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## Revealing well-educated millennials' purchase intention on halal cosmetics: The role of knowledge, religiosity, and attitude

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### Abstract

*This study aimed to analyze and discuss the influence of knowledge, religiosity, and attitude on well-educated Muslim women Millennials' interests in buying halal cosmetics in a state with a Muslim majority. The judgemental sampling technique was applied to take samples using an online questionnaire. Two hundred twenty-three respondents were collected, yet, only 210 well-educated Muslim women with minimum ages of 21 years old could participate. Data is analyzed using path analysis to see the correlation among variables. The result found that well-educated Muslim women Millennials had a positive interest in buying halal cosmetics. Besides any information about halal cosmetics products, their belief level on their religion significantly affected their attitude and interests in buying. It found that most of the respondents knew halal cosmetics from the internet through open questions. Although a state with a Muslim majority becomes the research location, many people still used cosmetics with no halal certificates. Therefore, marketers should advertise their halal products, mainly through digital media. This study focused on consumers' attitudes toward rapid-growth cosmetics products in Indonesia, and it referred to halal cosmetics. Also, this study focused on the millennials generation who had an age group with the most number. Therefore, it was necessary to put this issue into a marketing discussion.*

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## Introduction

In 2020, more than 207 million people Indonesian population (87,2%) is Muslim. Thus, Muslim consumer is the biggest one in Indonesia (Indonesia.go.id., 2020). Indonesia is a state with the 10<sup>th</sup> world's most prominent Islamic economy (Dinar Standard, 2018). The demand for halal products in Indonesia is very high and rapidly increasing every year (Ratnasari, 2020; Yudha *et al.*, 2020). In 2016, products with a halal certificate from MUI were 144,624 products, 144,624 in 2017, and increased to 204,222 in 2018 (MUI, 2019). One of the products with a halal certificate from MUI is cosmetics (Anwar *et al.*, 2018; Halal Mui, 2019). Indonesia is a state with a high consumption level of halal cosmetics. It was in the 2<sup>nd</sup> rank of Top Muslim Cosmetics Expenditure (Standard & Reuters, 2018). A previous study investigating 1200 women in Indonesia found that halal was one factor for Indonesian women before buying cosmetics. 58.3% of women considered this aspect when they bought cosmetics (Sigma Research, 2017).

Consumers select halal products as it corresponds to religious provisions. Religion creates individual motivation to behave by its tenet (Hassan & Pandey, 2019). *Religiosity* may affect consumers' attitudes on halal products, including halal cosmetics. The higher the level of one's religiosity, the more positive his respond to halal cosmetics. Consumers give positive responses to halal cosmetics as they believe that the label *halal* represents their religious tenet, and the cosmetics production process has passed a good standard (Garg & Joshi, 2018). Consumers' knowledge about the categories of products may affect their attitude. The more information they get, the better their response to the halal cosmetic products (Briliana & Mursito, 2017).

Attitude is a critical factor in influencing people's intention to buy halal cosmetics because their knowledge about halal products and religiosity will be in an alternative evaluation stage. The process brings out consumer's subjective valuation or trust in halal cosmetics (Blackwell *et al.*, 2012). Consumers believe that halal cosmetics do not contain any non-halal ingredients (e.g., animals that Muslims are not allowed to eat) in their composition. Halal cosmetics products may indicate that cosmetics are *cruelty-free* and *animal-free*; thus, they are better (Hussin *et al.*, 2013). It creates an optimistic assumption. Consumers' positive assumptions may bring a positive attitude that influences their intention to buy the products (Blackwell *et al.*, 2012).

Each individual has their intensity to consume halal products. People with higher religiosity will have a higher consumption level on halal products, including halal cosmetics (Abd Rahman *et al.*, 2015). Knowledge also influences their intention to buy halal cosmetics since their product knowledge may influence their evaluation. Using the information they have about the product, consumers may evaluate the product's conformity toward their urge, and then the intention to buy may come up (Blackwell *et al.*, 2012).

A woman is the main target of cosmetic products, as young women consume cosmetics (Kemenperin, 2018). Millenials' generation argues that using cosmetics may support their appearance (Briliana & Mursito, 2017). Well-educated Muslim Millenials woman is those, at least, having an undergraduate education. They are very concerned about the compositions of cosmetics. Therefore, they seek information first before selecting their cosmetics. The millennial generation has an intention to buy halal cosmetics as they believe that such products have label *halal*, which indicates that the products are safe to use (Ishak *et al.*, 2019).

Therefore, it is interesting to study women's attitudes on halal products as it has recently become a hot topic among researchers. Some researchers who studied halal cosmetics suggested that consumers' attitudes did not positively influence *purchase intention* (Ahmed *et al.*, 2019; Aisyah, 2017; Marmaya *et al.*, 2019). However, some others have found a significant correlation between consumers' attitude and their *purchase intention* (Abd Rahman *et al.*, 2015; Briliana & Mursito, 2017; Khan & Azam, 2016; Suki & Suki, 2018). *Knowledge* positively

influences consumers' *attitudes* (Aji, 2018; Briliana & Mursito, 2017; Nawawi *et al.*, 2019; Suki & Suki, 2018). Otherwise, others found that *knowledge* did not positively influence consumers' *attitudes* (Abd Rahman *et al.*, 2015; Adiba, 2019; Ahmad *et al.*, 2015; Simanjuntak & Dewantara, 2014). Some previous studies of *religiosity* and *attitude* found a different result. Some said that *religiosity* did not positively affect consumers' *attitudes* (Adiba, 2019; Aji, 2018; Setiawati *et al.*, 2019). Some others said it positively influenced consumers' *attitudes* (Abd Rahman *et al.*, 2015; Garg & Joshi, 2018; Suki & Suki, 2018).

Different findings that deal with the correlation between *knowledge* and *purchase intention* show *knowledge* positively influences purchase intention (Haro, 2018; Nurhayati & Hendar, 2019; Romle *et al.*, 2016). Some others, however, argued that *knowledge* had nothing to do with *purchase intention* (Huda *et al.*, 2018; Sudarti & Lazuardi, 2015; Yunus *et al.*, 2019). Furthermore, some said that religiosity influenced *purchase intention* (Ahmad *et al.*, 2015; Ahmed *et al.*, 2019; Nurhayati & Hendar, 2019), and some others claimed that *religiosity* did not influence *purchase intention* (Garg & Joshi, 2018; Khan & Azam, 2016; Kusumawardhini *et al.*, 2016). Therefore, this present study is research-gap-based, and thus it needs further investigation to see the correlation among knowledge, religiosity, attitude, and purchase intention, especially in a well-educated Muslim Millennials woman, which has not received the attention of researchers (Ishak *et al.*, 2019; Setiawati *et al.*, 2019).

Additionally, this present study aims to analyze the influence of knowledge, religiosity, and consumers' attitude toward halal cosmetics' purchase intention, particularly Muslim women Millennials in Indonesia.

## Literature Review

### *Halal Cosmetic*

The term *cosmetic* derives from *cosmetics*, which indicates *makeup*, and it comes from two languages, English and Greek. Cosmetics is a product to treat and support physical appearance (Tranggono & Latifah, 2007). Halal cosmetics indicate that it is cruelty-free and animal-free. In addition to the composition, another aspect of being concerned about is the process of production, storage, packaging, and distribution that should thoroughly follow Islam rules (Aisyah, 2016). The licensing of Halal cosmetic products in Indonesia is BPOM (i.e., Food and Drug Monitoring Department) and LPPOM-MUI (i.e., Cosmetics, Food, and Drug Monitoring Department by Indonesia Ulama Council) (Ramadhani, 2018).

### *Millennials Women*

A group of individuals born in 1980-2000 is called the millennial generation or Generation Y (Budiati *et al.*, 2018). Millennials are a unique generation. They are a consumption-oriented, intelligent generation, and they have good brand knowledge because the millennial generation lives in an era where information and technology are rapidly developing. For this reason, learning about millennial behavior is very important because they are a potential market for now and in the future (Anastasia *et al.*, 2019; Khalek & Ismail, 2015). In Indonesia, young women or millennials women are the groups that use the most cosmetics (Kemenperin, 2018). They think that using cosmetics is essential because it can enhance their appearance (Briliana & Mursito, 2017).

Well-educated millennial Muslim women are Muslim women with a minimum educational background currently pursuing an undergraduate education. Well-educated millennial Muslim women are very selective in choosing cosmetics. They pay attention to materials, halalness, product safety guarantees, and the benefits of using these products. They think that cosmetics are used directly on the body, so they make sure that they use safe cosmetic products (Diyah & Arifah, 2020; Ishak *et al.*, 2019; Yoesmanam, 2015). They choose halal

cosmetics because they follow the recommendations of their religion. In other words, they consume halal products because they are related to obedience to religion (Setiawati *et al.*, 2019).

### *Theoretical Background*

#### *Purchase Intention*

Intention to buy products is a consumer's plan to do. The intention is a motivation that may affect consumer's attitudes. *Purchase intention* arises in the consumer's pre-purchasing evaluation process. In this process, the consumers collect information about a product and evaluate it according to their criteria and urge. The valuation is subjective. They assume that the product is good if it fits their criteria and urges. This assumption, eventually, evokes their intention to buy particular products (Blackwell *et al.*, 2012). The intention to buy halal cosmetics is consumers' intentional plan to exert their effort to buy halal cosmetics (Abd Rahman *et al.*, 2015). Toward purchasing intention, the stronger the consumers urge to try and take efforts of having a product, the stronger their purchasing intention (Ajzen, 1991).

#### *Attitude*

Attitude is individual behavior. It constitutes a consumer's evaluation-based preference for a product (Blackwell *et al.*, 2012). One model of attitude is a *theory of planned behavior* (TPB). This theory gives a better description of the previous theory, a *theory of reasoned action* (TRA), as it adds *perceived behavior control* as a factor that may determine the intention to behave. The other factors which influence attitude are *attitude towards behavior* and *subjective norms*. In this theory, factors forming consumer attitude are *behavioral beliefs* – doing particular things may bring them into goodness, *normative beliefs* – valuation of surrounding people, and *control beliefs* – individual belief on his competence to do things (Ajzen, 1991).

#### *Knowledge*

Any information that consumers had related to a product was called product knowledge (Sumarwan, 2014). Such relevant information referred to experiences and facts that consumers had (Suki & Suki, 2018). Product knowledge consists of two categories; *product* and *brand*. Product knowledge referred to any information that consumers had related to a group of products with common natures, while brand knowledge was any information that consumers had about a brand specifically in a product category (Blackwell *et al.*, 2012). This study used product category knowledge, which referred to halal cosmetics. It constituted any information that the consumer had dealing with a group of halal certification products (Nurhayati & Hendar, 2019).

#### *Religiosity*

Culture is expected behavior in society. Culture creates segments with individuals who believe in the same values called sub-culture. Religion is one sub-culture, and a group of individuals with system similarity of beliefs and practice in religion defines their attitude (Blackwell *et al.*, 2012; Fikriyah *et al.*, 2019; Winahyu, 2013). The religious intensity or the level of beliefs on religion is religiosity. Religion influences one's behavior by its tenet. People who follow religion's tenets try to implement their religious tenets consistently. The religiosity in Islam indicates religious beliefs that deal with consuming halal products (Muhamad *et al.*, 2010; Mukhtar *et al.*, 2012).

#### *Development of Hypotheses*

The relationship between variable knowledge (X1), religiosity (X2), purchase intention (Y), and attitude (Z) can be seen in Figure I.

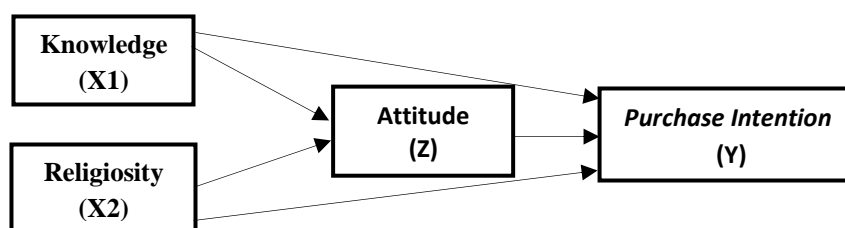


Figure I. Research Model

#### *Knowledge toward Attitude*

Knowledge is necessary to evaluate cosmetic products, as it involves any information that consumers have to evaluate a product. The result of their evaluation may lead them to take action, either liking or disliking the product. The amount of information they have affects their attitude; thus, consumers who positively affect a product indicate that they have much information about the product. Otherwise, they tend to avoid it if they only have a piece of information. Previous research on consumer knowledge and attitudes stated a relationship between the two variables. Knowledge positively affects attitude (Aji, 2018; Briliana & Mursito, 2017; Suki & Suki, 2018). Other research related to personal care products includes the cosmetic category and proves that knowledge affects consumer attitudes (Nawawi *et al.*, 2019). In other words, when individuals better understand the concept of halal products, they will show a more positive attitude towards halal products.

*H1*: Knowledge has a positive influence on attitude.

#### *Religiosity toward Attitude*

Matters related to religion in a Muslim-majority country like Indonesia need attention. Religion is one factor that will influence consumer behavior, including in selecting halal products (Amalia *et al.*, 2019). Even though individuals adhere to the same religion, religiosity can differ. The intensity or the level of beliefs in religion is called *religiosity*. *Religiosity* affects consumers' preferences and orientation to their consumption system. In Islam, there are rules for consuming halal products. The impact on food consumption depends on the religion itself and the extent to which individuals interpret and follow its teachings. (Lada *et al.*, 2009). Muslim believes that halal products may bring into goodness and safety for people's physical bodies (Abd Rahman *et al.*, 2015). In *Islam religiosity*, the higher its intensity of Islam's beliefs, the more positive his attitude to halal products. Thus, *religiosity* significantly influences consumers' attitudes (Abd Rahman *et al.*, 2015; Garg & Joshi, 2018; Suki & Suki, 2018).

*H2*: Religiosity has a significant influence on attitude.

#### *Knowledge toward Purchase intention*

Information that consumers have about products helps them in pre-purchasing evaluation. During the process, consumers will evaluate product knowledge and information on halal cosmetic products, and it may evoke the intention of buying halal cosmetics if the result fits their urge (Blackwell *et al.*, 2012). In the halal product industry, the company's ability to educate consumers through marketing communications about halal products will be critical because it can enrich consumer knowledge about halal products. Product knowledge affects purchase intention because increased knowledge tends to affect intention (Nurhayati & Hendar, 2019). Research that examines halal cosmetics also states that knowledge positively influences halal cosmetics' purchase intention because consumers have high knowledge and perceptions of halal cosmetics. Due to the large amount of available halal cosmetics, consumers accept (Haro, 2018; Romle *et al.*, 2016; Vristiyana, 2019). Well-educated Muslim millennial women consumers have better product knowledge. Hence, they are very selective in selecting which

products they want to buy. They have the intention to buy halal products as they are very concerned about their health. They believe that cosmetics with halal labels are safe (Ishak *et al.*, 2019). Thus, knowledge significantly influences purchase intention (Briliana & Mursito, 2017; Haro, 2018; Nurhayati & Hendar, 2019; Suki & Suki, 2018).

H3: Knowledge has a positive influence to purchase intention.

#### *Religiosity toward Purchase Intention*

Religiosity influences consumer behavior, including determining product acceptance choice. By Islamic teachings, a Muslim is obliged to carry out what the Al-Qur'an and Hadith stated, one of which is a set of regulations for the products consumed. Muslims must eat halal food and avoid consuming haram food (Nurhayati & Hendar, 2019). Religion positively influences Muslim millennial women's attitudes toward product selection (Hassan & Pandey, 2019). It refers to their value and beliefs, which may affect their acceptance of an attitude. Therefore, values are fundamental in consumers' attitudes (Blackwell *et al.*, 2012). The belief in religion or religiosity influences consumers in choosing a product. Religion influences consumers in evaluating things around them. Thus, consumers who have a high level of religiosity will increasingly integrate religious teachings into their lives. The intention to purchase cosmetic products can differ from one individual to another, and this is due to the existence of different levels of belief in religions. Thus, the higher the level of one's commitment to religion, the higher the purchase intention of halal cosmetics. In other words, *religiosity* affects consumers' purchase intention (Ahmad *et al.*, 2015; Khan *et al.*, 2020; Sumaedi *et al.*, 2015).

H4: Religiosity has a positive influence on purchase intention.

#### *Attitude toward purchase intention*

The Theory of Planned Behavior (TPB) provides an understanding to predict consumer behavior where attitude is a factor that can influence consumer purchase intentions. Consumers will perform particular behavior when they believe that it is good (Ajzen, 1991). A study conducted by Amalia *et al.* (2019) shows that TPB is a valid model for predicting halal products' intention. Furthermore, based on previous research in halal cosmetic products, attitude positively influences purchase intention (Briliana & Mursito, 2017).

Consumer perceptions related to the product's properties or beliefs will influence purchase intentions. Several cosmetics and personal care brands communicate their products by showing that their products' ingredients are natural to attract customers' attention. So, it makes consumers believe that consuming halal cosmetics is worth it. Consumers' assumption that consuming halal cosmetics is a good choice brings them into a positive attitude. This positive attitude affects their purchase intention as well. The more positive their attitude, the stronger their intention to buy halal cosmetics (Abd Rahman *et al.*, 2015; Amalia *et al.*, 2019; Briliana & Mursito, 2017; Mukhtar *et al.*, 2012).

H5: Attitude has a positive influence to purchase intention.

### **Methodology**

This study was quantitative research. The sampling technique uses non-probability judgemental sampling to meet research needs based on certain elements, and the population studied (Malhotra *et al.*, 2012). This study's population comprises educated millennial Muslim women aged 20-35 years with a minimum educational background currently pursuing a bachelor's degree (Ishak *et al.*, 2019). We use online questionnaires using a Google Form through online social media such as Instagram, Line, WhatsApp, and Twitter to collect the data. The respondents were selected based on an initial investigation to confirm that they had fit the predetermined criteria. The qualified respondents were allowed to give their responses in the

provided questionnaires. The predetermined number of samples for the market test was 200 respondents (Malhotra et al., 2012). Two hundred twenty-three respondents filled the form, but only 220 were qualified. To see the level of respondents' acceptance toward the questionnaire items, a Likert scale with 5 points starting from 1 (wildly disagree) up to 5 (very agree) was used (Abd Rahman et al., 2015; Briliana & Mursito, 2017; Garg & Joshi, 2018).

Table 1. Questionnaire Items

| Variable                  | Item   | Source   |
|---------------------------|--|--|
| <i>Knowledge</i>          | I understand the concept of halal in Islam for cosmetic products.  | Adapted from Haro (2018), Abd Rahman, et al. (2015), Nurhayati & Hendar (2019) |
|                           | I know that halal cosmetics are those which ingredients fit Islam's rules.   |  |
|                           | I know that halal cosmetics are those in which the process of production considers Islam's rules.                    |  |
|                           | I know information about banned cosmetic ingredients which may harm my body.   |  |
|                           | I know information about any cosmetic ingredients which are safe for the skin.                                       |  |
|                           | I know the differences between cosmetics with a halal certificate and those with no halal certificate.               |  |
|                           | I know the differences between halal certification for cosmetic products and those for a halal tour.                 |  |
| <i>Religiosity</i>        | I enjoy spending time with other Muslims.  | Adapted from Garg & Joshi (2018), Abd Rahman et al. (2015)                     |
|                           | I am happy to pay zakat on time.   |  |
|                           | The tenet of Islam is the most important one for me.   |  |
|                           | I regularly take worship (i.e., <i>Sholat</i> ) 5 times a day.   |  |
|                           | I fast in Ramadhan.  |  |
|                           | I read the holy Quran in routine.  |  |
|                           | I always try to avoid any sin.   |  |
| <i>Purchase Intention</i> | I intend to buy halal cosmetic products.   | Adapted from Abd Rahman, et al. (2015), Haro (2018) Nurhayati & Hendar (2019)  |
|                           | I am willing to spend more money to buy halal cosmetics.   |  |
|                           | I am willing to look for any stores that sell halal cosmetics.   |  |
|                           | I am willing to visit the stores that sell halal cosmetics, although it takes a longer time due to farther distance. |  |
|                           | I am interested in searching for information about halal cosmetics.  |  |
|                           | I always try to search for information about halal cosmetic products.  |  |
|                           | I often read articles about religion.  |  |
| <i>Attitude</i>           | Religion helps me to answer any questions about life.  | Adapted from Khan & Azam (2016), Abd Rahman, et al. (2015)                     |
|                           | The tenets of religion influence me to select cosmetic products.   |  |
|                           | Halal cosmetics is a good product.   |  |
|                           | I think that I should buy halal cosmetic products.   |  |
|                           | I prefer cosmetics with a halal certificate rather than those with no halal certificate.                             |  |
|                           | For me, cosmetics with a halal certificate have better quality rather than those with no halal certificate.          |  |
|                           |  |  |

Questionnaire statement items were adapted from previous research and then adjusted to the research subject and Indonesian grammar and tested for a pilot test. The reliability test was performed on the pilot test data to evaluate the measures' consistency. The Cronbach alpha from

dependent and independent variable above 0.70 Thus, the measurements are considered good because of the excellent alpha values. Table 1 shows the questionnaire statement. The next test to conduct was path analysis using AMOS 24. Among 220 respondents' answers tested, ten were outlier and normality tests, and the remaining 210 met the qualification for the fit and proper test of the model and hypotheses. The respondents also answer several open questions, including which cosmetics brands they used and where they knew the product.

### Results and Discussion

The selected respondents qualified the sample criteria the researcher had predetermined: Muslim women in 21 – 35 years old the age range. As a result, 97.1% were 21-25 years old women, 1.9% were 28-30 years old women, and 1% were 31-35 years old women. 82.4% of them currently had undergraduate study, 17.1% had passed their undergraduate study, and 0.5% was post-graduated. Respondents answered the question about the name of a cosmetics brand they use, and they can name more than one cosmetic brand. Based on this, they mentioned 77 cosmetic brands. The results show that 38 cosmetic brands have halal certification and 39 cosmetic brands that do not have halal certification. Many of the educated millennial Muslim women use more than one cosmetic brand. As many as 57.6% of consumers use cosmetics with halal certification, then 2.4% are consumers who only use cosmetics that do not have halal certification. Finally, 40% use cosmetics with halal certification and cosmetics that do not have halal certification simultaneously. It shows that more consumers who have used cosmetics by the recommendation of Islam pay attention to halalness in the cosmetic products they use. Even though in a relatively small number, there are Muslim consumers who do not care about the product's halalness.

There are five cosmetic brands used mainly by well-educated Muslim millennial women. They were Wardah (27%), Emina (12.6%), Makeover (8.7%), Maybelline (8.4%), and Pixy (5%). Excluding Maybelline, four of them had a halal certificate. Wardah was the first one that branded itself as halal cosmetics, while Emina and Makeover were the sister brand of Wardah. On the other hand, Pixy was a brand produced by PT Mandom Indonesia Tbk. All of the Muslim millennial women knew the existence of halal cosmetics. They knew it from internet (27.5%), social media (20.5%), package (10.3%), adds (9.5%), television (7.3%) and the other sources (less than 7.3%). Thus, many respondents got information about halal cosmetics through online media, websites, and social media. It indicated that well-educated Muslim millennial women were active internet users, as they found much information. Based on data processing carried out with the AMOS application's help, the research model's degree of fit is GFI 1.000,  $DF \leq 2$ ,  $RMSEA \leq 0.08$ ,  $NFI \geq 0.90$ , and  $CFI \geq 0.95$  shows the model fits with the data.

Table 2. The Result of Hypotheses Test

| Relationship between variables |                      | Estimate | S.E. | C.R.  | P   | Label |
|--------------------------------|----------------------|----------|------|-------|-----|-------|
| Knowledge                      | → Attitude           | ,240     | ,041 | 5,915 | *** | par_1 |
| Religiosity                    | → Attitude           | ,191     | ,034 | 5,554 | *** | par_2 |
| Knowledge                      | → Purchase_Intention | ,213     | ,055 | 3,859 | *** | par_3 |
| Religiosity                    | → Purchase_Intention | ,251     | ,046 | 5,426 | *** | par_4 |
| Attitude                       | → Purchase_Intention | ,437     | ,087 | 5,025 | *** | par_5 |

Table 2. shows the CR or critical ratio score to determine whether there is an effect of the variable. If the value of  $CR > 2.00$ , then the variable's influence is significant, knowledge toward attitude (H1) was 5.915 with a probability score of 0.000. This result indicated that *knowledge* had a positive influence on *attitude*. This study used three indicators to measure



variable '*knowledge*', including the concept of halal, product composition, and product differentiation. 49% of Well-educated Muslim millennial respondents agreed, and the remaining 46.7% disagreed with the item '*I know that halal cosmetics are those which ingredients fit the rules of Islam.*'

Furthermore, the C.R. (H2) score was 5.554, and the probability score was 0.000. Thus, it indicated that religiosity positively influenced consumers' attitudes. This study used five indicators to measure religiosity: experience, ideology, ritual, intellectual, and consequence. According to respondents' answers, the item with the highest score at 4.73 was "The tenet of Islam is the most important one for me." This statement was classified into a "very agree" category. It had a very high percentage since the respondents had good religiosity.

C.R.'s (H3) score that dealt with knowledge effect on purchase intention was 5.554, and the probability score was 0.000. Hence, it found that knowledge brought a positive influence to purchase intention. This result supported some previous studies (Haro, 2018; Nurhayati and Hendar, 2019; Romle *et al.*, 2016). The item of a statement with the highest score at 4.47 and classified into a "very agree" category was "I intend to buy the halal cosmetic product."

The C.R. (H4) score -religiosity toward purchase intention- was 5.426, and the probability score was 0.000. This result showed that the variable "*religiosity*" positively influenced "*purchase intention*." According to well-educated Muslim millennial women who agreed to the statement "*The tenets of religion influence me on selecting cosmetic products,*" their motivation to select products with the halal certificate was to obey Islam's rules.

Attitude brought a positive influence to purchase intention (H5). The C.R. score was 5.025 with a probability score of 0.000. Two indicators –good ideas and positive impression– were applied. According to the responses of well-educated Muslim millennial women participating in this study, the statement with the highest mean score at 4.5 and classified into the "very agree" category was "Halal cosmetic is a good product" many assumed that halal cosmetics was a good product since it was safe for use and corresponding to the rules of Islam.

This study presented the influence of knowledge and the level of religious beliefs on well-educated Muslim millennial women's attitude and their intention to buy halal cosmetics. One rapid-growth industry in Indonesia was cosmetics. It is a speedy development that made consumers have many options to select and use either a halal certificate and those with no halal certificate. Well-educated Muslim millennial women were very selective on cosmetics. They searched for any relevant information that dealt with its compositions, safety guarantee, and product halalness. The high preference for local brands with halal certificates such as Wardah, Emina, Makeover, and Pixy showed high demand for halal cosmetics for well-educated millennial women in Indonesia. They assumed that halal cosmetics had better quality than those with no halal certificate.

Before deciding on a product, consumers would search for any information that dealt with halal cosmetics. They tended to select a product which they did not know before. Hence, they had information about halal cosmetics. It involved halal cosmetic products' composition, which had fit Islam's rules. Consumers' attitude on halal cosmetics depends on the information they got. They saw those products based on the information they had. This study is following previous research that relevant information might influence their attitude. After collecting the information, they could decide their halal cosmetics preference (Aji, 2018; Briliana and Mursito, 2017; Nawawi *et al.*, 2019; Suki and Suki, 2018). This study contradicts other studies that failed to prove the influence of knowledge on individual attitudes in choosing halal cosmetics (Abd Rahman *et al.*, 2015; Adiba, 2019; Ahmad *et al.*, 2015; Simanjuntak and Dewantara, 2014). Well-educated Muslim millennial women were very active in searching for information, mainly from the internet. They did it to avoid any products containing any dangerous ingredients that might harm their body. This result defined that well-educated

Muslim millennial women had purchase intention on halal cosmetics, as they were very selective to which products they would use, including cosmetics. They were very concerned about the composition of the products. They wanted to make sure that it was safe and highly qualified. Therefore, they agreed that halal cosmetics had better quality than those with no halal certificate. Besides its safe ingredients, halal cosmetics ensured that their products always considered religious rules. Hence, they believed that halal cosmetics might bring them into goodness, so that knowledge influences purchase intention is also successfully proven in this study. Similar results in previous research regarding cosmetic products will influence consumer purchase intentions because this is related to product acceptance by consumers (Haro, 2018; Nurhayati and Hendar, 2019; Romle *et al.*, 2016; Vristiyana, 2019). Meanwhile, several previous studies have shown different results that knowledge does not affect purchase intention (Huda *et al.*, 2018; Sudarti and Lazuardi, 2015; Syuhada Mohd Yunus *et al.*, 2019).

This present study found that religion was one factor that positively influenced well-educated Muslim millennial women to consume halal cosmetics. Religiosity leads them always to consume only halal products. Thus, it implied that millennial women internalized their religious values in their daily life, and therefore, they were very concerned about selecting any cosmetic products they would use. This study's results align with previous studies (Abd Rahman *et al.*, 2015; Garg and Joshi, 2018; Khan *et al.*, 2019; Suki and Suki, 2018). However, other studies suggest that religiosity does not affect attitudes (Adiba, 2019; Aji, 2018; Setiawati *et al.*, 2019). They had a good awareness of halal cosmetics, so they choose the products. Well-educated Muslim millennial women also agreed that they took religious tenets to buy cosmetics. In this case, religion defined an individual's concept. Hence, they were very concerned about selecting products by considering whether it was halal or not—the higher their level of religiosity, the higher their purchase intention on halal cosmetics. The results of this study have succeeded in proving previous research that religiosity affects purchase intention (Ahmad *et al.*, 2015; Ahmed *et al.*, 2019; Khan *et al.*, 2020; Nurhayati and Hendar, 2019), but other research shows that religion does not influence purchase intention of halal cosmetics (Garg and Joshi, 2018; Khan *et al.*, 2019; Kusumawardhini *et al.*, 2016). Many assumed that halal cosmetics was a good product since it was safe for use and corresponding to Islam's rules. They also assumed that cosmetics with halal certificates had better quality than those with no halal certificates. This study's results are in line with previous studies that indicated that positive attitudes influence consumers' purchase intention (Abd Rahman *et al.*, 2015; Amalia *et al.*, 2019; Lada *et al.*, 2009; Mukhtar *et al.*, 2012). However, other studies have found no relationship between attitude and purchase intention (Ahmed *et al.*, 2019; Aisyah, 2017; Marmaya *et al.*, 2019).

This study also found similar results with previous studies (Ishak *et al.*, 2019). Well-educated Muslim millennial women used more than one cosmetic brand, as they had low loyalty to a particular brand. They tended to switch to another brand that fit their needs quickly. However, many respondents had already realized that halal cosmetics consisted of ingredients that corresponded to Islam rules. Many respondents in this study consume cosmetics with halal certification and do not have halal certification simultaneously. It requires further research. Consumers are deemed unable to fulfill their cosmetic needs if they only use cosmetics that have halal certification, so they must consume cosmetics that do not have halal certification.

Business people must take advantage of this growing market segment. Young people or the millennial generation dominates cosmetics users. Therefore, this study explicitly illustrated consumers' attitudes, particularly those referring to the millennial generation. More exclusively, it took advanced-educated Muslim millennial women as its subject of study. It was fascinating to study this subject, as it had a niche related to halal products in the present and the future. The millennial generation is the most intelligent. They find information quickly with the help of

existing technology. Millennial respondents saw the presence of halal cosmetics from online media, as they had access to the internet and often used it to search for any information they needed. Therefore, variables related to the internet would be exciting to be investigated in future studies to figure out any other correlation among them. Another further research can include consumers' purchase decisions since this present study's respondents ever bought halal cosmetics.

Although this study's location is in a state with a Muslim majority and the respondents were Muslim, many still used cosmetics with no halal certification. Therefore, marketers should make more effort to advertise their products through social media such as Facebook, Youtube, and Instagram. To attract Muslim millennial women to buy their products, marketers could create an ad using educated Muslim millennial women applying halal cosmetics as their model. Moreover, they could hire a beauty influencer or someone specializing in cosmetics. Beauty influence would provide information about halal cosmetics, and it was necessary as consumers tended to select particular products when they had adequate information about those products. Another implication of this study referred to its respondents. All the respondents of this study were well-educated. It indicated that they tended to be very concerned about the quality of any products they used, including the ingredients or substances. Halal cosmetics ads as a natural product may put a user's health and safety first.

### **Conclusion**

This study discussed things related to the halal cosmetic sector in a state with a Muslim majority. However, the same model might bring out different results in different states. Religion is very crucial. Values related to religion might positively motivate young intellectual women in Indonesia. For consuming cosmetics, they considered the halalness of the products or anything else that corresponded to Islam rules. More specifically, they were very concerned about their health by considering any substances in cosmetics. Well-educated Muslim millennial women wanted products of high quality. They were willing to spend more money to buy halal cosmetics, as they believed that halal cosmetics might bring them into goodness. Although this study's hypotheses were all supported, there are some limitations. First, the researcher did not meet the respondents in person but solely through google form as the media to search for information. Second, the respondent might have given random answers. Therefore, further researches would be necessary to address such limitations and optimize this study.

Only a few studies discuss the presence of attitude as a mediating variable. This study's limitation is not finding out the relationship with the attitude variable as a mediating variable. Future research may mediate the relationship between religiosity and knowledge to describe a complete model in halal cosmetics research.

### **Author Contribution**

Salsabilla Kurniawati: Writing - Original Draft, Methodology, Investigation.

Rosa Prafitri Juniarti: Conceptualization, Writing - Review & Editing.

Azizah Omar: Writing - Review & Editing, Visualization.

Ahmad Ajib Ridlwan: Writing - Review & Editing, Visualization.

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### Declaration of Competing Interest

We declare that we have no conflict of interest.

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