

Purchase Behavior of Millennial Female Generation (Gen-Z) on Halal Cosmetic Products in Semarang

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ABSTRACT

Objectives: The objective of this research is to analyze the impact of religious beliefs on attitude toward halal awareness and purchasing decisions behavior of halal cosmetic products. This was a quantitative study utilizing multiple linear regression.

Methodology: The data for this study was obtained from primary interviews with 160 respondents in Semarang who use halal cosmetic products. The sampling technique was random sampling. Data is processed using SEM-PLS programs.

Finding: The research shows a positive and significant effect of religious belief on attitude toward halal awareness. Religious belief has a positive and significant effect on purchasing decision behavior, and attitude toward halal awareness has a positive and significant effect on purchasing decision behavior. Religious belief has a positive and significant effect on purchasing decisions mediated by attitude toward halal awareness.

Conclusion: The conclusion of this study shows that the level of a customer's religious beliefs will improve purchasing decision behavior. Furthermore, the higher the level of halal awareness a customer has, the more purchasing decision behavior will increase.

Keywords: religious belief, attitude toward halal awareness, purchasing decision behavior, halal product

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INTRODUCTION

According to Smith (2012), millennials are the largest generation group, coupled by a large number and strong purchasing power, making them a target market for any industry. According to Moreno, Lafuente et al. (2017), millennials are a group of young people who use and adapt to technology in their daily lives with their values, life experiences, motivations, and general purchasing habits. According to Saeed and Azmi (2019), the millennial generation is self-aware, technologically innovative, environmentally conscious, spends more money, and has poor brand loyalty. The results of the 2020 population census conducted by the government shows that millennials dominate the population of Indonesia with a total of 74.93 million or 27.94% of the total population of Indonesia. In addition, the millennial generation is generalized by behaving consumptive, focusing more on what they want in the moment rather than saving for the future.

Based on data by *Administrasi Penduduk* (Adminduk), as of June 2021, the population of Indonesia is 272,229,372 people, of which 137,521,557 people are men and 134,707,815 are women. A total of 236.53 million people, or about 86.88%, are muslim, meaning that most of indonesia's population is muslim (www.dukcapil.kemendagri.go.id). With such a significant muslim population, Indonesia demonstrates the country's potential as a market for manufacturers of goods and services. However, each muslim consumer adheres to a distinct set of religious rule. By and large, muslim buyers will have a more favorable view toward products that adhere to the halal standard (Aliman and Othman 2007). Therefore, Muslim consumers in Indonesia seek halal certification issued by MUI (Majelis Ulama Indonesia) as their reference in selecting a product. According to Aziz and Chok (2013), halal certification nearly guarantees a muslim to consume a specific product.

The growth of these halal markets and products triggers a world-scale halal lifestyle or global halal lifestyle. On a personal level, halal lifestyle trends are characterized by the improvement of a community's halal awareness, which is influenced by the perspectives, principles, and values that a person embraces in living their daily lives. In Indonesia, the phenomenon of consumers shopping and choosing halal products such as using halal cosmetics is not unusual. All these behaviors can be called halal lifestyle because it is based on the realization that halal is not only because of religious orders but also good and useful for life. This individual awareness to behave halal is followed by a collective movement to build a better life with standards, principles, and values relevant to the demands of Islamic law. Which in turn, create new forms of piety in how Muslims live, work, behave, use and consume halal products. It turns out that this awareness opens up new opportunities in the widespread halal product sector. The sector of meeting daily needs such as culinary, personal care products, especially fashion and pharmaceuticals, is now growing into a challenging and promising halal business. It is interesting to examine whether the level of religious belief and attitude toward halal awareness of a person can influence them to buy halal products by religious teachings.

According to Temporal (2011) and Wilson and Liu (2011), As a religion, Islam is a set of rules that command to follow and regulate its adherents' way of life or lifestyle. Therefore, the concepts of halal and haram in Islam take an essential role in the life of every Muslim. Furthermore, Halal has a broad definition in Islam and refers to all elements of daily life, including provisions for consuming and utilizing a product. (Wilson 2014).

Religious belief is a person's imagination related to faiths, values, symbols and behaviors driven by spiritual power (Jalaluddin 1996). Religious activities connected with religiosity occur when rituals (worship) and other acts motivated by inner strength are performed (Fuad and Ancok 2001). Religious attitude is a complex integration between religious knowledge, feelings, and actions; Consumer behavior in purchasing product decision-making can also be part of religiosity-related activities. Religious consumer behavior can be seen because Indonesian consumers are very concerned about religious issues. Therefore, consumers like products that carry religious symbols, so many business people use religious symbols in their marketing.

Shaari and Mohd Arifin (2009), Halal awareness relates to muslim customers' ability to identify and consume halal items by Islamic law. According to Boyd, Walker *et al.* (2000), decision making purchases is a strategy for resolving problems in consumer activities to purchase a product that satisfies their wants and needs. Shinta (2011) argues that several characteristics or factors affect purchasing behavior, including cultural, social, personal, and psychological factors, consumer behavior, family, social status, income, lifestyle, and knowledge.

As the world's 4th largest country and the largest Muslim country, Indonesia accounts for 86.88 percent of the world's Muslim population, they are required to follow the demands and teachings of religion, one of which is the consumption of halal products. On the other hand, based on generation categorization, the millennial generation in Indonesia consists of 74.93 million people. Therefore, cosmetics are frequently used in the daily lives of millennial women in general. As a result, there will be an excellent potential to develop a halal target market for cosmetic products for the millennial age.

According to the Undang-Undang No. 33 of 2014 on the Guarantee of Halal Products, halal items have been declared halal by Islamic law. Thus, halal cosmetics do not contain prohibited ingredients under Islamic law and are manufactured by Islamic law. Thus, the government must educate the people about the standard of halal in regards to product quality, such as the Halal Certificate issued by the Indonesian Ulama Council (MUI) and BPOM monitoring, which supports that the product is halal.

In general, Muslims in Indonesia consume halal food and beverages following Islamic law, although few still use halal cosmetics. Furthermore, among the millennial age, they continue to disregard the genuineness of their items. As a result, they continue to pay less attention to the halal label in regards to cosmetics (Handriana, Yulianti *et al.* 2020).

Recent years have seen an increase in the study of halal products. Like Aziz and Chok (2013), Haque, Sarwar *et al.* (2015), Awan, Siddiquei *et al.* (2015), Azam (2016), Soon and Wallace (2017), Ali, Xiaoling *et al.* (2018), and Kawata, Htay *et al.* (2018). Lada, Harvey Tanakinjal *et al.* (2009), Mukhtar and Mohsin Butt (2012), Tieman and Che Ghazali (2013) who all examined a small percentage of halal products in general. Aoun and Tournois (2015), Shahid, Ahmed *et al.* (2018), and Handriana, Yulianti *et al.* (2020) conducted the remaining studies on halal cosmetic products. This research is different from previous studies because the focus is still common, namely all generations. While this study focuses on the millennial generation, specifically young people and their understanding of halal products.

Nurhayati and Hendar (2019), Farhan and Andriansyah (2016), and Azam (2016) study state that religious beliefs have a positive and significant effect on halal awareness, meaning that the

better the level of religious belief, the better awareness of the use of halal products. Furthermore, according to Sadzalia (2015), Awan, Siddiquei *et al.* (2015) show that religious belief positively affects purchasing decisions. This indicates that a person's level of religiosity can influence a person in making decisions towards a purchase. So when individuals have a high level of religiosity and are consistent with the religion they embrace, consumers tend to stick to what has been ordered and forbidden in religion and consistently buy products that are allowed in their religion.

According to Yunus, Rashid *et al.* (2014), Halal awareness significantly affects purchasing decisions. Halal awareness refers to Muslims' level of comprehension of halal-related problems. Halal awareness arises in exploratory interest where the more consumers are aware of the halal concept's importance, the more consumers will seek information about the product. After the consumers get enough information, they will use it to grow stances and actions regarding the product. The higher the person's awareness of halal products, the higher their desire to buy the product.

The phenomenon of consumers shopping and choosing halal products in recent years opens up new opportunities in the halal product industry sector. The sector that has been fulfilled such as halal fashion is now growing into a challenging and promising halal business land for companies. This phenomenon of halal lifestyle behavior is based on the realization that halal is not only because of religious orders, but is good and useful for a muslims livelihood. This influences them in making such purchasing decisions. Based on the background stated above, this study aims to test and prove whether the religious beliefs held by millennials affect their attitudes toward halal awareness and their purchasing decision behavior.

LITERATURE REVIEW

Purchasing decision behavior

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 their 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 Boyd, Walker *et al.* (2000), Purchasing decision making is a strategy for resolving problems in order to purchase a product that meets their wants and needs. Kotler and Keller (2016) stated several distinguishing factors that may influence purchasing behavior: first, cultural factors. This is related to the culture in which a person lives. These cultural aspects exert the most significant and most pervasive influence on consumer behavior. The second is social factors related to social behavior such as small groups, families, sera roles, and social status. The third is the personal factor, which relates to consumer behavior influenced by age and stage of life, work, economic situation, lifestyle, personality, and self-concept.

Furthermore, the five psychological factors include motivation, perception, knowledge, beliefs, and attitudes.

Religious belief

Religious belief is one's religious appreciation of symbols, values, beliefs and behaviors driven by spiritual forces (Astogini, Wahyudin *et al.* 2011). Religious activities are intrinsically linked to religiosity when rituals of worship and other activities motivated by inner strength are performed (Fuad and Ancok 2001). Religious attitude is a complex integration of religious knowledge, feelings, and actions. For example, when members of various religious groups make purchasing decisions, their religious identity, orientation, knowledge, and beliefs influence their choices (Schiffman and Kanuk 2000). But, on the other hand, every religion has its own rules (what can and cannot be done), including consumer behavior such as consuming a particular product to be a source of religious belief.

Attitude toward halal awareness

Consciousness is an element in people understanding reality and how they act or behave towards reality. The ability to perceive, feel, and become aware of events and objects is called awareness. Besides, awareness implies understanding and perceiving events or subjects (Aziz and Chok 2013). While Ahmad, Abaidah *et al.* (2013) argue Halal awareness is measured by a muslim's ability to define halal, follow the right process, and prioritize the use of halal products. Thus, halal awareness is defined as a muslim's knowledge of the halal concept, the halal process, and his belief in the importance of using halal products.

Research Hypothesis

Religion is a regulation that aims to achieve human life in a specific direction and goal. Every religion has rules, including consumer behavior, so that religion or belief can be a source of one's awareness in consuming a product. For example, the religious belief of Muslims in their religion can affect their level of awareness of halal food (Hussaini 1993). Therefore, religion is essential in influencing consumers' behavior and attitudes about consuming a good or service. Therefore, consumers with strong religious convictions will be more conscientious of halal cosmetics. According to Farhan and Andriansyah (2016), Azam (2016), and Nurhayati and Hendar (2019), religious belief has a positive and significant effect on halal awareness, means that the better the level of religious belief, the better awareness of the use of halal products.

H1: Religious belief has a positive effect on attitude toward halal awareness

Religiosity is the level of one's conception of religion and commitment to religion. Whereas what is meant by the level of commitment needs to be understood thoroughly. Therefore, there are various ways to become religious (Stark 1996). Moreover, religion is the foundation that shapes a person's personality to behave according to law and culture. Therefore, religion is an essential indicator for making decisions in all matters. Moreover, religion has a significant effect on consumer behavior patterns. According to Sadzalia (2015), Awan, Siddiquei *et al.* (2015) show that religiosity positively affects purchasing decisions. This indicates that a person's level of religiosity can affect a person in making decisions when purchasing. As a result, when individuals have a high level of religiosity and are consistent with their religion,

they tend to stick to what has been ordered and prohibited in their religion and always buy halal products.

H2: Religious belief has a positive effect on purchasing decision behavior

According to Yunus, Rashid *et al.* (2014), Awan, Siddiquei *et al.* (2015), and Handriana, Yulianti *et al.* (2020), halal awareness has a positive and significant impact on purchase decisions. Halal awareness refers to muslims' level of comprehension of halal-related problems. Halal awareness arises in exploratory interest where the more consumers are aware of the halal concept's importance, the more consumers will seek information about the product. After consumers get enough information, they will use it to grow intent and actions to buy the product. Therefore, the higher a person's awareness of halal products, the higher their desire to buy.

H3: Attitude toward halal awareness has a positive effect on purchasing decision behavior

According to Johnson, Jang *et al.* (2001), religiosity is defined as a person's commitment to his religion and how that commitment is reflected in his attitudes and behavior in daily life. Furthermore, Elmubarok (2008), positive consumer attitudes are affected by the understanding and religious beliefs, affecting consumers' purchasing decisions. Meanwhile, halal awareness is known based on whether a Muslim understands what halal is, and prioritizes halal products to be used. So, Halal awareness refers to a Muslim's knowledge of the halal concept and procedure and his belief that he must use halal items. (Ahmad, Abaidah *et al.* 2013).

H4: Religious belief has a positive effect on purchasing decisions mediated by attitude toward halal awareness

Theoretical Framework

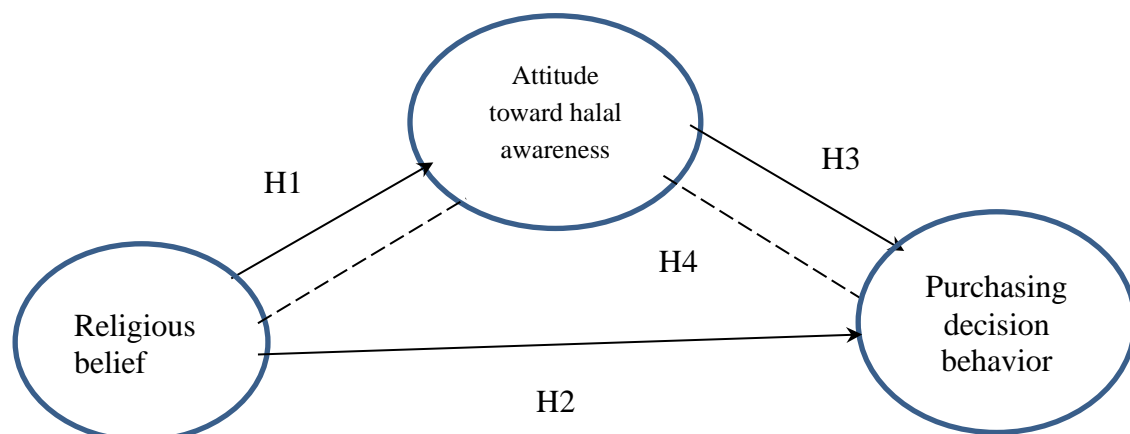


Figure 1 : Theoretical Framework

METHOD

This research provides the use of primary sources of data. The results were gathered through a questionnaire completed by 160 respondents. The sample in this study are female consumers who use halal fashion products or beauty products in Semarang. Semarang was chosen because of its heterogeneous population. The sampling technique was random sampling. The instruments used in this study are religious belief variables that are measured using indicators

of spiritual need, Qur'an set guidelines, responsibility, obligation to consume only halal, religious belief, commitment to religion. (Shahid, Ahmed *et al.* 2018, Handriana, Yulianti *et al.* 2020). Attitude toward halal awareness variables is measured using indicators on the knowledge of halal products, products derived from halal materials, halal product processes, priority use of halal products (Shahid, Ahmed *et al.* 2018, Handriana, Yulianti *et al.* 2020). Purchasing decision behavior variables are measured using indicators: use of halal products, the continuous use of halal products, the need for halal products, the continuous purchase of halal products, recommendations to others, seeking information about halal products. (Nurhayati and Hendar 2019, Handriana, Yulianti *et al.* 2020). This research uses a quantitative approach using the SEM-PLS program.

RESULTS AND DISCUSSION

Results

Table. 1
Construct Reliability and Validity

Construct Reliability and Validity			
variabel	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Attitude Toward Halal Awareness	0,833	0,889	0,669
Purchasing Decision Behavior	0,818	0,880	0,649
Religious Belief	0,822	0,882	0,652

Source: Primary data processed, 2021

Table. 2
Discriminant Validity

Discriminant Validity			
variable	Attitude toward halal awareness	purchasing decision behavior	Religious belief
Attitude Toward Halal Awareness	0,818		
Purchasing Decision Behavior	0,748	0,806	
Religious Belief	0,748	0,722	0,808

Source: Primary data processed, 2021

The table above shows that the validity test results using the average variance extract (AVE) value show that the value is more significant than 0.50, so it can be concluded that each variable is valid. At the same time, the reliability test results show that the composite reliability (CR) value for each latent variable is more significant than 0.7, so it can be concluded that the measurement tool for each latent variable is reliable.

Table. 3
Hypothesis Testing

Hypothesis	Direct & Indirect Effect	Estimate	T-Value	P-Value
H-1	Religious Belief -> ATHA	0,748	14,632	0,000
H-2	Religious Belief -> PDH	0,299	3,596	0,000
H-3	ATHA -> PDH	0,565	6,340	0,000
H-4	Religious Belief -> ATHA ->PDH	0,422	5,637	0,000

Source: Primary data processed, 2021

Information: ATHA = Attitude Toward Halal Awareness, PDH = Purchasing Decision Behavior,

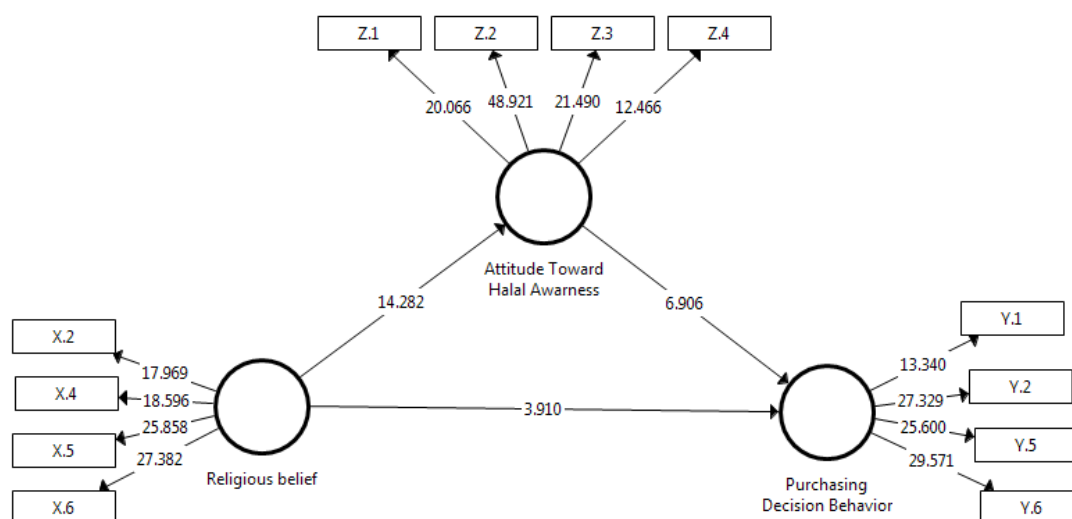


Figure 2: Structural model hypothesis

Discussion

Religious belief has a positive and significant effect on halal awareness attitudes, so Hypothesis 1 is accepted. Religion is a regulation that aims to achieve human life in a specific direction and goal. Every religion has rules, including consumer behavior, so that religion or belief can source one's awareness in consuming a product. For example, the religious belief of Muslims in their religion can affect their level of awareness of halal food and products (Hussaini, 1993). Thus, religion influences consumers' behavior and attitudes about consuming a certain good or service. Consumers with strong spiritual beliefs will be more conscientious of halal cosmetics. These consumers are highly reliant on technology, particularly information technology, to access information on halal items efficiently and fast. This research supports Nurhayati and Hendar (2019), Farhan and Andriansyah (2016) and Azam (2016) means that the better the level of religious belief, the better awareness of the use of halal products.

This proves that the community's halal lifestyle is characterized by the improvement of halal awareness of the community, which is influenced by the perspectives, principles, and values that a person embraces in living their daily lives. This halal lifestyle behavior is based on that

halal awareness which is due to religious orders and is good and useful for life. This individual awareness to behave halal is followed by a collective movement to build a better life with standards, principles, and values relevant to the demands of sharia law. Then came new forms of piety in how Muslims live, one of which is to behave, use, and consume halal products.

Religious belief has a positive and significant effect on purchasing decision behavior, so hypothesis 2 is accepted. Religiosity is the level of one's conception of religion and commitment to religion. Whereas what is meant by the level of commitment needs to be understood thoroughly. Therefore, there are various ways to become religious (Stark 1996). Furthermore, religion is the foundation that shapes a person's personality to behave according to law and culture. Therefore, religion is an essential indicator for making decisions in all matters. Moreover, religion significantly affects consumer behavior patterns because religion regulates what is allowed and prohibited, such as using products to be consumed (Shafie and Othman 2006). Rozikan (2018) stated that religiosity is a form of the human relationship with Allah through religious teachings that have been within a person and reflected in his daily attitudes and behavior. In addition, Delener (1994) reveals that religiosity is one of the most critical aspects of culture that affects consumers' behavior. That is why religiousness becomes an essential value in individual consumers' cognitive structure, affecting their behavior. This research supports Sadzalia (2015), Awan, Siddiquei *et al.* (2015), showing that religiosity positively affects purchasing decisions. This indicates that a person's level of religiosity can affect a person in making decisions when purchasing. As a result, when individuals have a high level of religiosity and are consistent with their religion, they tend to stick to what has been ordered and prohibited in their religion and always buy halal products.

Attitude toward halal awareness has a positive and significant effect on purchasing decision behavior, so hypothesis 3 is accepted. This research supports Yunus, Rashid *et al.* (2014), Awan, Siddiquei *et al.* (2015), Afendi (2020) and Handriana, Yulianti *et al.* (2020). Halal awareness refers to muslims' level of comprehension of halal-related problems. As a result, it has been hypothesized that awareness plays a critical role in determining purchase intention. Halal awareness arises in exploratory interest where the more consumers are aware of the importance of the halal concept, the more consumers will seek information about the product. After the consumers get enough information, they will use it to grow attitudes and actions to buy the product. The higher the person's level of awareness of halal products, the higher their desire to buy the product.

Religious beliefs mediated by attitudes toward halal awareness have a positive and significant effect on purchasing decisions behavior, so hypothesis 4 is accepted. The results of this study support Mahardika (2019), that attitude toward halal awareness can mediate the influence of religious belief on purchasing decisions. Johnson, Jang *et al.* (2001), religious belief is defined as how a person is committed to his religion and how his religion is reflected in his attitudes and behavior in everyday life. Elmubarok (2008), positive consumer attitudes are affected by the understanding and religious beliefs, affecting consumers' purchasing decisions. Meanwhile, halal awareness is determined by whether a Muslim understands what halal is, follows the proper procedure, and prioritizes the use of halal items. Thus, halal awareness refers to a muslim's knowledge of the halal idea and the halal process and his belief in the importance of using halal items. (Ahmad, Abaidah *et al.* 2013).

CONCLUSION

This study can be concluded that the effect of religious belief on attitudes toward halal awareness is positive and significant, which means that the better the level of religious belief, the better the awareness of using halal products. The effect of religious belief on purchasing decision behavior is positive and significant. The higher a person's awareness of halal products, the higher their desire to buy. The effect of attitude toward halal awareness on purchasing decision behavior is positive and significant. The higher a person's level of awareness on halal products, the higher their desire to buy. The effect of religious belief mediated by attitude toward halal awareness on purchasing decision behavior is positive and significant. This finding implies that customers' better religious beliefs and attitude toward halal awareness can improve the purchasing behavior of halal cosmetic products. The researcher can suggest the following ideas for future research; it is better to test by adding the number of research samples to get better results. Furthermore, adding several research variables such as halal certification, knowledge about the product, brand, price, etc. Lastly, it is better to use other objects outside of this research to describe halal topics more broadly. This study was conducted during the Covid-19 pandemic, so the research process was hampered by obstacles, especially offline data collection that were riddled with field problems including research media, communication media, time, location, presence of respondents so that the samples used in this study were limited.

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