ANALYSIS OF RELIGIOSITY AND HALAL LABELS TOWARDS PURCHASING DECISION ON COSMETIC PRODUCTS
(Study on Regular Female Student of The University of Darussalam Gontor)

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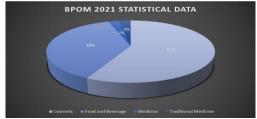mayshinta@unida.gontor.ac.id

Abstract: This research aims at analyzing religiosity and halal labels toward purchasing decision's regular female students of University of Darussalam Gontor on a cosmetic product. The study uses quantitative methods with an explanatory approach. Then data analysis techniques using Structural Equation Modelling (SEM) is Partial Least Squares (PLS) with the help of Smart PLS version 3.2.9. to answer hypotheses. The first stage in the study was testing the validity of each variable question with its reliabilities. The second one verifying the combination between religiosity and halal labels toward purchase decisions on cosmetic products among regular female students of University of Darussalam Gontor. The results showed that halal labels influenced purchasing decisions by 68%, while the remaining 32% were influenced by another exogenous outside of the studied variables. The religiosity partially has a positive but insignificant effect on purchasing decisions. Whereas the halal labels partially have a positive and significant effect on purchasing decisions.

Keywords: religiosity; halal label; purchasing decision

Introduction

Indonesia is at the first ranked as the country with the most muslim population in the world. World Population Review showed Indonesian muslim population reached 229 million people in 2022, consisting of 99% Sunni, 0.5% Shia, and 0.3% Ahmadiyya. This number is about 86.7% of 231 million people of Indonesian population or 13% of the world's muslim population.[1] The increasing of muslim population will affect the increasing of demand for halal products. Indonesia as the largest muslim population in the world has great potential to become a producer of halal products. It caused of muslim's religiosity who believes and obeys the rules of halal-haram that have been established by sharia. Halal and *ṭayyib* not only apply to food productions, but also apply to non-food productions such as cosmetics.
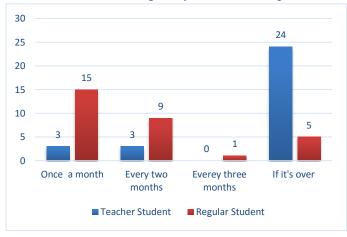
Picture 1.1. The BPOM Statistical Data 2021

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[1] https://worldpopulationreview.com/country-rankings/muslim-population-by-country. Accessed on March 3, 2022.

By the looking at the picture above, the cosmetics industry in Indonesia is growing faster than the food industry. The picture showed that in March-August 2021 cosmetics products are the largest percentage of 59.22% compared to food and beverages which only 38.90%. In the last five years, there have been 201.078 cosmetics that get marketing permits while for food products there are 143.335.[2]

Muslim consumers will prioritize the cosmetics products that have halal status. This action is part of religiosity. Some previous research has been conducted in measuring the extent to which a person holds firm beliefs and applies religious values.[3] It has been proven through several previous research by Safiek Mokhlis, etc.[4] Religiosity is might be influence a person in purchasing decisions.[5] In such a case a person will pay more attention to whether the products he will use are allowed or prohibited in religion.

To realize the guarantee of halal status is by using halal certification and halal labelling on the packaging. This step has been regulated in Undang-Undang No. 33 of 2014 on Halal Product Guarantee that regulate the protection, justice, and transparency of halal products in chapter 4 mentioned that products entering, circulating, and traded in the territory of Indonesia must be halal certified.[6] Some previous research has been proven that religiosity affects a person's behaviors in deciding an action.[7]

Picture 1.2. Statistical Data Frequency of Purchasing Cosmetic Products

Source: data processed by researcher, 2022

The level of cosmetic purchases among students in University of Darussalam Gontor Female Campus is quite active. This is because all students are women, so they are more often use cosmetic products for facial treatments and beautify themselves. The observation of

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[2] https://cekbpom.pom.go.id. Accessed on March 3, 2022.

[3] Mahiah Said, et.al., "Assessing Consumers' Perception, Knowledge and Religiosity on Malaysia's Halal Food Product," *Procedia - Social and Behavioral Sciences*, Volume 130 (May 2014), 120-128.

[4] Safiek Mokhlis, "Consumer Religiosity and The Importance of Store Attributes," *The Journal of Human Resource and Adult Learning*, Volume 4, Number 2 (December 2008), 122-133.

[5] Fadilah Pratama and Suwarto, "Pengaruh Labelisasi Halal, Label BPOM, dan Religiusitas Terhadap Keputusan Pembelian Kosmetik Pada Mahasiswi Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Metro," *Jurnal Manajemen Diversivikasi*, Volume 1, Number 3 (June 2021), 508.

[6] Peraturan Pelaksanaan Undang-Undang Nomor 33 Tahun 2014 Tentang Jaminan Produk Halal.

[7] Stephen W. McDaniel and John J. Burnett, "Consumer Religiosity and Retail Store Evaluative Criteria," *JAMS: Journal of The Academy of Marketing Science*, Volume 18, Number 2 (March 1990), 101-112.

frequency of purchasing cosmetic products was studied in 30 respondents among teacher and regular students. The picture showed that regular students more often make purchasing decisions on cosmetic products than teacher students.

From the research that has been done it is known that the scope of this research is still within the same theme scope. But the researcher will conduct the research this time, which is located at the University of Darussalam Gontor Female Campus, a pesantren-based University that teaches Islamic values both in lectures and daily so that the background of student life is closely related to religious matters. Another difference with previous research is in indicators of religiosity based on Islam, iman, and ihsan. Then measurement between variables using the PLS-SEM (Partial Least Square-Structural Equation Modelling) method. For hypothesis aids, researchers use SmartPLS version 3.2.9. And the researcher's reason for choosing regular students of University of Darussalam Gontor Female Campus as a subject is because their critical community that can decide on purchases based on the information they obtain. Also supported by all muslim students might be representatives of muslim consumers to determine the factors that influence purchasing decisions on cosmetic products.

Religiosity

Religiosity comes from the Latin "religio", which is based on "re" and "ligure" which means binding. Religion, in general has the meaning of obligations that must be obeyed and implemented and has a function to bind oneself to others, nature and God.[8] Religiosity becomes a measure of the extent to which a person holds on to his faith and practices established religious values.[9] Therefore, religiosity can also be a commitment to God by implementing the principles set by Him.[10] The faith and obedience to God regardless of any religion can affect an individual's behavior, this is due to two portion of religiosity that include spiritual and physical needs. Human has instinct (*khashiyyat*) which is his *fiṭrah*, the instinct of humans is divided into three, there is the instinct of self-defense (*gharīzah al-baqā'*), instinct to preserve the species (*gharīzah al-nau'*), and the instinct of worship or religion (*gharīzah al-tadayyun*). The third instinct is the instinct that based on the formation of religiosity.[11] Thus, religiosity or religious attitudes owned by an individual can affect a person's way of thinking or evaluation on something related to the religion. In other discourses, the religiosity was accompained with spirituality. Piedmont states, that religiosity is concerned with the experience of a human being as a transcendent expressed through social organization or community. Spiritual is related to the relations between the individual and God or the universe.[12] Anshori also proposed the difference between religion and religiosity.

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[8] Muhammad and Firdaus, *Islamic Branding dan Religiusitas Serta Pengaruhnya Terhadap Keputusan Pembelian Oleh Konsumen Pada Swalayan Al-Baik Kota Tangjungpinang* (Bintan: STAIN Sultan Abdurrahman Press, 2019), 35.

[9] Mahiah Said, et.al., "Assessing Consumers' Perception", 120-128.

[10] Tatiek Nurhayati and Hendar, "Personal Intrinsic Religiosity and Product Knowledge on Halal Product Purchase Intention Role of Halal Product Awareness," *Journal of Islamic Marketing*, Volume 11, Number 3 (2019), 603-620.

[11] Hafidz Abdurrahman, *Islam Rahmatan Lil Alamin*, cet. 3 (Jakarta: Alfatih Press, 2018), 72.

[12] Ralph L. Piedmont, et.al., "The Empirical and Conceptual Value of the Spiritual Transcendence and Religious Involvement Scales for Personality Research," *Psychology of Religion and Spirituality*, Volume 1, Number 3 (August 2009), 2.

According to him, if religion is only focused on formal aspects related to rules and obligations, then religiosity is more focused on the religious elements that a person deep into the heart.[13]

Ronald Abeles proposed the concept of religiosity states that religiosity cannot be interpreted with just one dimension because religiosity is composed of several dimensions. Thus, it is furtherunderstood that religiosity is a group system of worship and doctrine that is action, social, and indoctrinated.[14] The opinions expressed by Glock and Stark said it is not easy to measure the religiosity of a person or community in each religion so that one's religiousness cannot be seen from one dimension only.[15]

Ananto explained that the dimension of one's religiosity in purpose is owned by observation of teachings and incorporating into religious communities solely for intrinsic use. But for more extrinsic purposes, it can be concluded into four religious dimensions: intrinsic aspects and intrinsic aspects, intrinsic social and extrinsic social.[16] To measure the religiosity of a muslim, Sachiko and William contended three-dimensional concepts, namely Islam, iman, and ihsan that have fully described aspects of Islamic religiosity and spirituality.[17]

By prophet's hadith, it is said that the source of Islam from the level of the Islam. Islam comes from the origin of the word *aslama* which has the meaning of surrender, more fully interpreted as surrendering to Allah and obeying the law of Allah. The meaning of surrender is also matched with the word *tawakkal*. [18] The practices form the words and actions or called *'ibādah maḥḍah* are part of Islam. Sharia is at the islamic level, where the muslim are obliged tocarry out the pillars of Islam, including shahada, prayer, zakat, fasting and hajj.

Furthermore, at the intermediate level is iman, which has the meaning of trust, belief, and determination in terms of language. Theyare called a faither. The meaning of iman is also interpreted as *al- taṣdīq*, which is a justification for something that no one can force because it is in the heart.[19] The pillars of iman consist of belief to Allah, belief to His angels, belief to His holybook, belief to His prophet, belief to Judgment Day and belief in *Qada* and *Qadar*. In addition to containing confidence in the heart, iman is also preached in oral and practiced by works. Therefore, signs of faith can be seen and proven. The last is ihsan, the highest level of faith. In the prophet's hadith, ihsan is explained by *"If you worship to Allah it is as if you saw Him. If you can't feel confident he's looking at you."* Ibn Taymiyyah asserted that religion has three levels, the top is ihsan then the middleis iman and the most basic is Islam.[20] The concept is proven by Mahudin in their research titled "Religiosity Among Muslim: A Scale Development and Validation Study" make the perspective of Islam, iman and ihsan as anew scale arranged to measure the religiosity of a muslim.[21] That scale of the measurement of

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[13] Muhammad and Firdaus, *Islamic Branding*, 35.
[14] Ahmad Rusydi, *Religiusitas dan Kesehatan Mental* (Tangerang: Penerbit YPM, 2012), 63.
[15] M. Yusuf, *Sosiologi Agama* (Bandung: UIN Sunan Gunung Djati, 2020), 48.
[16] Muhammad and Firdaus, *Islamic Branding*, 36.
[17] Sachiko Murata and William C. Chittik, *The Vision of Islam* (New York: Paragon House, 1994), 23.
[18] Hamid Fahmy Zarkasyi, *Minhaj Berislam dari Ritual Hingga Intelektual* (Jakrta: INSISTS, 2020), 38.
[19] Nor Diana Mohd Mahudin, et.al., "Religiosity among Muslim: A Scale Development and Validation Study," *Makara Hubs-Asia*, Volume 20, Number 2 (December 2016), 109-120.
[20] Hamid Fahmy Zarkasyi, *Minhaj Berislam*, 40.
[21] Nor Diana Mohd Mahudin, et.al., "Religiosity among Muslim", 109-120.

religiosity has been proved for several previous studies by Rully Indriani.[22]

Thus, the scale of the dimension of religiosity used for measurement in this research is referred to the scale of measurementsby Mahudin which consists of:[23]

1. Islam, the characteristic of worship.
2. Iman, the characteristic of theory and faith of God.
3. Ihsan, the characteristic is actualizes moral and spiritual.

Halal Label

Halal comes from Arabic which has the meaning of releasing and unattached.[24] While etymologically halal is everything that allowed to do because it is unattached by the provisions that prohibit it.[25] At the same time the definition halal is everything not harmful and Allah SWT allows it to be done. According to the Religious Department of Ministry of Religious Affairs RI Number 518 of 2001 on the examination and determination of halal food mentioned that halal is does not contain elements or ingredients haram or prohibited for consumption of muslims, and its processing is not contrary to shariah.[26] In Indonesia there are several official institutions established with the task of checking and providing halal certification, including Halal Product Certification Agency (BPJPH) which is tasked with organizing halal product guarantees, then Halal Audit Agency (LPH) which is obliged to inspect and test the page of a product, and The Council of Indonesian Ulama (MUI) which is authorized to establish the validity of a product.[27] The three institutions cooperate in determining the status of a product's.

According to the Decree of The Assessment Institute for Foods, Drugs, and Cosmetics, The Indonesian Council of Ulama (LPPOM MUI) Number SK 10/Dir/LPPOM/MUI/XII/07 about LPPOM MUI's Logo, mentioned that products that have passed the test and approved by MUI must include the halal label of LPPOM MUI on product packaging or promotional media.[28] The validity period of the halal certificate is four years since the certificate is issued by Halal Product Certification Agency (BPJPH). When the time period has expired, it will be retested the status of halal. According to Kotler, labels are part of the packaging, as brand or essential information. There are at least three functions of labels according to Kotler, namely: (1) to identify a product, (2) can provide information about the level of a product, (3) describe a product such as who, how, where, and when production, (4) promote through attractive design.[29] The halal label is a term to identify halal marks as a guarantee of halal products. In Indonesia, the official halal label is with Arabic typing as another letter and code

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[22] Rully Indriani, "Pengaruh Religiusitas Terhadap Kepuasan Pernikahan Mahasiswi yang Telah Menikah dengan Mediasi Subjective Well-Being" (Tesis--UIN Maulana Malik Ibrahim Malang, 2019), 41.

[23] Nor Diana Mohd Mahudin, et.al., "Religiosity among Muslim", 109-120.

[24] Ahmad Atabik, *Kamus Kontemporer Arab-Indonesia*, cet. 8 (Yogyakarta: Multi Karya Grafika, 1999), 96.

[25] Zuhroh An-Nada, "Pengaruh Tingkat Religiusitas dan Label Halal Pada Produk Makanan Kemasan Terhadap Keputusan Pembelian Konsumen Muslim (Studi Pada Masyarakat Muslim di Perumahan Bekasi Elok 1, Desa Jeyalen Jaya, Tambun Utara, Jawa Barat)" (Skripsi--UIN Syarif Hidayatullah Jakarta, 2018), 38.

[26] Keputusan Menteri Agama R.I. Nomor 518 Tahun 2001 Tentang Pedoman dan Tata Cara Pemeriksaan dan Penetapan Pangan Halal.

[27] Peraturan Pelaksanaan Undang-Undang Nomor 33 Tahun 2014 Tentang Jaminan Produk Halal.

[28] LPPOM MUI, *Buku Panduan Olimpiade Halal LPPOM MUI* (Bogor: Global Halal Center, 2014), 6.

[29] Philip Kotler and Kevin Keller, *Marketing Management*, ed. 13th Edition (New York: Pearson Prentice Hall, 2009), 81.

from Ministry of Religious Affairs issued to the Halal Audit Agency (LPH) established by MUI, halal fatwa from MUI, and halal certificate from MUI. Here is an image of Indonesia's official halal label.

Based on the mandate the Law of Halal Product Guarantee Number 33 of 2014, in addition to protecting muslim consumers, the regulation is also helpful in guiding manufacturers on how to process, produce and sell their products by halal steps.[30] Thus, halal labeling is very important in a product because the presence of label halal show the difference between products that have been guaranteed halal with haram products or whose status is still in question.

Referring to Utami, halal label indicators based on Government Regulations Number 69 of 1999 include:[31]

1. Image, it is the result of a pattern-shaped imitation. For example, such as animals, people, plants, etc.
2. Writing, it is a sentence that is expected to be read and understood clearly.
3. The combination of image and writing, a combination of the results of the image and the writing used in one part.
4. Sticking to the packaging, it is placed intentionally or unintentionally attached to the packaging of a product.

Purchasing Decision

Consumption according to economists is the activity of utilizing and spending the benefits of the use of goods and services to fulfil needs in an effort to maintain survival.[32] If talking about consumption cannot be separated from consumer behavior, it is human behavior to fulfilling their needs by utilizing income both individually and socially.[33] Consumer behavior is divided into two: cognitive view and behavioral view. When it's on a cognitive outlook, consumers focus their assessment on what consumers think and feel. While the behavioral approach is more centered on real behavior that is observed and measured.[34] In Islam, a consumer's behavior must involve a relationship between himself and Allah. The principle of consumption in Islam is to consume with halal and *ṭayyib*.[35] The consumption pattern of a muslim consumer is formed based on needs determined by the *maṣlaḥah* so that human consumption is primary needs because such consumption patterns will avoid the influence of consumption patterns that are not needed.[36]

Kotler describes that the consumer behavior model will influence purchasing decisions. According to Engel, quoted from Anang, the consumer decision process is an important thing that a consumer must do in buying a product. This step covers various steps that occur

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[30] Peraturan Pelaksanaan Undang-Undang Nomor 33 Tahun 2014 Tentang Jaminan Produk Halal.

[31] Wahyu Budi Utami, "Pengaruh Label Halal Terhadap Keputusan Membeli (Survei pada Pembeli Produk Kosmetik Wardah di *Outlet* Wardah Griya Muslim An-Nisa Yogyakarta)" (Skripsi--UIN Sunan Kalijaga Yogyakarta, 2013), 28.

[32] Sukarno Wibowo and Dedi Supriadi, *Ekonomi Mikro Islam* (Bandung: Pustaka Setia, 2013), 28.

[33] Nonie, et.al., *Ekonomi Mikro Islam* (Depok: RajaGrafindo Persada, 2021), 37.

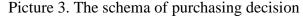[34] Rini Dwiastuti, et.al., *Ilmu Perilaku Konsumen* (Malang: UB Press, 2012), 26.

[35] Imamudin Yuliadi, *Teori Ekonomi Makro Islam* (Depok: RajaGrafindo Persada, 2019), 38.

[36] Sabila Rosyida and A'yun Nadhira, "Islamisasi Teori Konsumsi Masyarakat Muslim Modern," *Islamika: Jurnal Ilmu-Ilmu Keislaman*, Volume 19, Number 1 (June 2019), 8-25.

sequentially before a consumer determines the decision.[37] It is mentioned in previous literature if the purchase decision is one step to avoid the risk of purchase.[38] Thus the purchase decision becomes one of the most critical factors when a consumer decides to consume something. The extent to which consumers have alternatives depends on the purchase. While for purchases with high engagement, consumers need the information to develop options.[39]

When consumers decide to buy a particular product, they go through various stages that affect the buying decision process, including post-purchase behavior. Kotler has formulated five steps that consumers take to decide on purchasing a product.[40] The five stages can be seen in the image below.

Picture 3. The schema of purchasing decision

Source: Kotler, Marketing Management 11th Edition, 2003

Table 1.1. Research Scope and Limitation

Variable	Definition	Indicator	Scale
Religiosity (X1)	Obligations must be obeyed and carried out and have a function to bind someone to concern the others, nature, and God	1. Islam 2. Iman 3. Ihsan	Likert (1-5)
Halal (X2)	The term for identifying the form of halal as a guarantee of halal product	1. Image 2. Writing 3. The combination of image and writing 4. Sticking to the packaging	Likert (1-5)
Purchasing Decision (Y)	The behavior of a consumer is done to avoid the risk of purchase	1. Introduction of problem 2. The search of information 3. Alternatives evaluation 4. Purchase decision 5. Post- purchasing behavior	Likert (1-5)

Hypothesis

Research hypotheses submitted as temporary answers based on the formulation of research problems include the following:

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[37] M. Anang, *Perilaku Konsumen: Sikap dan Pemasaran* (Sleman: Deepublish Publisher, 2018), 55.
[38] Jalal Rajeh Hanaysha, "An Examination of The Factors Affecting Consumer's Purchase Decision in the Malaysian Retail Market," *PSU Research Review*, Volume 2, Number 1 (2018), 8.
[39] Fanika Selvianti, et.al., "Pengaruh Religiusitas, Label Halal, dan Alasan Kesehatan Terhadap Keputusan Pembelian Produk Makanan Instan Korea," *El-Mal: Jurnal Kajian Ekonomi dan Bisnis Islam*, Volume 2, Number 1 (2021), 183-197.
[40] Philip Kotler and Kevin Keller, *Marketing Management*, 11th edition (New York: Pearson Prentice Hall, 2003), 92.

Ho1: Religiosity does not influence on the purchasing decision in cosmetic products among regular female students of University of Darussalam Gontor.

Ha1: Religiosity does influence on the purchasing decision in cosmetic products among regular female students of University of Darussalam Gontor.

Ho2: Halal label does not influence on the purchasing decision in cosmetic products among regular female students of University of Darussalam Gontor.

Ha2: Halal label does influence on the purchasing decision in cosmetic products among regular female students of University of Darussalam Gontor.

Research Method

Quantitative is the type of this research. That is with an explanatory approach. Primary data obtained from the dissemination of questionnaire. The data used are primary data obtained from a questionnaire s to 120 students using nonprobability sampling with purposive sampling. Then the data is processed with the help of Sem-PLS method by smartPLS 3.0. There are two latent variables in Sem method, namely exogenous and endogenous. Variables that affect other variables and exist as purely exogenous and partially exogenous are exogenous variables.[41] And variables whose values are determined by other variables and exist of purely endogenous and partially endogenous are endogenous variables. In this research, religiosity and halal labels are purely exogenous, while purchase decision is purely endogenous.

SEM-PLS is a powerful analysis method, emphasizes high accuracy, distribution-free prediction, and it can handle a small sample size with casual model. There are two models in running PLS as follows:[42]

Table 1.2. Rule of Thumb of Outer Model

Test	Purpose	Indicator/ Procedur	Rule of Thumb	References
Validity Test	Convergent Validity	Loading Factor/ Outer loading	>0.6	Chin, 1998
		Average Variance Extracted (AVE)	>0.5	Hair, et.al. 2017
	Discriminant Validity	Fornell Larcker Criterion	Each latent variable must be more significant in value than the correlation value with other latent variables	Fornell and Larcker, 1981
		Cross Loading	The loading factor to the intended construct must be higher than in other construct	Barclay, et.al, 1995
Reliability	Model	Cronbach's Alpha	>0.7	Hair, et.al. 2017

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[41] Sugiyono, *Metode Penelitian Pendidikan: Pendekatan Kuantitatif, Kualitatif, dan R&D* (Bandung: Alfabeta, 2015), 72.

[42] Priyono, *Metode Penelitian Kuantitatif* (Sidoarjo: Zifatama Publishing, 2016), 84.

Test	Reliability			

Source: Data summarized by researchers, 2022

Table 1.3. Rule of Thumb of Inner Mode

Purpose	Indicator/ Procedure	Rule of Thumbs	References
To measure the rate of variation of the change of exogenous variables to endogenous variables	Coefficients of determination (R2)	0.75- Substansial 0.5- Moderate 0.25- Weak	Hair, et.al. 2017
Evaluate results as positives or negative for hypothetical forecast results	Path Coefficient	If path coefficient value close to +1 will present a strong positive relationship	
		If path coefficient value close to -1 will present a strong negative relationship	
Analysis performed with a bootstrapping procedure to see significant value between constructs	T-Statistic	>1.96 (significance level= 5%)	Hair, et.al, 2017
To determine how much exogenous		<0.02 – no effect ≥0.02 – small	
Latent affects the latent endogenous construct	Effect size (f2)	≥0.15 – medium >0.35 – large	Cohen, 1988
A structural model for measuring how well the observation value	Predictive relevance (Q2)	>2	Hair, et. All, 2017

Source: Data summarized by researchers, 2022

Assessment of Measurement Model (Outer Model)

Beginning from the validity test has two steps, including a convergent validity test that can be known through the loading factor value and the average variance extracted (AVE) value. Therefore, the second step is the discriminant validity test indicated by the value of cross-loading and Fornell Larcker criteria. After the next validity test, it is a reliability test as

evidenced by the value of composite reliability and Cronbach's Alpha.

Validity Test

Convergent Validity

Convergent validity for determine the relationship between an indicator and its latent construct or variable.[43] Convergent validity occurs when the scores obtained by two different instruments measuring the same construct have a high correlation.[44] In partial least.

1. Loading Factor

   After eliminating all invalid indicators and replacing them with the results of the redistribute of the questionnaire, then from table 1.2. it can be known that all indicators have an outer loading value > 0.6. All indicators can be said to be valid.

2. Average Variance Extracted (AVE)

   The next convergent validity test is to look at the Average Variance Extracted (AVE) value, in an adequate model the AVE value must be greater than 0.5 if the AVE is below 0.5 means there is an error variant that exceeds the variant described.[45] According to Ghozali in Rahmad et.al, also explains if the rule of thumb for AVE in explanatory research should be greater than 0.5.[46] The AVE value of each construct showed in table below.

Table 1.4. Average Variance Extracted (AVE)

Construct	AVE	Information
Religiosity	0.917	Valid
Halal Label	0.712	Valid
Purchasing Decision	0.676	Valid

Source: SmartPLS 3.2.9, 2022

The results from convergent validity of construct testing at table 1.4. showed that the AVE of religiosity was 0.917 the halal label was 0.712 and the purchasing decision was 0.676. So, with this, each construct has met the criteria of Average Variance Extracted (AVE) which is >0.50.[47]

Discriminant Validity

Discriminant validity relating to the principle of measurement for different constructs should not be highly correlated. Way to test discriminant validity with Fornell Larcker criterion and cross-loading.

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[43] Didi Achjari, "Partial Least Squares: Another Method of Structural Equation Modeling Analysis," *JIEB: Journal of Indonesian Economy and Business*, Volume 19, Number 3 (July 2004), 243.

[44] F. X. Richard Katopo, "Analisa Pengaruh Individual Faktor Terhadap *Entrepreneur Motivation* Mahasiswa Manajemen Bisnis Universitas Kristen Petra Surabaya," *Jurnal Agora*, Volume 3, Number 1 (2015), 680.

[45] Joseph F. Hair, et.al., *NA Primer on Partial Least Squares Structural Equation Modeling (PLS- SEM)* (New York: Sage Publishing, 2022), 22.

[46] Rahmad Solling Hamid and Suhardi M. Anwar, *Structural Equation Modeling (SEM) Berbasis Varian: Konsep Dasar dan Aplikasi Program SmartPLS 3.2.8 dalam Riset Bisnis* (Jakarta: PT. Inkubator Penulis Indonesia, 2019), 38.

[47] Joseph F. Hair, et.al., *NA Primer on Partial Least*, 25.

Table 1.5. Fornell Larcker Criterion

	Halal Label	Purchasing Decision	Religiosity
Halal Label	0. 844		
Purchasing Decision	0.838	0.822	
Religiosity	0.791	0.792	0.957

Source: SmartPLS 3.2.9, 2022

Table 1.5. shows the square root value of Average Variance Extracted is 0.844 of halal label > purchasing decision and religiosity, 0.822 of purchasing decision > religiosity, and 0.957 of religiosity with religiosity. The results prove that the correlation of values between variables and the variable itself is higher than between variables with each other, so the data is declared valid because it has fulfilled its term.

After conducting a discriminant validity test on the Fornell Larcker criterion then the validity test will be forwarded on cross loading.

Table 1.6. Cross Loading

Indicator	Religiosity	Halal Label	Purchasing Decision	Information
RG 1	0.941	0.708	0.700	Valid
RG 2	0.971	0.773	0.803	Valid
RG 3	0.959	0.788	0.764	Valid
HL 1	0.733	0.898	0.770	Valid
HL 2	0.849	0.884	0.822	Valid
HL 3	0.469	0.734	0.475	Valid
HL 4	0.546	0.850	0.694	Valid
PD 1	0.674	0.736	0.805	Valid
PD 2	0.590	0.760	0.838	Valid
PD 3	0.708	0.651	0.789	Valid
PD 4	0.475	0.527	0.758	Valid
PD 5	0.765	0.736	0.913	Valid

Source: SmartPLS 3.2.9, 2022

Reliability Test

Table 1.7. Cronbach's Alpha and Composite Reliability

Construct	Cronbach's Alpha	Composite Reliability	Information
Religiosity	0.954	0.971	Reliable
Halal Label	0.865	0.908	Reliable
Purchasing Decision	0.880	0.912	Reliable

Source: SmartPLS 3.2.9, 2022

Table 1.7. shows Cronbach's Alpha and composite reliability test results. In Cronbach's Alpha the result shown for the religiosity variable is 0.954, for halal label variable is 0.865,

and for purchasing decisions variable is 0.880. Then on composite reliability the result shown for the religiosity variable is 0.971, for halal label variable is 0.908, and for purchasing decisions variable is 0.912. From the results showed in table 1.7. it can be known that all results >0.70 so it can be concluded that the construct of this research has good reliable so that the questionnaire used as a research tool has been tested consistently. Then this research can be continued to next step, namely the Assessment of Structural Model (Inner Model).

Assessment of Structural Model (Inner Model)

After the estimated model passes the Outer Model test, hence InnerModel test is carried out. According to Kwen Kwong, the Inner Model to find out the relationship between exogenous variables towards endogenous variables.[48] Hair formulated at least five stages of procedures in the Structural Model (Inner Model) there are coefficients of determination (R^2), path coefficient, T-statistic, effect size (f^2), dan predictive relevance (Q^2).[49]

Coefficient of Determination (R2)

Table 1.8. R-Square

	R *Square*
PD (Y)	0.684

Source: SmartPLS 3.2.9, 2022

The value of R-Square in the Purchasing Decision is 0.684, it is means that the coefficient of determination of purchasing decision is 0.684, meaning that exogenous variables have a moderate influence value. Furthermore, the results showed that exogenous halal labels variable affected purchasing decisions by 68%, while the remaining 32% were influenced by other exogenous variables.

Path Coefficient

Table 1.9. Path Coefficient

	PD	HL	RG
Purchasing Decision			
Halal Label	0.742		
Religiosity	0.123		

Source: SmartPLS 3.2.9, 2022

Table 1.9. show the results of the path coefficients test. The values range from 0.123 to 0.742, so it is concluded that all values have a positive relationship because they have a value close to +1. Although values close to +1 or - 1 are always statistically significant, standard errors must be obtained through bootstrapping to test their significance.

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[48] Ken Kwong-Kay Wong, *Mastering Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS in 38 Hours* (New York: iUniverse, 2019), 94.
[49] Joseph F. Hair, et.al., *NA Primer on Partial Least*, 26.

T-Statistic

Table 1.10. Analysis Data T-Statistic (Boostrapping)

T-Statistic (| O/STDEV |)	
Halal Label > Purchasing Decision	8.157
Religiosity > Purchasing Decision	1.124

Source: SmartPLS 3.2.9, 2022

Table 1.10. it is seen that the results of the T- Statistic (bootstrapping) test on the Halal Label's relation with the purchasing decision is 8,157 >1.96 it is means that halal label have a relation with the purchasing decision is significant. While the religiosity relationship to purchasing decision is 1,124 <1.96 so it is means that the relation between religiosity and purchasing decision is not significant.

Effect Size (f2)

Table 1.11. Effect Size

	PD	HL	RG
Purchasing Decision			
Halal Label	1.013		
Religiosity	0.028		

Source: SmartPLS 3.2.9, 2022

Table 1.11. shows the results of f2 calculations in the research model where the halal label latent construct has a medium influence on purchasing decision latent construct because it had a value above the rule of thumb of 0.35 which is 1,013. While religiosity latent construct has a weak influence on the purchasing decision latent construct because had a value in the range of 0.02 which is 0.028.

Predictive Relevance (Q2)

Table 1.12. Predictive Relevance (Q2)

Construct	SSO	SSE	Q^2 (=1-SSE/SSO)
Purchasing Decision	600.000	381.696	0.364
Halal Label	480.000	480.000	
Religiosity	360.000	360.000	

Source: SmartPLS 3.2.9, 2022

Based on the result (Q2) of table 1.12, it is showed that Q2 is 0.364 (> 0), So it is mentioned the good observation value.

Hypotesis Test

Table 1.13. Value of Hypothesis Model Research

Hypotesis	Path	Path Coefficient	T-Statistic (| O/STDEV |)	Information
H1	Religiosity > Purchasing	0.123	1.124	Positive but insignificant

	Decision			
H2	Halal Label > Purchasing Decision	0.742	8.157	Positive and significant

Source: SmartPLS 3.2.9, 2022

The Hypothesis of The Influence of Religiosity Toward Purchasing Decision on Cosmetic Product

Ho   : Religiosity does not influence on the purchasing decision in cosmetic products among regular female students of University of Darussalam Gontor.

Ha   : Religiosity does influence on the purchasing decision in cosmetic products among regular female students of University of Darussalam Gontor.

Based on table 1.13. it is known that the results of religiosity and purchasing decision had a path coefficient value of 0.123 which shows that the number is close to +1 so it is mean a positive influence. But based on table 1.13. the T- Statistical value is 1,124 (<1.96) which means that religiosity is not significant to the purchase decision. Thus, it was concluded that Ha was rejected and Ho was accepted because religiosity had a positive but insignificant on the purchasing decision.

The Hypothesis of The Influence of Halal Label Toward Purchasing Decision on Cosmetic Product

Ho   : Halal Label does not influence on the purchasing decision in cosmetic products among regular female students of University of Darussalam Gontor.

Ha   : Halal Label does influence on the purchasing decision in cosmetic products among regular female students of University of Darussalam Gontor.

Based on table 1.13. it is known that the results of label toward purchasing decision had a path coefficient value of 0.742 which shows that the number is close to +1 so it is mean a positive influence. While based on table 1.13. the T-Statistical value is 8.157 (>1.96) which means that halal label is significant toward purchasing decision. Thus, it was concluded that Ho was rejected and Ha was accepted because halal label had a positive and significant toward purchasing decision.

The Influence of Religiosity Toward Purchasing Decision

Religiosity can be a measure for knowing the extent to which a person holds on his faith and to applied the religious values. Based on research conducted by McDaniel and Burnett (1990), Weaver and Agle (2002), Essoo and Dibb (2004), Muhamad and Mizerski (2010) mentioned that a person's religiosity affects daily behavior. The Religiosity practiced in day life, not only affects the behavior and obedience of worship, but it might influence a person's decisions to complete his or her needs, such as purchasing decisions.[50] But the results of this research found the fact that religiosity only had a positive but not significant toward purchase decision in buying cosmetic products among regular female students in the University of Darussalam Gontor. This is evidenced by the results of research that showing the value of

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[50] Fadilah Pratama and Suwarto, "Pengaruh Labelisasi Halal", 509.

path coefficient religiosity toward purchasing decision is 0.123 it is means the number +1 so it can be said that the religiosity toward purchasing decisions has a positive or good relation. However, the T-Statistic value is only 1,124 (<1.96) so it is mean the religiosity is not significant toward purchasing decision.

The result of this research are the same as the research by Ahmad and Emy (2021) and Cahyaning (2021) that religiosity has a positive but insignificant toward purchasing decision. Cahyaning gave a reason for her research about the influence of religiosity toward purchasing decision of alcoholic beverages, she said that a person with high religiosity would be so selective in deciding on purchases so it is possible to not buying products that are unclear of halal status.[51] Firqah's researches (2019) supports this finding, she explained that the higher a person's religiosity, the lower the person decides to buy skincare products without a clear of halal label.[52]

Rather Intan (2020) in her dissertation research mentions that the higher a person's religiosity does not affect a person in making purchasing decisions on a product.[53] This reason is strengthened by the research of Mutaalimah (2018), Nasrullah (2015), and Astogini (2011). They say that the high religiosity does not influence purchasing decisions because consumers prioritize consumer needs and consumptive behavior factors. Thus, the results of this research are not the same as research by Arviana (2020), because the results of his research proves that religiosity factors have a positive and significant effect on purchasing decisions. which means that the more religious, the person will pay more attention to what he consumes to avoid something that is recommended in his religion, so that a person's religiosity can influence his behavior in deciding to buy or consume halal products.

Based on the results of this research it should be interpreted that the religiosity variable (X1) has a positive but insignificant effect toward purchasing decisions (Y) so with this positive result it means that it is known that the religiosity among regular female students of the University of Darussalam Gontor is high but does not affect their purchasing decisions on cosmetic products because they prioritize the need factor over the religiosity aspect when deciding on the purchase of cosmetic products. This can be seen from the results of their answers in filling out the questionnaire.

If reviewed from Islamic economics laws side, it would be better for a muslim consumer to involve his religiosity when deciding on purchase so that muslim consumers are protected from the elements of haram and dangerous contained in the product or in trades.

The Influence of Halal Label Toward Purchasing Decision

Halal and *ṭayyib* (good) are absolute requirements that muslim consumers must obey before consuming a food and non-food production product, or not to find out the product's

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[51] Cahyaning Tiyas Rahayu, "Analysis of the Effect of Word of Mouth, Religiosity and Purchase Decision of Alcoholic Beverages with Interest as a Mediation Variable," *Journal of Islamic Economic Law*, Volume 4, Number 2 (July 2021), 81.

[52] Firqah Annajiyah Mansyuroh, "Pengaruh Persepsi dan Religiusitas Terhadap Pembelian *Skin Care* Tanpa Label Halal Pada Muslim Generasi Z di Banjarmasin," *At-Taradhi: Jurnal Studi Ekonomi*, Volume 11, Number 1 (2020), 46.

[53] Intan Ayu, "Pengaruh Gaya Hidup, Religiusitas, *Impulsif Buying*, Hedonisme, dan Harga Terhadap Keputusan Pembelian di *Online Store* Media Sosial dengan *Self Control* Sebagai Variabel Intervening," *Al-Musthofa: Journal of Sharia Economics*, Volume 3, Number 1 (June 2020), 23-37.

status by reading the information contained on the packaging. In Indonesia, food and non-food production guaranteed halal is marked with the official halal label owned by MUI. Moslem consumers who hold on firm to their religious commitments will undoubtedly pay attention to the halal mark. As has been proven through this research that halal labels affect the decision to buy cosmetic products for regular female students of the University of Darussalam Gontor. This is evidenced by the results of research that shows the value of path coefficient halal label toward purchasing decision is 0.742 it is means that the number is +1 so it can be said that halal label toward purchasing decisions has a positive relation. However, the T-Statistic value is 8.157 (>1.96) so it is mean the halal label is significant toward purchasing decision.

The results of this research are the same as the research by Sahidillah (2021), Talita (2020), Arviana (2020), An-Nada (2018), andBulan (2016), which proved the halal label have a positive and significant effect toward purchasing decision. Jamal and Sharifuddin (2015) said that halal labels help consumers to identify products that have been guaranteed halal to make it easier for muslim consumers fordecide on the purchases.[54] While Lada (2009) said that existenceof halal label proved that the product has been guaranteed safety and does not harm the body.[55] Thus the statement is strengthened by the research of Bulan's research (2016), which her statement that halal label gives a positive and significant influence to a muslim in deciding the purchase of.[56] However, the results of this research are not the same with the research by Genoveva (2020). Because in his research, that the halal label factor is insignificant toward purchasing decisions.[57] This can happen because the data distribution cannot represent the population sample, while in this research the halal label has a significant effect toward purchasing decisions. Yulfan and Rina (2019) provide reasons why halal labels do not significantly affect purchasing decisions, including because consumers ignore halal labels and faith that all products sold in muslim-majority environmentswill always be halal.[58]

Based on the results of this research, it should be interpreted that thehalal label variable (X2) has a positive and significant effect onpurchase decisions (Y) because the regular female students of the University of Darussalam Gontor they are muslim so that, they were making purchasing decisions on cosmetic products they will prioritizethe halal of a product by looking at the halal label stuck on the packaging and they believe that halal labelization is a part/proxy of religiosity and iman is a extrinsic religiosity. If reviewed from Islamic economics laws side, halal labelization of cosmetic products is appropriate because it proves that the affiliate

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[54] Ahmad Jamal and Juwaidah Sharifuddin, "Perceived Value and Perceived Usefulness of Halal Labeling: The Role of Religion and Culture," *Journal of Business Research*, Volume 68, Number 5 (May 2015), 933-941.

[55] Suddin Lada, et.al., "Predicting Intention to Choose Halal Products Using Theory of Reasoned Action," *International Journal of Islamic and Middle Eastern Finance and Management*, Volume 2, Number 1 (April 2009), 67.

[56] Tengku Putri Lindung Bulan and Muhamamd Rizal, "Pengaruh Labelisasi Halal Terhadap Keputusan Pembelian Sosis di Kuala Simpang Kabupaten Aceh Tamiang," *JMK: Jurnal Manajemen dan Keuangan*, Volume 5, Number 1 (May 2016), 438.

[57] Genoveva and Nadira Noor Utami, "The Influence of Brand Image, Halal Label, and Halal Awareness on Customers Purchasing Decision of Halal Cosmetic," *Jurnal Muara: Ilmu Ekonomi dan Bisnis*, Volume 4, Number 2 (2020), 362.

[58] Yulfan Alif Nurohman and Rina Sari Qurniawati, "Keputusan Pembelian Produk Makanan Halal di Lingkungan IAIN Surakarta," *Among Makarti: Journal of Economics and Business*, Volume 12, Number 2 (2019), 31.

who was manufacturing the cosmetic product has followed the procedures regulated in The Law Number 33 of 2014 on the Guarantee of Halal Products that regulate the protection, fairness and transparency of halal products. While from consumer protection law side, halal labels on cosmetic products are rights reserved for Indonesian muslim consumer as protection.

Conclusion

Partially, the religiosity variable has a positive but insignificant effect toward purchasing decision on cosmetic product and the halal label variable has a positive and significant effect toward purchasing decision on cosmetic product among regular female student at the University of Darussalam Gontor. So that halal labels influenced purchasing decisions by 68%, while the remaining 32% were influenced by another exogenous outside of the studied variables. Advice for further researchers to be able to use other free variables besides religiosity and halal labels, so other factors that influence purchasing decisions can be known. This study has limitations because it only uses research samples in one location. It is a regular female student of the University of Darussalam Gontor, so the following researchers might use other respondents in different locations to compare the results.

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