

# Purchase behavior of millennial female generation on *Halal* cosmetic products

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## Abstract

**Purpose** – The purpose of this study is to analyze millennial generation purchase behavior on halal cosmetic products in Indonesia.

**Design/methodology/approach** – The research approach used is a quantitative approach with the research method in the form of a survey and the sampling technique using purposive sampling. The respondents in this study are 206 Muslim females of the millennial generation. Structural equation modeling (SEM) with AMOS software is used for analyzing the data of this study.

**Findings** – This study found that of the 11 hypotheses tested, 10 of them were accepted: *H1, H2, H3, H4, H6, H7, H8, H9, H10* and *H11*. The accepted hypotheses are the influence of perceived value on trust, brand image on trust, brand image on attitude, religious belief on attitude, halal certification on halal awareness, trust on attitude and halal awareness on attitude. As for trust, attitude toward product, halal awareness affects the intention to purchase halal cosmetics. Moreover, *H5* was not accepted, namely, the influence of religious belief on halal awareness. The findings of this study are expected to contribute to the development of marketing theory, specifically related to consumer behavior of halal cosmetic products, as well as the development of the concept of consumer behavior based on demographics, namely, the millennial generation.

**Originality/value** – This study is more comprehensive than previous studies, and this study is focused on the millennial generation.

**Keywords** SEM, Consumer behavior, Halal, Millennial generation, Cosmetic products

**Paper type** Research paper

## Introduction

Smith (2012) argues that millennials are the largest generation group after the baby boomer generation, and their large size and purchasing power makes them attractive targets for various industries that target consumers as their target market. Moreno *et al.* (2017) illustrate that millennials are the generation of young people who are characterized by the use and adaptation of technology in their daily lives, as well as values, life experiences, motivation and general buying behavior. The same thing was expressed by Saeed and Azmi (2019) that the millennial generation is described as an individual who is self-aware, intelligent in using technology, more aware of the environment, spend more money and has a low level of brand loyalty. In Indonesia, this generation has a population of 81 million (Admin Rumah Millennials, 2017). The Chief Executive Officer (CEO) of Estee Lauder, in an interview session with the Wall Street Journal, said that the millennial generation behaves more to do anything now than to save for the future (XSML Fashion, 2016).

Data from the ten largest Muslim populations in the world show that the number of Muslim in Indonesia is the largest compared to other countries, namely, 220 million people. Other countries in the order of population are as follows: Pakistan (196 million),



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India (183 million), Bangladesh (148 million), Egypt (82 million), Turkey (79 million), Iran (78 million), Nigeria (74 million), Algeria (40 million) and Sudan (39 million) (Muslim Pro, 2019).

Based on population, Indonesia is currently ranked fourth in the world after China, India and USA (HUMASPMK, 2015). From the composition of the population, 85% of Indonesian people are Muslims (Republika, 2016). As Muslims, they are required to behave in accordance with religious demands, one of which is to consume *halal* products. Moreover, based on the categorization of generations, the millennial generation in Indonesia comprises 81 million people. Millennial women in general often use cosmetics in their daily lives. This will create a great opportunity to make the millennial generation a target market for *halal* cosmetic products.

According to the Law of the Republic of Indonesia No. 33 Year 2014 regarding *halal* product guarantee, *halal* products are defined as products that have been declared *halal* in accordance with Islamic law. Thus, *halal* cosmetics can be interpreted as cosmetics that do not contain materials that are prohibited by Islamic law and are processed in accordance with Islamic law. Accordingly, the role of the government is to build public awareness about the *halal* quality of a product such as the *halal* certificate of the Indonesian Ulama Council (MUI) and BPOM supervision in which there is an element of guarantee that the product is *halal*.

Muslims in Indonesia in general have consumed *halal* food and drinks in accordance with the law of Islam, but there are still not many who have consumed *halal* cosmetic products, especially in the millennial generation. From preliminary studies conducted by researchers, it was found that out of 30 millennial Muslim females, only 12 of them had consumed *halal* cosmetic products. Thus, it is less than half of those who pay attention to the *halal* nature of the cosmetic products they buy. Furthermore, the marketing and distribution of *halal* cosmetics appear to be increasingly widespread in various countries such as the USA, Japan, England, Canada, Dubai, Korea, Malaysia, Thailand and other countries with brands such as Claudia Nour Cosmetic, Amara *Halal* Cosmetics, Glow, Onepure, Tuesday in Love, Wojooh, H by BCI, Cosmax, Momohime and Nails Inc.

The study of *halal* products has been widely carried out in the last ten years. Most are related to *halal* food and beverage products (Haque *et al.*, 2015; Awan *et al.*, 2015; Ali *et al.*, 2018; Azam, 2016; Aziz and Chok, 2013; Maichum *et al.*, 2017; Soon and Wallace, 2017; Kawata *et al.*, 2018). A small portion of *halal* products has been analyzed in general/non-specific studies (Lada *et al.*, 2009; Mukhtar and Butt, 2012; Tieman and Ghazali, 2013), and the rest are studies on *halal* cosmetic products (Shahid *et al.*, 2018; Rahman *et al.*, 2015; Aoun and Tournois, 2015; Ansari and Mohammed, 2015; Ahmad *et al.*, 2015; Haque *et al.*, 2018).

There are not many studies on *halal* cosmetics using qualitative research approaches (Hashim and Musa, 2014; Aoun and Tournois, 2015; Annabi and Ibadapo-Obe, 2017), most of which are using quantitative research (survey) approaches. In quantitative studies, the research variables examined include attitude (Ahmad *et al.*, 2015; Rahman *et al.*, 2015; Ansari and Mohammed, 2015; Haque *et al.*, 2018; Aziz and Wahab, 2018); *halal* awareness (Ahmad *et al.*, 2015; Ansari and Mohammed, 2015; Shahid *et al.*, 2018); religiosity (Rahman *et al.*, 2015; Ansari and Mohammed, 2015; Haque *et al.*, 2018; Shahid *et al.*, 2018); subjective norm (Ansari and Mohammed, 2015; and Aziz and Wahab, 2018), knowledge (Aziz and Wahab, 2018; Rahman *et al.*, 2015; Shahid *et al.*, 2018; Ishak *et al.*, 2019), *halal* label/logo/certificate (Ahmad *et al.*, 2015; Shahid *et al.*, 2018) and purchase intention (Aziz and Wahab, 2018; Rahman *et al.*, 2015; Ansari and Mohammed, 2015; Shahid *et al.*, 2018; Haque *et al.*, 2018; Ishak *et al.*, 2019). Moreover, in addition to analyzing the variables that are generally examined on *halal* cosmetic products, including religious belief, *halal* certification, attitude, *halal* awareness and intention to purchase *halal* cosmetic products, this study examined the

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perceived value variables, brand image and trust that have not or rarely been reviewed in research on *halal* cosmetic products. Thus, this study is more comprehensive compared with previous studies. This research focuses on the millennial generation, which is different from previous studies that are generally more general over all generations.

## Theoretical background

### *Behavior intention*

Based on the theory of reasoned action (TRA) by [Ajzen and Fishbein \(1980\)](#), intention is considered an important factor in the relationship between attitude and behavior. TRA is designed to better understand the relationship between attitudes, intentions and behavior. The three determinants of TRA-compliant behavior include attitudes, subjective norms and reference groups. In the theory of planned behavior (TPB), behavioral beliefs that refer to one's inner beliefs about the consequences of taking certain actions will influence attitudes toward real behavior ([Ajzen, 1991](#)). Purchase intention is the thoughts, desires and interests of consumers toward a product that will lead to actions to purchase an informed product ([Belch and Belch, 2014](#)). According to [Schiffman and Wisenblit \(2015\)](#), the measurement of intention to behave can be easily achieved by asking consumers their subjective statements regarding their behavior in the future. Measuring intention to behave will be the best approach to predict purchase behavior in the future. One reflection of consumer behavior intentions is purchase intention or intention to buy. Intention to buy is the consumer's conscious plan to make an effort to purchase a product ([Spears and Singh, 2004](#)). Intention to purchase is a procedure for examining and predicting consumer behavior in their attention to a particular brand and their willingness to make a purchase ([Garg and Joshi, 2018](#)). In this study, the variable of intention to purchase is defined as the intention of the respondent to buy *halal* cosmetic products.

### *Purchasing behavior of halal cosmetic products*

Around the world, Muslim consumers are increasingly emphasizing the "sensitivity" of Islam, including sensitivity in the market for cosmetic products ([Aoun and Tournois, 2015](#)). The cosmetics and personal care have emerged as one of the most prominent and fastest growing markets in the world ([Rahman et al., 2015](#)). Moreover, [Wilson and Liu \(2011\)](#) described that the *halal* paradigm is a condition in which the concept of *halal* is brought to Muslim consciousness. Furthermore, [Aoun and Tournois, 2015](#) interpret *halal* cosmetic products as cosmetic products that do not contain alcohol, pork, pork-based gelatin or pork by-products or any other animal by-products, as well as slaughtering animals following Islamic traditions. The *halal* cosmetic products include anti-aging creams, skin moisturizers, perfumes, lipsticks, eye and face makeup, shampoo, hair color, toothpaste and deodorant ([Aoun and Tournois, 2015](#)).

### *Millennial consumers*

Millennial generation is a generation born in the 1980s to 2000s. Millennial generation is characterized by:

- interest in reading conventionally decreasing because it prefers reading via smart phones;
- must have a social media account as a communication tool and information center;
- prefer a smart phone to a television; and
- make the family the center of their consideration and decision-making ([Budiarti et al., 2018](#)).

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With these characteristics, it is easy for them to acquire all the information they need, including information about *halal* cosmetic products.

Millennial generation are consumers born and living in the millennial century. These consumers are a generation that lives at a time when technological developments progress very rapidly; they usually use technology and the internet to connect with many other people regularly in real time and together (Fromm and Garton, 2013). Millennial generation have a significantly greater connection to social networks than other generations; they have lots of online friends and are able to improve their psychological aspects when they can engage with their friends (Fromm and Garton, 2013). Millennial turn their social media into one of the guidelines for them to make decisions. This generation will very easily and quickly obtain and absorb the latest information or news updates, and this can certainly be used by marketers to carry out marketing strategies on social media (McCormick, 2016).

#### *Perceived value*

The difference between evaluation of all the benefits and all the costs of offering for prospective consumers, and the perceived alternatives is defined as perceived value by Kotler and Keller (2016). The various benefits in question are product benefits, service benefits, personal benefits and image, while the cost components include time costs, labor costs, psychological costs and monetary costs. Perceived value is the overall evaluation by consumers of the net benefits of a product based on consumer ratings (Chen, and Chang, 2012). In general, the approach in perceived value is divided into two, namely, the behavioral approach and the utilitarian approach (Boksberger and Melsen, 2011). Perceived value will lead to the achievement of competitive advantage, thus making the company achieve success in the long run. In this study, perceived value variable is defined as the respondents' perception of the values that exist in *halal* cosmetic products.

#### *Brand image*

Brand image is the total number of brand associations held in consumer memory that give rise to perceptions about the brand (Chinomona, 2016). Brand image is a mental picture of consumers about offerings and symbolic meaning by consumers associated with specific attributes of a product (Bibby, 2011). Kotler and Armstrong (2012) define attitude as a relatively consistent approach of describing one's judgment, feelings and tendencies for an object or idea. Keller (1993) defines brand image as perception of a brand that is reflected in the brand associations that are in the minds of consumers. When consumers have difficulty differentiating bids from competitors based on real quality of a product, marketers will use brand image as a weapon to captivate consumers' hearts. In this research, brand image variable is defined as the respondent's perceptions of the brand image of *halal* cosmetic products.

#### *Religious belief*

Religious commitment, also referred to as religiosity, is interpreted as the extent to which people follow religious practices, values and beliefs and their implementation in daily life (Aziz et al., 2019). Moreover, Allport and Ross (1967) define religiosity as a motivational force, values and beliefs of a person's religion. Religiosity is interpreted as an oriented world view that is shown in the form of beliefs, narratives, symbols and practices of worship (Peterson, 2001). Thus, religiosity is seen from the extent to which a person is obedient and obeys to his religion. In this study, religious belief is defined as the level of faith that exists in the respondent.

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### *Halal certification*

As a way to provide information and to convince the target market that their products are *halal* and *Sharia* compliant, producers and marketers are indirectly forced to use *halal* certification and logos on their products (Ambali and Bakar, 2014). Producers and marketers use *halal* certification and logos on products as a way to inform and convince their consumers that the products they offer are *halal* products and in accordance with Islamic law (Shafie and Othman, 2006). *Halal* product will be difficult to verify if there is no *halal* logo. A product that has obtained a *halal* certificate will display the *halal* logo on its product, this indicates that the product uses *halal* material, halally processed, and halally distributed (Fischer, 2019). For Muslims, *halal*-certified products with *halal* logo bring peace of mind because it is the main sign to distinguish between *halal* and non-*halal* products. In addition, the *halal* logo declares the Islamic criteria, which are permitted by Islamic law, whereas, for non-Muslims, *halal*-certified products with *halal* logo confirm safety, hygiene and food quality (Aziz and Chok, 2013; Haque *et al.*, 2015). In this research, *halal* certification variable is defined as the respondents' perception of a *halal* certificate or logo on a cosmetic product.

### *Trust*

Trust has long been studied in various scientific disciplines, including sociology, economics and social psychology (Sargeant and Lee, 2004). In an organizational perspective, trust is interpreted as a collective assessment that other groups will not be opportunistic, sincere in negotiations and make good intentions to behave in accordance with commitments. Dwyer *et al.* (1987) defined trust as one party's expectation that the other party desires to coordinate, fulfill promises and contribute to his part of the relationship. Moreover, consumer trust is formed when a company can provide confidence and reliability and sincerity to its partners (Morgan and Hunt, 1994). Morgan and Hunt (1994) described that trust will be created when exchange partners have reliability and integrity. Mayer *et al.* (1995) interpret trust as the willingness of one party to be vulnerable to the actions of another party based on the expectation that the other party will take an action that is meaningful to the trustor. Furthermore, the trust variable is defined as respondents' trust in *halal* cosmetic products.

### *Attitude*

Peter and Olson (2010) define attitude as an overall evaluation by a person of something. Hosein (2012) interpreted purchase intention as how an individual intends to buy a product. Attitudes towards a brand are defined as positive or negative attitudes of consumers towards a brand (Mitchell and Olson, 1981). The attitude towards the brand becomes one of the most important elements in the purchasing actions to be performed by consumers. This is based on the reality that the positive attitude of consumers on a particular brand will enable consumers to make purchases of the brand; otherwise, the negative attitude of consumers will prevent the purchase action that will be done. Religious belief is the source of awareness of consumers in dealing with their choice over *halal* products (Yasid *et al.*, 2016). In this study, attitude variable is defined as the level of respondents' liking for *halal* cosmetic products.

### *Halal awareness*

Literally, the word "awareness" in the *halal* context is interpreted as a feeling of having a special or experienced interest in something and/or obtaining information about what is happening at the moment related to *halal* food, *halal* drinks and other *halal* products. (Ambali and Bakar, 2014). Moreover, *halal* awareness is knowledge referring to familiarity and understanding of information about *halal* products (Shahid *et al.*, 2018). A high level of faith will cause Muslims to have a level of awareness of the *halal* nature of the products they

consume. In Islam, the concept of *halal* has a very broad and comprehensive meaning and applies to all aspects of people's lives, from eating patterns to behavior, from the use of clothing to the use of cosmetics as well as financial aspects to logistics (Wilson, 2014). *Halal* awareness shows the high understanding of religious obligations/provisions/rules so that they have an awareness that the *halal* products they consume are absolute and in accordance with Islamic *Sharia* laws. The *halal* awareness variable in this study is defined as the level of respondents' awareness of the importance of *halal* cosmetic products.

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## Relationship between research variables

### *Perceived value and trust*

Consumers purchasing a *halal* cosmetic product expect a high value item that will ultimately create satisfaction for them. Moreover, trust is a consumer's trust in product reliability. The trust that is built in the consumers of *halal* cosmetic products is influenced by perceived value. Previous studies have shown that perceived value affect trust (Zabkar and Brencic, 2004; Kim *et al.*, 2008; Nel and Marawule, 2018; Berraies *et al.*, 2017; Lhawonk, 2014). Furthermore, a study conducted by Aw *et al.* (2019) reported that trust influences perceived value. Thus, in this study, the following hypothesis is proposed as follows:

H1. Perceived value influences trust

### *Brand image and trust*

Building a good brand image is the goal of every entity, whether personal, organization or company. A good brand image will provide many benefits for the brand owner. Building a brand image requires time and is not instantaneous. A good brand image in the consumer's point of view will make them trust in the *halal* cosmetic products. Trust is a psychological state when one party has confidence in the reliability and integrity of the exchange partner (Erkmen and Hancer, 2019). Studies conducted by Cretu and Brodie (2007), Chinomona (2016) and Chen (2010), Erkmen and Hancer (2019) show that brand image influences consumer trust.

H2. Brand image influences trust.

### *Brand image and attitude*

For consumers, a brand will be one of their considerations in behavior toward *halal* products. Consumer's favor or dislike towards a product becomes an important factor in understanding consumer behavior. A good brand image will direct consumers to be disposed toward *halal* products. The findings of studies conducted by Elseidi and El-Baz (2016), Mazloomi *et al.* (2015), and Yu *et al.* (2018) show that brand image has a significant influence on consumer attitudes toward products. Moreover, research conducted by Faircloth *et al.* (2001) shows different findings that brand attitude influences brand image.

H3. Brand image influences attitude

### *Religious belief and attitude*

A person's level of faith will determine their behavior in consuming a product. Someone is categorized as having a high level of faith if they have pursued the teachings of their religion and avoid its prohibitions. In Islam, for example, it is obligatory for its adherents to consume *halal* products. Muslims who have a high level of faith will certainly purchase *halal* products

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for their consumption. Research conducted by [Rahman et al. \(2015\)](#), [Ahmadova and Aliyev \(2019\)](#), [Aziz et al. \(2019\)](#), [Hope and Jones \(2014\)](#), [Jelen \(1990\)](#), [McPhetres and Zuckerman \(2018\)](#), [Gaafland \(2017\)](#), [\(Garg and Joshi, 2018\)](#), [Souiden and Rani \(2015\)](#) and [Fam et al. \(2004\)](#) shows that religiosity belief influences consumer attitudes toward *halal* products. The hypothesis proposed related to the above explanation is as follows:

#### H4. Religious belief influences attitude

##### *Religious belief and halal awareness*

Religion plays an important role in shaping consumer behavior and attitudes in consuming products, both in the form of goods and services. For the millennial generations of Muslim females who have deep religious beliefs, this will direct them to be more aware of *halal* cosmetic products. This generation has special characteristics that are very close to technology, especially information technology, so that information about *halal* cosmetic products will be easily and quickly obtained. Studies conducted by [Nurhayati and Hendar \(2019\)](#), [Yasid et al. \(2016\)](#) and [Azam \(2016\)](#) have tested the influence of religious belief on *halal* awareness.

#### H5. Religious belief influences *halal* awareness

##### *Halal certification and halal awareness*

[Wilson \(2014\)](#) explained that the *halal* industry is growing rapidly, which is followed by the labeling and certification of *halal* products. *Halal* certification is interpreted as a process of certifying products as pronounced by *Sharia* regulation ([Noordin et al., 2014](#)). Consumers' awareness of the *halal* products they consume will lead them to consume *halal*-certified products. *Halal* certification influences the purchase decision among Muslim consumers because *halal*-certified products are a necessity for the Muslims as part of their religious requirement ([Shahid et al., 2018](#)). [Shahid et al. \(2018\)](#) and [Azam \(2016\)](#) have conducted studies to examine the influence of *halal* certification on *halal* awareness.

#### H6. *Halal* certification influences *halal* awareness

##### *Trust and attitude*

Trust is the key in running a business. With the trust of consumers, the survival of a business will be maintained. In the context of *halal* products, customers who believe in *halal* cosmetic products offered by marketers will cause them to prefer the products. The attitude of millennial generation towards *halal* cosmetic products is measured by their level of preference for the product. The hope is that if they believe in *halal* cosmetic products they will direct them to favor these products. It is similar to the study conducted by [Aziz et al. \(2019\)](#), [Al-Debei et al. \(2015\)](#), [Akroush and Al-Debei \(2015\)](#), [Grabner-Kräuter and Faullant \(2008\)](#) and [Audrain-Pontevia and Menvielle \(2018\)](#) who tested the influence of trust on attitude.

#### H7. Trust influences attitude

##### *Halal awareness and attitude*

Awareness is an understanding or knowledge of a particular subject or situation. Related to *halal* products, *halal* awareness is interpreted as an information process to create an ever increasing level of awareness of what Muslims are allowed to eat, drink and use ([Ambali and Bakar, 2014](#)). From an early age, Muslim families must have taught their children to recognize and understand food, drinks and products that are permitted by religion. The

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existence of a high degree of authority over *halal* products is expected to lead the millennial generation of Muslim females to select a positive attitude towards *halal* cosmetic products. A Muslim consuming a product is required to meet the *halal* requirements. Being aware of the *halal* status of a product is suspected to influence their attitude towards cosmetic products. [Maichum et al. \(2017\)](#) show that awareness has an effect on attitude. Moreover, a research conducted by [Ahmad et al. \(2015\)](#) tested a different direction, namely, the influence of attitude on the product on *halal* awareness.

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*H8. Halal awareness influences attitude*

*Trust and intention to purchase*

Furthermore, intention to purchase according to [Kotler and Keller \(2016\)](#) is a consumer interest in a product so that it can cause a desire and action to buy a product that has attracted attention. Therefore, marketers need to identify the circumstances that trigger certain needs by gathering information from consumers. The better the marketer in identifying the factors that trigger purchase intention, the greater the purchases made by consumers. One form of consumer's intention to behave is the intention to purchase products. Furthermore, consumer's purchase intentions for *halal* cosmetics are suspected of being influenced by their trust in products. The studies conducted by [Yang \(2018\)](#), [Doszhanov and Ahmad \(2015\)](#), [Chang et al. \(2016\)](#) and [Lhawonk \(2014\)](#) examined the influence of trust on purchase intention. Therefore, consumers who have confidence in *halal* cosmetic products are expected to intend to purchase the products. Thus, the following hypothesis is made:

*H9. Trust influences intention to purchase*

*Attitude and intention to purchase*

There are two types of attitudes that can be identified, namely, attitudes towards behaviors and attitudes towards objects. This study focused on attitudes toward objects (cosmetic *halal* products), while behavioral intention is one of the stages that will be passed by consumers in the process of purchasing a product. This stage needs to be well understood by both businessmen and academics. The studies conducted by [Bashir \(2019\)](#), [Rahman et al. \(2015\)](#), [Aziz et al. \(2019\)](#), [Maichum et al. \(2017\)](#), [\(Garg and Joshi, 2018\)](#), [Elseidi and El-Baz \(2016\)](#), [Gazley et al. \(2015\)](#), [Ko and Jin \(2017\)](#), [Briliana and Mursito \(2017\)](#), [Soon and Wallace \(2017\)](#) and [Souiden and Rani \(2015\)](#) show that consumer attitudes influence their intention to buy products. Consumers who have a good attitude towards *halal* cosmetic products are likely to intend to buy the product. Thus, the hypothesis proposed related to the above explanation is as follows:

*H10. Attitude influences intention to purchase*

*Halal awareness and intention to purchase*

In the teachings of Islam, many things are associated with *halal* and *haram*. Likewise in consuming a product, it is very important for Muslim consumers to know about the products which they will buy and use ([Shaari and Arifin, 2009](#)). Awareness has an important role in determining the purchase intention of a product. Consumer awareness of *halal* products has a great influence in explaining the intention to buy *halal* products ([Aziz and Chok, 2013](#)). The same thing was tested in studies conducted by [Bashir \(2019\)](#),



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Nurhayati and Hendar (2019), Ansari and Mohammed (2015), Doszhanov and Ahmad (2015), Azam (2016), Maichum *et al.* (2017), Syukur and Nimsai (2018) and Mutmainah (2018).

*H11. Halal awareness influences intention to purchase*

### Research methodology

This research uses a quantitative approach in which data collection is performed via a survey, namely, by distributing questionnaires to research respondents. The population in this study is the millennial generation in Indonesia. The samples in this study were 206 millennial Muslim women domiciled in large cities in Indonesia. The majority of respondents (57 %) were educated undergraduates, and the remainder were from high school and graduate educated. Moreover, the sampling technique used is non-probability sampling, with a purposive sampling technique.

In this study, four exogenous variables and four endogenous variables were used. Exogenous variables include perceived value, brand image, religious belief and *halal* certification. The variables of trust, attitude toward product, *halal* awareness and intention to purchase are endogenous variables. The measurement of indicators for these variables uses a five-point Likert scale, with the following criteria: 1 for strongly disagree and 5 for strongly agree. The analysis technique used covariance-based structural equation modeling (CB-SEM) using AMOS. The main stages in this analysis technique are as follows:

- the measurement model test;
- the structural model test; and
- the overall model test.

### Result and discussion

#### *Measurement model*

The validity and reliability test (convergent validity and discriminant validity) are conducted in testing the feasibility of the measurement model. The result of convergent validity test is shown in [Table 1](#).

The discriminant validity was achieved when average variance extracted (AVE) > square correlation estimate ([Hair et al., 2014](#)). The result of the calculation of AVE for each construct are perceived value = 0.418, brand image = 0.513, religious belief = 0.453, *halal* certification = 0.443, trust = 0.400, attitude toward product = 0.435, *halal* awareness = 0.576 and intention to purchase variable = 0.497. Furthermore, [Table 2](#) shows that AVE on all variables of this study exceeds the square correlation between constructs. Thus, it can be concluded that the discriminant validity is fulfilled.

The prerequisites of construct reliability is achieved when reliability construct (CR) is >0.7 ([Hair et al., 2014](#)). The analysis shows that CR for perceived value = 0.902, brand image = 0.705, religious belief = 0.709, *halal* certification = 0.966, trust = 0.947, attitude toward product = 0.896, *halal* awareness = 0.767 and intention to purchase variable = 0.701. Therefore it can be concluded that all variables are reliable.

#### *Overall model*

As shown in [Table 3](#), the size of absolute suitability shows that the value of GFI, RMSEA, RMR and CMIN/DF meet the cut-off; therefore, it can be said that the absolute suitability model is good. The incremental fit measures are good, and parsimony fit measures have a

Variables	Indicators	Standardized loading estimate	Result
Perceived value	I think this cosmetic product is reliable	0.699	Valid
	I think this cosmetic product has good functions	0.594	Valid
	I think this cosmetic product fulfils my needs well	0.693	Valid
Brand Image	I think this cosmetic product has superiority	0.592	Valid
	I think this cosmetic brand has a personality that distinguishes itself from competitors	0.671	Valid
	I think this cosmetic brand does not disappoint its customers	0.977	Valid
	I think this cosmetic brand is one of the best brands in the sector	0.522	Valid
	I think this cosmetic brand is very consolidated in the market	0.613	Valid
Religious belief	I use <i>halal</i> products because of my religious beliefs	0.785	Valid
	I choose <i>halal</i> products because <i>halal</i> products are good products in my religion	0.633	Valid
	I follow the advice of religion to buy <i>halal</i> products	0.561	Valid
	I avoid purchasing products that are considered <i>makruh</i>	0.694	Valid
<i>Halal</i> certification	I think that <i>halal</i> certification used by manufacturers can convince consumers that the product is <i>halal</i>	0.563	Valid
	<i>Halal</i> -certified products are important to me	0.644	Valid
	I think <i>halal</i> certification can improve product capabilities in the market	0.732	Valid
	I think <i>halal</i> logo has more appeal when compared to non-logo products	0.793	Valid
	I know that some products have <i>halal</i> logos that are not original	0.565	Valid
Trust	I feel the performance of this <i>halal</i> cosmetic product meets expectations	0.582	Valid
	I feel this <i>halal</i> cosmetic product can be trusted	0.629	Valid
	I feel this <i>halal</i> cosmetic product is reliable	0.757	Valid
Attitude	I feel confident with this <i>halal</i> cosmetic product	0.542	Valid
	I like to choose <i>halal</i> cosmetic products	0.731	Valid
	I always look for the <i>halal</i> label when I buy cosmetic products	0.742	Valid
<i>Halal</i> awareness	<i>Halal</i> cosmetic products are important for me	0.619	Valid
	Using <i>halal</i> cosmetic products is my own choice	0.520	Valid
	I realize and know that this cosmetic product is <i>halal</i>	0.521	Valid
	I realize and know that this cosmetic product comes from <i>halal</i> ingredients	0.857	Valid
Intention to purchase	I am aware and know that this cosmetic product is processed <i>halal</i>	0.850	Valid
	I intend to buy <i>halal</i> cosmetic products in the future	0.845	Valid
	I will choose <i>halal</i> cosmetic products to consume	0.604	Valid
Result of convergence validity testing	I will tend to choose <i>halal</i> cosmetic products in the future	0.554	Valid
	I will fulfill my cosmetic needs by buying <i>halal</i> cosmetic products	0.775	Valid

good AGFI value and PNFI is marginal. Thus, it can be concluded that the overall model in this research is good; therefore, it does not need research model modification.

### Structural model

In SEM, the results of the structural model specifications are used as the test theoretical models hypothesized (Hair *et al.*, 2014). The result of the structural model test is shown in Table 4.

## Discussion

It appears in Table 4, that all hypotheses tested have a value of  $t > 1.96$ , except for  $H5$  having a magnitude of value  $t = 1.447$ . Thus, out of the eleven hypotheses tested in this study, ten of them are supported, while one hypothesis is not supported. Supported hypotheses include  $H1$ ,  $H2$ ,  $H3$ ,  $H4$ ,  $H6$ ,  $H7$ ,  $H8$ ,  $H9$ ,  $H10$  and  $H11$ , whereas  $H5$  is not supported.

In this study,  $H1$  is supported, meaning that perceived value influences consumer trust in *halal* cosmetic products. The high perceived value obtained by consumers will lead them to increasingly believe in the *halal* cosmetic products they consume. Perceived value is when consumers receive the difference in total benefits reduced by the total costs to be incurred by consumers compared with the perceived value provided by other competitors (Kotler and Keller, 2016). The millennial generation has characteristics different from previous generations, i.e. this generation is marked by an increase in use and familiarity with communication, media and digital technology. These factors act as a trigger for high expectations for the performance of a product that they consume. The finding of this study is in line with studies conducted by Nel and Marawule (2018), Berraies *et al.* (2017), Lhawonk, 2014) that perceived value influences trust.

$H2$  testing shows that brand image is an antecedent of consumer trust in *halal* cosmetic products. Brand image on *halal* cosmetic products is generally associated by consumers with product content in accordance with Islamic religious norms. This indicates that consumers will have high trust in *halal* cosmetic products when they assume that the cosmetic brand has a good image. For millennials, their trust in the products they consume builds on what they acquire from their environment, including the brand image of a product. Information technology that is developing rapidly along with the development of millennial generations is suspected to be a factor forming the brand image of *halal* cosmetic products. This study supports the findings of previous studies that brand image influences trust (Chinomona, 2016; Chen, 2010).

In this study,  $H3$  is accepted, meaning that brand image has a positive impact on attitudes toward products. This implies that consumers' liking for *halal* cosmetic products is determined by the brand image of the *halal* cosmetic products. A good brand image in the eyes of consumers makes them have a good attitude towards *halal* cosmetic products. For

Correlation	Correlation coefficient	(Correlation coefficient) <sup>2</sup>
Perceived value ↔ Brand image	0.181	0.033
Brand image ↔ Religious belief	0.540	0.292
Religious belief ↔ <i>Halal</i> certification	0.249	0.062
Brand image ↔ <i>Halal</i> certification	0.354	0.125
Perceived value ↔ <i>Halal</i> certification	0.079	0.006
Perceived value ↔ Religious belief	0.559	0.313

**Table 2.**  
Correlation and square correlation between constructs

GoF criteria	Results
<i>Absolut fit measures</i>	
Chi-square ( $X^2$ )	1324.998
Degree of freedom	447
Probability	0.000
GFI	0.963
RMSEA	0.078
RMR	0.049
CMIN/DF	2.154
<i>Incremental fit measures</i>	
NFI	0.934
CFI	0.987
TLI	0.981
<i>Parsimony fit measures</i>	
AGFI	0.933
PNFI	0.823

**Table 3.**  
Goodness of fit (GoF)

millennials, a good brand image of *halal* cosmetic products becomes important for them because a positive brand image will be a reason for millennial to “show off” the *halal* cosmetic products they consume to their friends and colleagues, which is generally done through social media. Thus, the finding of this study is in line with research conducted by E-Baz (2016) and Mazloomi *et al.* (2015) in which brand image influences consumer attitudes.

*H4*, which states that religious belief influences the attitude towards the product, is accepted in this study. Religious belief is guidance for Muslims in their life including the way they consume (Yasid *et al.*, 2016). Moreover, attitude is interpreted as a person’s overall evaluation of a concept. This study measures attitude toward objects, namely, attitudes toward products. People’s level of faith directs them to like or dislike a *halal* cosmetic product. The findings in this study indicate that the higher religious beliefs of millennial consumers, the better are consumer attitudes toward *halal* cosmetic products. The findings of this study support the research conducted by Hope and Jones (2014), Jelen (1990), McPhetres and Zuckerman (2018) and Fam *et al.* (2004).

In this study, *H5* is not accepted, meaning that religious belief has no impact on a millennial Muslim female’s awareness of the *halal* nature of cosmetic products. This is probably caused by the condition that if a consumer has a high level of faith, they automatically realize the importance of a *halal* product that they will consume. Thus, the finding of this study means that *halal* awareness of cosmetics product is not caused by religious beliefs of millennial Muslim female consumers. The finding in this study is not in line with the findings from Azam (2016) and Yasid *et al.* (2016) that religious belief influences *halal* awareness.

The findings of *H6* testing in this study are supported. This indicates that *halal* awareness influences *halal* certification. Consumers comprising millennial Muslim females who are aware of the need for *halal* cosmetics will demand the existence of *halal* certification for the cosmetic products they purchase. Cosmetic products that have obtained a *halal* certificate will display a *halal* mark on the product label. The millennial generation is a creative and informative generation; therefore, for millennial Muslim women, the awareness of the need to consume *halal* products is important to them. So this awareness will direct them to purchase *halal* cosmetic products. Rajagopal *et al.* (2011) explained that this is the great opportunity for marketers to offer *halal*-certified products because of the huge market

Hypotheses	Relationship between variables	Non-standardized regression coefficient	Standardized regression coefficient	t value	Result
H1	Perceive value → Trust	0.816	0.450	3.455*	Supported
H2	Brand image → Trust	0.392	0.253	3.766*	Supported
H3	Brand image → Attitude	0.357	0.040	4.406*	Supported
H4	Religious belief → Attitude	0.488	0.072	2.114*	Supported
H5	Religious belief → <i>Halal</i> awareness	0.079	0.117	1.447*	Not supported
H6					
H7	<i>Halal</i> awareness → <i>Halal</i> certification	0.578	0.075	3.126*	Supported
H8					
H9	Trust → Attitude	0.729	0.478	4.308*	Supported
H10	<i>Halal</i> awareness → Attitude	0.297	0.167	4.491*	Supported
H11	Trust → Intention to purchase	0.364	0.427	4.528*	Supported
	Attitude → Intention to purchase	0.348	0.069	4.495*	Supported
	<i>Halal</i> awareness → Intention to purchase	0.451	0.548	3.301*	Supported

Note: \*  $p < 0.05$

**Table 4.**  
Calculation of structural model

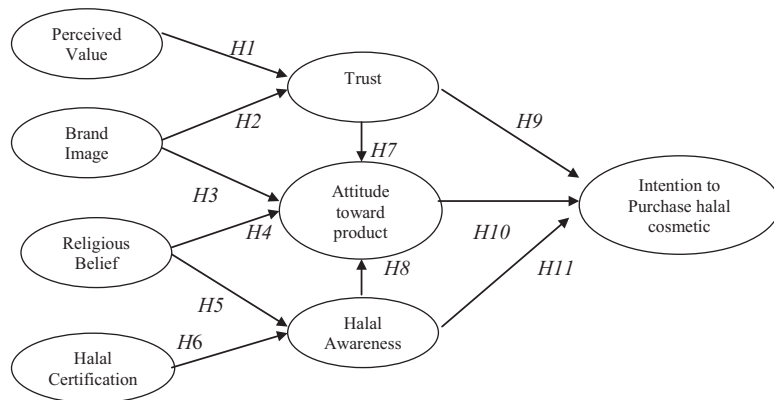
for Muslim consumers. This study is agrees with the studies of [Shahid et al. \(2018\)](#) and [Azam \(2016\)](#).

The *H7* test shows that the hypothesis is accepted; thus, it can be interpreted that high trust leads millennial Muslim female consumers to favors *halal* cosmetic products. The reliability of *halal* cosmetic products felt by consumers turns out to be the basis for them to have a positive attitude to the product. In various types of business, trust variables generally play an important role, as well as in this *halal* cosmetics business, where consumer trust needs to be continuously maintained and enhanced by these businessmen; therefore, consumers continue to behave positively toward the product. This study is in line with studies conducted by [Al-Debei et al. \(2015\)](#), [Grabner-Kräuter and Faullant \(2008\)](#) and [Audrain-Pontevia and Menvielle \(2018\)](#).

In *H8*, it appears that *halal* awareness has a significant effect on the attitudes of millennial Muslim female consumers on *halal* cosmetic products. Consumers who are aware of the *halal* in cosmetics products will eventually have a good attitude towards these *halal* cosmetics products. Considering that the majority of Indonesian people or in other countries with a population of Muslims, cosmetics manufacturers in those countries should make their products from *halal* ingredients. Millennial generation is characterized by high involvement of technology in all aspects of life, providing information via the internet; this is suspected to be a factor in their awareness of *halal* cosmetic products. The results of research by [Maichum et al. \(2017\)](#) support the findings in this study.

*H9* shows that trust influences the attitude towards the product and is accepted. Intention to purchase is interpreted as the intention of millennial Muslim females to purchase *halal* cosmetic products. The consumers' trust in the product is marked by the consumers' trust based on the reliability of cosmetic products that they have bought previously. The existence of a high level of trust from consumers will have an impact on their increased intention to buy *halal* cosmetic products. The attitude of the millennial generation is inseparable from the influence of their environment because this generation makes the family the center of their consideration and decision-making. The findings of this study support the research conducted by [Yang \(2018\)](#), [Doszhanov and Ahmad \(2015\)](#) and [Lhawonk \(2014\)](#).

Testing the influence of attitude on the product on the intention to purchase *halal* cosmetics shows significant results. Thus, *H10* is supported in this study. The direction of a positive relationship between these two variables indicates that the attitude towards a



**Figure 1.**  
Model of analysis

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positive product results in a high intention to purchase *halal* cosmetics among millennial Muslim female consumers. Millennial consumers are consumers of productive age who generally they already have a permanent job; therefore, with their positive attitude to a cosmetic product it is very possible that they will make a purchase of the *halal* cosmetics. The finding of this research supports the research findings of [Elseidi and El-Baz \(2016\)](#), [Gazley et al. \(2015\)](#), [Ko and Jin \(2017\)](#), [Briliana and Mursito \(2017\)](#) and [Soon and Wallace \(2017\)](#).

Finally, from the results of the *H11* test, it appears that *halal* awareness has a significant effect on intention to purchase *halal* cosmetics. This means that millennial Muslim female consumers who have awareness of the *halal* nature of a product are led to make purchases in the future. Religious beliefs of millennial Muslim female generation in Indonesia who mostly wear the *hijab* will have an impact on their intention to purchase *halal* cosmetic products. One feature of millennial generation is that it is “mandatory” for them to have a social media account. With social media, they generally obtain all information, including that about *halal* products; therefore, social media is considered to be the cause of their heightened awareness of *halal* products. However, the swift information concerning the use of cosmetic products on social media, e.g. the rise of the beauty vlogger, drives their high intention to buy *halal* cosmetic products. Thus, the finding of this study is similar to studies conducted by [Aziz and Chok \(2013\)](#), [Doszhanov and Ahmad \(2015\)](#), [Ansari and Mohammed \(2015\)](#), [Azam \(2016\)](#), [Syukur and Nimsai \(2018\)](#), and [Mutmainah \(2018\)](#).

### **Theoretical implications**

It can be concluded that the intention of consumers to purchase *halal* cosmetic products is determined by trust, attitude toward products and *halal* awareness. Moreover, trust is influenced by perceived value and brand image. The attitude toward the product is influenced by the brand image, religious belief, trust and *halal* awareness. Then, *halal* awareness is influenced by *halal* certification. This indicates that both internal and external aspects of *halal* cosmetics consumers trigger their purchase intentions. The internal aspects of consumers include religious belief, trust and attitude while external aspects of consumers include perceived value, brand image and *halal* awareness. Thus, the results of this study support the theory of TRA and TPB ([Ajzen and Fishbein, 1980](#) and [Ajzen, 1991](#)) in the context of *halal* products.

### **Managerial implications**

With the rise of social media, generally there are still many illegal cosmetics circulating in developing countries, so it is suggested to the relevant institutions (government) to continue to educate the public about the importance of buying legal cosmetic products, including *halal* cosmetic products. Moreover, cosmetics businessmen who have not used materials and *halal* production processes are expected to switch to produce cosmetics with *halal* ingredients and *halal* processed, considering the huge market opportunity of the millennial Muslim females' cluster.

For businessmen who have used *halal* material and carried out *halal* production processes as well, they should increase their marketing communication efforts via social media, including educating the public so that consumers increasingly have the awareness to consume *halal* products not only in the form of food and drinks but also cosmetics products. Considering the huge market potential of *halal* cosmetics products, cosmetics manufacturers who have not yet worked on the millennial generation of Muslim women as their target market could begin to enter the market by providing *halal* cosmetics products.

### Limitation and future research

In future, researchers can conduct studies with qualitative approaches to obtain more in-depth study results related to the intention of purchasing *halal* cosmetic products. The limitation of this study is that was only conducted in Indonesia; therefore, in future, researchers are recommended to conduct a comparative test using non-Muslim consumers as a research sample both in countries with a majority of the Muslim population and in countries with Muslims as a minority. It is also recommended in future studies to conduct research related to the loyalty of millennial generation towards *halal* cosmetic products.

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