis, which states that there is a positive and significant influence between religiosity (X_1) and purchasing decisions (Z), is accepted. The direction of the relationship between religiosity and purchasing decisions is positive,

Based on the results of the contribution of each dimension measuring the religiosity variable, namely the experience dimension ($X_{1.1}$) of 0.95, the ritual dimension ($X_{1.2}$) of 0.94, the ideology dimension ($X_{1.3}$) of 0.99, the knowledge dimension ($X_{1.4}$) of 0.96 and the consequence dimension ($X_{1.5}$) is 1.00. The consequence dimension ($X_{1.5}$) is the most significant contribution to purchasing decisions, with the consequence indicator for a Muslim ($X_{1.5.1}$). In contrast, the ritual dimension ($X_{1.2}$) has the most minor contribution compared to the other dimensions. The indicator on the ritual dimension ($X_{1.2}$), which has a low contribution, is comfort in worship ($X_{1.2.3}$). The ritual dimension ($X_{1.2}$) needs to be improved in order to be able to increase the influence of religiosity on the decision to return.

The indicator in the consequence dimension ($X_{1.5}$), which has a high contribution to purchasing decisions, is the consequence indicator for a Muslim ($X_{1.5.1}$). It shows that religious Muslim women will pay attention to halal, what they use, including when choosing the cosmetics they will use. Religious Muslim women will be more skeptical and doubtful of products considered suspicious from a halal perspective. This skepticism functions as a psychological defense against the decision to buy a particular cosmetic brand.

5. The Influence of the Role of the Halal Label on Purchasing Decisions

Based on the t_{count} for the role variable of the halal label, which is 5.02, greater than t_{table} 1.96, because the t_{count} value is greater than t_{table} at a level $\alpha = 0.05$, H_1 is accepted, and H_0 is rejected. So, the role of halal labels has a significant effect on purchasing decisions. The coefficient sign of the model test results for γ_2 is positive at 0.17, meaning that the role of halal labels has a positive influence on purchasing decisions (Z). The results of the hypothesis show that there is a significant and positive influence between the role of the halal label (X_2) on purchasing decisions (Z) ($\gamma_2 = 0.17$; $p < 0.05$). So, the hypothesis that there is a positive and significant influence between the role of the halal label (X_2) on purchasing decisions (Z) is accepted.

Based on the results of the contribution of each variable measuring dimension of the role of halal labels, namely the image dimension ($X_{2.1}$) of 0.90, the text dimension ($X_{2.2}$) of 0.92, the combination of image and text dimensions ($X_{2.3}$) of 0.93, the dimension attached to the packaging ($X_{2.4}$) is 0.84, identifies dimension ($X_{2.5}$) is 0.82, grade dimension ($X_{2.6}$) is 0.90, describes dimension ($X_{2.7}$) is 0.98 and promote dimension ($X_{2.8}$) is 0.92. The described dimension ($X_{2.7}$) is the dimension that has the most significant contribution to purchasing decisions, namely the indicator of passing the halal test process ($X_{2.7.1}$). The identifying dimension ($X_{2.5}$) is a minor contribution compared to other dimensions with the lowest indicator $X_{2.5.2}$, namely Halal ingredient

composition with a loading factor of 0.79. The identified dimension ($X_{2.5}$) needs to be improved to increase the influence of the role of the halal label on purchasing decisions.

The indicator in the described dimension ($X_{2.7}$) with the most significant contribution to purchasing decisions is the indicator that passes the halal test process ($X_{2.7.1}$). It shows that cosmetics labeled halal provide information to consumers that they are genuinely tested and guaranteed to have halal status and do not contain things prohibited in Islamic sharia, so they are safe to use.

6. The Effect of Product Quality on Purchasing Decisions

The coefficient sign of the model test results for γ_{23} is positive at 0.11, meaning that religiosity positively influences purchasing decisions (Z). The significance test was carried out using the t-test at a level $\alpha = 0.05$ and obtained a calculated t value of 3.83, more significant than 1.96, so H_1 was accepted, and H_0 was rejected. The hypothesis results show that there is a significant and positive influence between product quality (X_3) and purchasing decisions (Z) ($\gamma_{23} = 0.11$; $p < 0.05$). So the hypothesis, which states that there is a positive and significant influence between Product Quality (X_3) and purchasing decisions (Z), is accepted. The direction of the relationship between product quality and purchasing decisions (Z) is positive, meaning that when product quality increases, purchasing decisions (Z) will also increase and vice versa.

Based on the results of the contribution of each dimension measuring product quality variables, namely the performance dimension ($X_{3.1}$) of 0.99, the dimension of additional characteristics or specialties ($X_{3.2}$) of 0.93, the dimension of reliability ($X_{3.3}$) of 0.98, the dimension of durability ($X_{3.4}$) of 0.81, the aesthetic dimension ($X_{3.5}$) of 0.89 and the perceived quality dimension ($X_{3.6}$) of 0.98. The performance dimension ($X_{3.1}$) is the most significant contribution, especially the skin moisturizing indicator ($X_{3.1.4}$). The dimension of endurance ($X_{3.4}$) is the dimension with the most minor contribution compared to the other dimensions. Namely, the indicator does not fade quickly ($X_{3.4.3}$) of 0.80. The durability dimension ($X_{3.4}$) needs to be improved to increase product quality's effect on purchasing decisions.

The performance dimension indicator ($X_{3.1}$) is the most significant contribution, especially for moisturizing the skin ($X_{3.1.4}$). It shows that consumers' assessment of the quality of cosmetic products will form preferences, which will influence the decision to buy or not. One of the aims of implementing product quality is to influence consumers in determining their choices to help make it easier for consumers to make purchasing decisions. A high-quality product will attract and increase consumers' decisions to buy the product and vice versa.

7. The Influence of Consumer Trust on Purchasing Decisions

The sign of the coefficient of model testing results for β_{21} is positive at 0.58, meaning consumer trust positively influences purchasing decisions (Z). The significance test was carried out using the t-test at a level $\alpha = 0.05$ and obtained a calculated t value of 8.63, more significant than

1.96, so H_1 was accepted, and H_0 was rejected. The results of the hypothesis show that there is a significant and positive influence between Consumer Trust (Y) and purchasing decisions (Z) ($\beta_{21} = 0.58$; $p < 0.05$). So, the hypothesis says that there is a positive and significant influence between Consumer Trust (Y) and Decision purchase (Z) Accepted. The direction of the relationship between consumer trust (Y) and purchasing decisions (Z) is positive, meaning that when consumer trust (Y) increases, purchasing decisions (Z) will also increase and vice versa.

Based on the results of the contribution of each dimension measuring the consumer trust variable, namely the ability dimension (Y_1) of 0.78, the integrity dimension (Y_2) of 0.63, the benevolence dimension (Y_3) of 0.73, and the willingness to depend on dimension (Y_4) of 0.63. The ability dimension (Y_1) is the dimension that has the most significant contribution to purchasing decisions, especially the guarantee indicator that it is not contaminated with non-halal materials ($Y_{1.4}$). Meanwhile, the dimensions of Integrity (Y_2) and willingness to depend (Y_4) are the dimensions with the most minor contribution, especially to the integrity of halal institutions ($Y_{4.2}$). Moreover, using cosmetics not labeled halal ($Y_{2.7}$). The dimensions of Integrity (Y_2) and willingness to depend (Y_4) need to be improved to increase consumer trust's influence on purchasing decisions.

The ability dimension (Y_1) is the dimension that has the most significant contribution to purchasing decisions, especially the guarantee indicator that it is not contaminated with non-halal materials ($Y_{1.4}$). It shows that halal cosmetics are cosmetics that do not contain unclean, dangerous ingredients and are clean from impurities, which can provide values of goodness, health, safety, purity, and beauty and create benefits for the ummah materially and spiritually. Halal cosmetics are not just a brand element but also part of a belief system and ethical code of behavior in everyday Muslim life. For Islam, the brand of cosmetics used is a crucial thing to pay attention to in terms of halalness so that the choice of cosmetic branding cannot be separated from a person's beliefs.

8. Religiosity Influences Purchasing Decisions Through Consumer Trust

The test results using the Sobel test show that the indirect influence (IE) is 0.31 with a Z_{count} of 8.44, and the prob value (0.000) is smaller than alpha 5%, meaning that the hypothesis which states that consumer trust can mediate the influence of religiosity on purchasing decisions is accepted. The coefficient of 0.31 is greater than the direct effect of 0.14, meaning that consumer trust is a total mediating variable. It shows that for halal cosmetic products, consumer purchasing decisions are not directly based on the level of religiosity but must also be based on the level of consumer trust in the halal cosmetic product.

9. The Role of Halal Labels Influencing Purchase Decisions Through Consumer Trust

The Sobel test results show that the indirect influence (IE) is 0.38 with a t_{count} of 8.55. The prob value (0.000) is smaller than alpha 5%, meaning that the hypothesis states that consumer trust can mediate the influence of the role of halal labels on purchasing decisions. The coefficient of

0.38 is greater than the direct effect of 0.17, meaning that consumer trust is a total mediating variable. It shows that for halal cosmetic products, consumer purchasing decisions are not directly based on the halal label but must also be based on consumer trust in the product.

10. Product Quality Influences Purchasing Decisions Through Consumer Trust

The Sobel test results show that the indirect influence (IE) is 0.34 with a t_{count} of 8.47. The prob value (0.000) is smaller than alpha 5%, meaning that the hypothesis states that consumer trust can mediate the influence of the role of product quality on purchasing decisions. The coefficient of 0.34 is greater than the direct effect of 0.11, meaning that consumer trust is a total mediating variable. It shows that for halal cosmetic products, consumer purchasing decisions are not directly based on product quality but must also be based on consumer trust in the product.

CONCLUSION

This study discusses the factors influencing Muslim female students' beliefs and purchasing decisions on halal topical cosmetics at 3 religious-based tertiary institutions in Bogor. Based on data analysis, several important conclusions can be drawn:

1. Religiosity positively and significantly influences consumer trust in halal cosmetic products. The consequence dimension has the highest contribution, while the ritual dimension has the lowest contribution in forming the religiosity variable construct. Focusing on enhancing the ritual dimension can strengthen the influence of religiosity on belief.
2. The role of the halal label has a positive and significant influence on consumer confidence and purchasing decisions for halal cosmetics. The describe dimension has the highest contribution, while the identifier dimension has the lowest contribution in forming the role variable of the halal label. Increasing the identifier dimension can strengthen the influence of the label's role on trust and purchasing decisions.
3. Product quality positively and significantly influences consumer confidence and purchasing decisions about halal cosmetics. The performance dimension has the highest contribution, while the durability dimension has the lowest contribution in forming product quality variables. Increasing the durability dimension can strengthen the influence of product quality on trust and purchasing decisions.
4. Consumer trust positively and significantly influences purchasing decisions for halal cosmetics. The ability dimension has the highest contribution, while the Integrity and Willing To Depend dimensions have the lowest contribution in forming the consumer trust variable. Increasing the dimensions of Integrity and Willing To Depend can strengthen the influence of trust on purchasing decisions.
5. Religiosity influences purchasing decisions through consumer trust because halal cosmetics are part of Muslim life's belief system and code of conduct. The role of the halal label also influences

purchasing decisions through consumer trust because it gives confidence that the cosmetics meet halal standards.

6. Product quality influences purchasing decisions through consumer trust because, from an Islamic perspective, cosmetics must meet halal and thayyib standards, namely, good and safe.
7. Consumer trust has a positive and significant effect on purchasing decisions on topical halal cosmetic products by Muslim female students in Bogor. Consumer trust significantly influences purchasing decisions, especially the ability dimension, which has the most significant contribution to purchasing decisions. However, the Integrity and Willing To Depend dimensions have the lowest contribution. Increasing the dimensions with the lowest contribution can strengthen the influence of trust on purchasing decisions.
8. Religiosity influences purchasing decisions through consumer trust. It is because, for Muslim consumers, halal cosmetics are not just ordinary products but also reflect religious beliefs and values. The decision to purchase halal cosmetics is part of the expression and application of trust in everyday life.
9. The role of the halal label also influences purchasing decisions through consumer trust. A halal label gives Muslim consumers a sense of security and confidence that the product complies with religious teachings and is safe to use. It strengthens consumer confidence in products and directly influences purchasing decisions.
10. Product quality plays a vital role in purchasing decisions through consumer trust. In the Islamic view, the quality of halal cosmetic products must meet the criteria of halal and thayyib, namely sound, high quality, and safe for health. A sense of security and confidence in product quality are the main factors influencing Muslim consumers' purchasing decisions.

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