



# Evolving Digital Consumption Behavior of Generation Z Muslim Consumers in the Halal Cosmetics Market

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## ABSTRACT

The growing awareness of halal lifestyles has transformed halal cosmetics in Indonesia from a mere trend into a daily necessity. Despite increasing demand, limited studies have explored the behavioral drivers influencing Generation Z Muslim consumers' online purchasing decisions for halal cosmetic products. This study aims to identify and analyze the relationships among key antecedents—religious commitment, halal marketing, halal certification, and celebrity endorsement—and determine which factor most strongly influences purchasing behavior. Data were collected through a standardized questionnaire distributed to 280 female Generation Z Muslim respondents across Indonesia. The relationships and hypotheses were tested using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results reveal that religious commitment, halal marketing, and halal certification significantly influence online purchase decisions, while celebrity endorsement exerts minimal impact. These findings highlight the growing perception of halal as both a religious obligation and a trusted quality assurance for beauty products. The study contributes to a deeper understanding of digital consumer behavior in the halal industry and provides practical insights for marketers and policymakers seeking to strengthen halal brand positioning.

## Introduction

The cosmetics, skincare, and personal care

industry in Indonesia has become one of the country's priority and most competitive sectors due to growing domestic demand and export potential (Ferdinand & Ciptono,

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2022). This industry's rapid development reflects not only technological and economic progress but also shifts in consumer lifestyle, perception, and awareness regarding product use. During the Covid-19 pandemic (2020-2021), the rise of self-care and skincare routines at home encouraged the growth of local cosmetic brands that could compete with international ones in terms of quality and price. According to the National Agency of Drug and Food Control (Badan Pengawas Obat dan Makanan - BPOM, 2021), the number of cosmetic business actors increased by 20.6%, from 819 in 2021 to 913 in 2022. Furthermore, data from the National Industrial Information System (2022) reported that the cosmetics industry employed 59,886 workers. Statista (2022) also identified the skincare and personal care segment as the largest market share, reaching a market volume of USD 3.16 billion in 2022. These indicators demonstrate that Indonesia's cosmetics industry is not only growing but also transforming into a key driver of national economic progress.

In this competitive environment, halal cosmetics have emerged as both a moral and market imperative. With approximately 231 million Muslims—representing 86.7% of Indonesia's population and nearly 13% of the global Muslim population—Indonesia possesses enormous potential for the development of halal-certified products (Jayatissa, 2023). The government's support for halal product assurance, reinforced through Government Regulation (PP) No. 39 of 2021, has made halal certification mandatory for various industries, including

cosmetics, by October 2026. This regulation has created both opportunities and challenges for manufacturers. While some producers perceive certification as a regulatory burden, many recognize it as a strategic opportunity to strengthen consumer trust and expand market access (Prakash Yadav & Rai, 2017). Consequently, halal cosmetics are increasingly perceived not only as a religious requirement but also as a standard of quality, safety, and ethical consumption

Another critical element shaping this industry is the digital behavior of Generation Z Muslim consumers. Generation Z—those born from 2001 onwards—represents a digitally native cohort that is highly connected, information-savvy, and responsive to online marketing stimuli (Wirdyaningsih et al., 2020). Based on data from the Ministry of Home Affairs, there were approximately 68.6 million Gen Z individuals aged 10-24 in Indonesia as of 2021 (Melati & Amirudin, 2024). This generation constitutes a major consumer segment that interacts with brands primarily through digital platforms and social media, where purchasing behavior is shaped by online reviews, peer influence, and celebrity endorsements (S. Y. V. Putri & Windasari, 2022). The convergence of digitalization, religiosity, and the halal lifestyle thus creates a unique consumer behavior context that differs significantly from older generations.

During the pandemic, digital transformation accelerated, changing how consumers accessed and purchased products (Rahmi, 2024). Restrictions on physical movement and growing health concerns

drove consumers to shop online, especially through e-commerce and social media platforms (Sihombing et al., 2023). Social media became not only a communication channel but also a marketing arena where brands compete for consumer attention through influencers and celebrities (Arifa & Nugraha, 2022). Celebrity endorsements, in particular, play a central role in shaping consumer perceptions, trust, and purchase intentions. By showcasing their preferences and routines, celebrities influence audiences to emulate their consumption patterns—from fashion to beauty choices (Aryani et al., 2021). However, the persuasive power of such endorsements may vary depending on the level of consumers' religious commitment and awareness of halal values (Chouhan et al., 2024).

At the same time, promotional tools and online reviews have become equally influential. Promotional discounts often drive impulse buying and reduce consumers' rational evaluation of product worth (Alam & & et all, 2023). while online reviews serve as social proof that enhances credibility and perceived value (Singh et al., 2021). For Muslim consumers, however, these marketing cues intersect with religious considerations, especially regarding the halalness of cosmetic products. Religious commitment encourages Muslims to avoid prohibited (haram) substances, including in cosmetics (Nasiketha et al., 2024). Empirical studies consistently show that religious commitment has a significant effect on consumer attitudes and purchasing behaviour (Marjerison et al., 2022). Moreover, halal certification serves as a

tangible indicator of compliance with Islamic principles and quality assurance, increasing consumer confidence and loyalty (Nasrullah, 2019).

Despite growing research on halal consumption and online shopping behavior, several theoretical and empirical gaps remain. Previous studies have tended to examine digital consumer behavior during the Covid-19 pandemic without integrating religious variables into the analysis (Cetină et al., 2022). Others have explored halal certification or religiosity in isolation from digital marketing factors such as celebrity endorsement or online review (Billah et al., 2020). As a result, there is a lack of comprehensive frameworks that link digital marketing antecedents with religious and halal-related variables in shaping online purchasing behavior (A. F. Putri, 2024). This gap is particularly relevant in Indonesia, where religiosity and digitalization simultaneously influence consumer decision-making (Melati & Amirudin, 2024).

Therefore, this study aims to address these research gaps by developing an integrated model that examines the relationships among celebrity endorsement, online review, promotional tools, religious commitment, halal certification, and halal marketing in influencing online purchase behavior for halal cosmetic products. Specifically, this study focuses on female Generation Z Muslim consumers in Indonesia, who represent the most dynamic and religiously conscious segment of the digital marketplace. The study seeks to answer the following key re (Cetină et al.,

2022). search questions: How do celebrity endorsements, online reviews, and promotional tools influence online purchase behavior of halal cosmetic products? What roles do religious commitment, halal certification, and halal marketing play in shaping such behavior? Does religious commitment moderate the effects of halal certification and halal marketing on online purchase decisions?

This research contributes to the literature in two major ways. Theoretically, it integrates digital marketing and religious consumption frameworks, providing a more holistic understanding of halal consumer behavior in the digital era. Practically, it offers insights for policymakers and industry practitioners in designing effective digital marketing strategies that align with religious values, thereby strengthening consumer trust and competitiveness in the halal cosmetics industry. By clarifying the intersection of religiosity, digital engagement, and marketing strategy, this study advances the discourse on how Generation Z Muslim consumers define, interpret, and act upon the concept of halal in their online purchasing behavior.

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## **Literature Review**

**Research on halal consumption remains** relatively limited, particularly regarding its conceptual and practical implications in digital purchasing contexts. Prior studies have frequently employed the Theory of Planned Behavior (TPB) (Ajzen, 1991) and the Theory of Reasoned Action (TRA) (Fishbein & Ajzen, 1975) as frameworks to

understand consumer behavior toward halal products (Shah Alam & Mohamed Sayuti, 2011; Shahbaz Van Ahsen & Hendayani, 2022). Both theories posit that attitude, subjective norms, and perceived behavioral control shape behavioral intentions, which in turn predict actual behavior. In halal-related contexts, these frameworks help explain how religious commitment and social influences—such as celebrity endorsements, online reviews, and promotional stimuli—affect consumer attitudes and purchase intentions. For Muslim consumers, religious commitment can serve as a normative control that guides decision-making in line with Shariah principles, while online marketing factors act as external stimuli shaping perceptions and behavioral intentions. Integrating TPB and TRA thus allows the study to explore how psychological, social, and religious dimensions jointly shape online shopping behavior for halal-certified products, particularly among Gen Z Muslim women, a demographic characterized by both digital engagement and strong identity-based consumption (Shah Alam & Mohamed Sayuti, 2011) (Shahbaz Van Ahsen & Hendayani, 2022).

### **Online Purchasing Behavior**

Online shopping behavior refers to the process through which consumers make purchasing decisions via digital platforms to fulfill their needs and desires (Nasti et al., 2024). The process mirrors traditional purchasing stages—recognition of needs, information search, evaluation of alternatives, decision-making, and post-purchase evaluation (Miah et al., 2022).

However, unlike traditional contexts, digital shopping is heavily influenced by intangible cues such as online reviews, celebrity endorsements, and promotional strategies that shape consumers' attitudes and trust. According to TPB, online shopping decisions are driven by perceived behavioral control (ease of transaction), attitude (trust and satisfaction), and subjective norms (peer influence). These components interact dynamically with religious motivations, which may strengthen or inhibit consumer intention, depending on the product's compliance with Islamic principles.

### **Celebrity Endorsements**

Celebrity endorsement functions as a persuasive communication tool that shapes consumer attitudes toward brands. As Jalilvand and Samiei (2012) note, social media has amplified the influence of celebrities in marketing communication. Celebrities serve as opinion leaders whose perceived credibility, attractiveness, and congruence with brand values enhance consumer trust (Mialiawati, 2020). In the halal context, celebrity endorsements can influence consumers' attitudes (TRA component) by associating products with figures perceived as religiously credible or value-consistent. When the celebrity's image aligns with the consumer's religious or ethical beliefs, the persuasive effect strengthens, leading to more favorable purchase intentions. Conversely, incongruence between the celebrity's lifestyle and Islamic values can weaken credibility and diminish influence. Synthesis: Celebrity endorsements influence online shopping behavior by shaping

attitudes and subjective norms through perceived credibility and value congruence, particularly when aligned with religious identity (Calvo-Porral et al., 2021).

### **Online Reviews**

Online reviews constitute a form of electronic word-of-mouth (e-WOM) that significantly shapes consumer decisions (Lee & Choeh, 2020). Online reviews reduce information asymmetry and risk perception by providing social proof of product quality and authenticity. Within TPB, these reviews shape subjective norms, as consumers perceive others' evaluations as social validation of product quality. From a halal marketing perspective, positive reviews about halal integrity or certification enhance consumer trust and reinforce behavioral intention. Negative reviews questioning a product's halal status, conversely, may deter purchasing behavior even if the product is certified. Synthesis: Online reviews shape behavioral intention through informational trust and social influence, acting as a mediating factor between marketing communication and online shopping behavior in halal markets

### **Promotional Tools**

Promotional tools—such as discounts, contests, and digital advertising—are essential mechanisms to stimulate consumer engagement and purchase decisions (Rizwan et al., 2018). These tools influence consumers' perceived behavioral control by making products more accessible and affordable, thus increasing purchase intention. In halal product marketing, promotional content emphasizing ethical

consumption, religious values, and certified quality can effectively appeal to Muslim consumers' moral and psychological motivations. However, excessive reliance on hedonic appeals may conflict with religious modesty values, highlighting the need for value-sensitive promotion strategies. **Synthesis:** Promotional tools positively influence online shopping behavior by reducing purchase barriers and reinforcing positive attitudes, provided they align with ethical and religious norms (Yohana F. C. P. Meilani, & Ian N. Suryawan, 2020).

### **Religious Commitment**

Religious commitment not only affects individual purchase intentions but can also moderate the relationships between marketing variables and behavioral outcomes. Highly religious consumers are more sensitive to halal certification and marketing messages that emphasize compliance with Islamic law (Syakir et al., 2024). In this sense, religious commitment may amplify the effects of halal certification and halal marketing on online shopping behavior, as devout consumers perceive such signals as moral reassurance. **Synthesis:** Religious commitment moderates the relationship between halal-related cues (certification and marketing) and online shopping behavior, intensifying the influence of these factors among consumers with strong religious identities.

### **Halal Certification**

Halal certification provides an assurance mechanism that a product adheres to Islamic law (Asmah & Salamah, 2021). It reduces uncertainty and enhances consumer

confidence in the product's permissibility. From a TPB perspective, certification strengthens perceived behavioral control and attitude by simplifying decision-making for Muslim consumers. However, knowledge gaps persist regarding the credibility and recognition of halal logos, particularly among younger consumers who rely more on digital cues than on institutional assurances (Briliana & Mursito, 2017; Aziz & Chok, 2013). **Synthesis:** Halal certification positively influences online shopping behavior by providing cognitive assurance and moral validation, although its effectiveness depends on consumer awareness and perceived credibility.

### **Halal Marketing**

Halal marketing refers to marketing practices consistent with Islamic ethical and moral principle .(Asmah & Salamah, 2021). It aims not only to meet consumer needs but also to promote value-based consumption that aligns with faith. Effective halal marketing integrates product authenticity, Shariah compliance, and social responsibility into branding and communication strategies (Wilson & Liu, 2011). Within the TPB framework, halal marketing influences attitudes and subjective norms by reinforcing the social desirability and ethical legitimacy of halal consumption. **Synthesis:** Halal marketing enhances online shopping behavior by embedding religious values in marketing communication, thereby strengthening consumer trust and loyalty.

### **Identified Research Gap**

Previous studies have extensively examined

the influence of celebrity endorsements, online reviews, and promotional tools on online shopping behavior. However, limited research has integrated these marketing stimuli with religious commitment, halal certification, and halal marketing within a unified theoretical framework. Moreover, few studies have empirically tested religious commitment as a moderating variable, particularly in predominantly Muslim societies. Existing works, such as Elseidi (2018), confirm that awareness of halal symbols affects purchasing decisions, but this relationship is contingent upon the consumer's level of religiosity. Therefore, this study contributes to the literature by integrating TPB and TRA frameworks to examine how psychological, social, and religious factors collectively shape online shopping behavior for halal-certified cosmetics among Gen Z Muslim women, addressing both theoretical and empirical gaps in halal marketing research.

### **The impact of celebrity endorsements on online shopping behaviour**

The purpose of celebrity endorsements is to attract consumer attention and persuade them to buy products or services. When consumers purchase products online, their image of the product might be influenced by a celebrity's statement about the product. Celebrity endorsements can affect consumer attitudes both positively and negatively. They are important for drawing consumer attention to products and services, and influencing their decision to buy them. (Jayanti, 2024).

Hypothesis 1. Celebrity endorsements

impact online shopping behavior positively.

### **The impact of online reviews on online shopping behavior**

Social media platforms have a crucial role in disseminating opinions and product information to consumers, hence exerting an influence on their buying choices. As noted by Miah et al. (2022), when most consumers are deciding whether to buy a product or service, they are frequently influenced by online reviews, whether in the form of positive or negative opinions of a product. Moreover, Labrecque et al. (2013) argue that social media, which can be readily accessed on the internet via smartphones, increase the ease of locating information and reviews, which influence their purchasing decisions.

Hypothesis 2. Online reviews impact online shopping behavior positively.

### **The impact of promotional tools on online shopping behavior**

Rapid technological advancements are leading to significant changes, causing a gradual transformation of values. Customers' purchasing behavior can rapidly shift, leading to the volatile financial outcomes of firms. The advent of online marketing as a novel kind of marketing has presented organizations with fresh prospects and inventive methods of conducting business. Media advertising exerts a substantial influence on consumer purchasing behavior (Jenifa, 2017). Promotional price reductions and incentives are implemented to exploit the consumer's irrational decision-making process and stimulate online shopping behavior.

(Agyeman-Darbu, 2017).

Hypothesis 3. Promotional tools impact online shopping behavior positively.

#### **How religious commitment impacts online shopping behavior**

The study conducted by Khan et al. (2017) found that individuals' purchasing behavior is influenced by their religious conviction, self-identity, and motivation to adhere to Shariah principles. Iranmanesh et al. (2020) suggest that the theory of planned behavior can be improved by adding a religious commitment to explain Muslims' behavior. Religious devotion has a vital role in influencing individuals' views, understanding, and perspectives, regardless of their religious affiliation (such as Muslims, Christians, Buddhists, and others). Religious convictions and beliefs influence individuals' attitudes and perceptions towards consuming (Jamal, 2003).

Hypothesis 4. Religious commitment impacts online shopping behavior positively.

#### **The impact of halal certification on online shopping behavior**

Earlier research have shown that knowledge has an impact on the intention to purchase, and increased knowledge tends to influence the intention to buy cosmetic products that are halal (Briliana and Mursito, 2017). Aziz and Chok (2013) claim that it is almost impossible to identify how marketing-related concepts like advertising and branding impact intentions to make halal purchases. Many consumers know little about halal certification and halal brands from marketing communications. Therefore,

Rajgopal et al. (2011) propose that specific marketing and branding techniques be used to promote and sell halal products and services. Whilst vendors are gaining an appreciation of how important awareness of halal accreditation is, there are still significant gaps in the understanding of aspects of halal components and other factors that influence intentions to purchase. It has been found that the promotion of halal food significantly affects consumers' comprehension of halal beliefs. As a result, halal knowledge significantly influences the explanation of the motivation behind the purchase of halal goods. Muslims are asserting their power in social and political domains by advocating for the certification of food as halal.

Hypothesis 5. Halal certification impact online shopping behavior positively.

#### **How halal marketing impacts online shopping behavior**

Greater efforts with halal marketing campaigns could increase awareness of halal food products. Among the recognized factors influencing intentions to purchase halal products and services, halal advertising and marketing can be more effectively controlled by the manufacturer (Awan et al., 2015). A strong marketing approach can lead to practical benefits such as raising halal consciousness. In addition, many global corporations are cognizant of the potential and necessity to get into the growing Muslim markets conducted study that shows that halal marketing has a favorable influence on consumers' intentions to purchase halal food. Nevertheless, Wilson and Liu's (2011)

earlier study indicates that halal foods adhere to similar nutritional requirements as other foods, and therefore, halal marketing tends to use general standards, the exception being the sharia compliance in the food production process.

Hypothesis 6. Halal marketing impacts online shopping behavior positively.

#### **Religious Commitment as Moderator**

The measurement of consumers' religious commitment should be based on the sense of their dedication to their specific religion, rather than using a general measure. Religious devotion had a significant role in shaping individuals' perspectives towards halal companies, as evidenced by studies conducted by Iranmanesh et al. (2020), Asnawi et al. (2018), and Garg and Joshi (2018). Prior to purchasing a new product, customers will assess if it has the potential to infringe upon or conflict with their religious beliefs and norms. Asnawi et al. (2018) established a correlation between the level of religious devotion among Muslim customers and their preference for halal items. Religious commitment is the measure of an individual's adherence to the principles, beliefs, and practices of their religion in their daily life. Hence, it is expected that Muslim customers in their daily lives are influenced by their religious beliefs in making purchasing decisions. Consumers may be more inclined to pay a higher price for products that are certified as halal if they perceive halal consumption as the prevailing standard and consider obtaining halal products to be essential. Thus, this study examines the role of religious commitment

as a potential moderator on the impact of halal certification and halal marketing on online shopping behaviour for halal certified cosmetics.

Hypothesis 7. Religious commitment positively moderates the impacts of (a) halal certification and (b) halal marketing on online shopping behavior.

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### **Method, Data, and Analysis**

This study employed a quantitative explanatory design using a cross-sectional survey to empirically examine the motivational determinants of online shopping behavior for halal cosmetic products among Gen Z Muslim women in Indonesia. The research framework integrates concepts from the Theory of Planned Behavior (TPB) and the Theory of Reasoned Action (TRA). Structural Equation Modeling (SEM), specifically the Partial Least Squares (PLS-SEM) approach, was utilized with SmartPLS 4.0 to test the hypothesized causal relationships concurrently, a technique chosen for its suitability in predictive modeling and handling complex structural relationships with non-normal data

#### **Population, Sample, and Sampling Technique**

The target population comprised Gen Z Muslim female consumers in Indonesia. A purposive sampling technique was adopted to ensure that respondents met strict inclusion criteria: (1) identifying as Muslim women; (2) belonging to the Generation Z cohort (born between 1997 and 2012); (3) having used cosmetic products in the past six

months; and (4) having engaged in or planned online purchases of halal cosmetics. This method was justified to accurately target the specific demographic and behavioral profiles central to the research (Sekaran & Bougie, 2019). A total of 280 valid responses were collected and retained for the final analysis. This sample size is sufficient for PLS-SEM, exceeding the minimum requirement of 10 times the largest number of structural paths directed at any latent construct (Hair et al., 2021).

### Instrument Design and Measurement

**Table 1.**  
*Instrument Design and Measurement*

Construct	Abbreviation	Number of Items	Primary Source(s) for Adaptation
Celebrity Endorsements	CE	4	Ohanian (1990); Jayanti (2024)
Online Reviews	OR	4	Lee & Choeh (2020)
Promotional Tools	PT	4	Rizwan et al. (2018)
Religious Commitment	RC	5	Worthington et al. (2003); Khan et al. (2017)
Halal Certification	HC	4	Briliana & Mursito (2017); Asmah & Salamah (2021)
Halal Marketing	HM	4	Awan et al. (2015); Wilson & Liu (2011)
Online Shopping Behavior	OSB	5	Miah et al. (2022)

All indicators were measured using a seven-point Likert scale, ranging from 1 (strongly disagree) to 7 (strongly agree), to maximize variance and capture the intensity of respondents' perceptions.

### Data Collection Procedure and Bias Control

Data were collected between March and May 2025 using Google Forms, distributed via popular social media channels (e.g.,

The research instrument was a structured online questionnaire comprising seven sections corresponding to the latent constructs: Celebrity Endorsements (CE), Online Reviews (OR), Promotional Tools (PT), Religious Commitment (RC), Halal Certification (HC), Halal Marketing (HM), and Online Shopping Behavior (OSB). All items were adapted from validated scales in prior academic literature and were modified for contextual relevance to halal cosmetics and Indonesian Gen Z consumers.

Instagram, WhatsApp, Telegram) targeting Gen Z Muslim communities. Prior to full deployment, a pilot test involving 30 respondents was conducted to refine the clarity and assess the initial reliability of the instrument. To mitigate Common Method Bias (CMB), several procedural remedies were implemented (Podsakoff et al., 2003): anonymity and confidentiality were guaranteed, the order of question blocks was randomized, and different scale anchors

were subtly introduced where feasible. A post hoc check using Harman's Single-Factor Test confirmed that CMB was not a serious concern, as the first factor did not account for a majority of the total variance.

### **Structural Equation Modeling (SEM) Procedures**

Data analysis was systematically conducted in SmartPLS 4.0 following a two-stage process to ensure robust model quality: 1. Measurement model (Outer Model) assessment, this stage assessed the reliability and validity of the constructs. Internal consistency reliability was evaluated using Composite Reliability (CR) and Cronbach's Alpha (acceptable at  $>0.70$ ). Convergent validity was confirmed when the Average Variance Extracted (AVE) was  $>0.50$ , and indicator reliability was established by factor loadings  $>0.70$ . Discriminant validity was rigorously assessed using both the Fornell-Larcker criterion and the more conservative Heterotrait-Monotrait (HTMT) ratio (acceptable at  $<0.90$ ). 2. Structural model (Inner Model) assessment, following successful validation of the measurement model, the structural model was evaluated. The explanatory power was assessed by the Coefficient of Determination ( $R^2$ ) for the endogenous construct (Online Shopping Behavior). Hypothesized paths were tested using bootstrapping (5,000 resamples) to derive path coefficients ( $\beta$ ) and their associated  $t$ -values and p-values for significance. Further model quality checks included the effect size ( $f^2$ ) to determine the substantive relevance of each predictor and the predictive relevance ( $Q^2$ ) using the blindfolding procedure. Finally, the

Standardized Root Mean Square Residual (SRMR  $<0.08$ ) was used as a goodness-of-fit index to evaluate the overall model fit.

## **Result and Discussion**

This section systematically presents the empirical findings derived from the Partial Least Squares Structural Equation Modeling (PLS-SEM) analysis conducted using SmartPLS 4.0. The results are reported in two stages: the assessment of the measurement model (validity and reliability) and the assessment of the structural model (hypotheses testing and explanatory power).

### **Sample Demographics and Suitability**

The analysis was based on 280 valid responses from female Gen Z Indonesian Muslims. The majority of respondents (87.5%) were aged between 20-23 years old and were actively enrolled in university. This demographic profile confirms the achievement of the purposive sampling criteria and suggests that the sample is sufficiently well-educated to comprehend and provide informed responses on complex constructs related to consumer behavior, digital platforms, and religious adherence. This high level of education ensures the robustness of the perceptual data collected.

### **Findings from the measurement model**

The examination of convergent validity involved assessing factor loading, average variance extracted (AVE), and composite reliability ( $\rho_c$ ). Table 2 indicates that the factor loadings were greater than 0.6. Additionally, Table 3 shows the composite reliability ( $\rho_c$ ), of all constructs above

0.7 and the average variance extracted (AVE) values above 0.5. The results suggested a

**Table 2.***The Result of the Measurement Model*

		Outer Loading
<b><i>Celebrity endorsement (C) - adapted from Miah et al., (2022); Zafar et al., (2021)</i></b>		
C1	Large numbers of celebrity posts that promote products impact online shopping positively.	0.611
C2	If celebrity posts are considered authentic, they can result in an increase in online sales	0.765
C3	Positive feelings towards online shopping are encouraged by celebrity endorsements	0.797
C4	I am motivated to purchase a product when I recognize celebrity endorsers.	0.657
<b><i>Online review (OR) - adapted from Miah et al. (2022); Park &amp; Nicolau (2015)</i></b>		
OR1	The reputations of reviewers positively influence online shopping.	0.711
OR2	Online reviews can be relied on to increase sales via the internet.	0.709
OR3	Online shopping is influenced by high customer ratings.	0.669
OR4	The quality of the review's argument plays a crucial role in convincing customers to buy a product online.	0.723
<b><i>Promotional tools (P) - adapted from Miah et al. (2022); Azis &amp; Chok (2013)</i></b>		
P1	Online selling can be increased with a price discount.	0.817
P2	Online purchase intentions are generated through sales promotions.	0.765
P3	Customers can be easily persuaded to buy a product by using the 'buy one get one' technique.	0.764
P4	When my social surroundings make me feel like buying a product, I tend to do so online.	0.810
<b><i>Halal certification (HC) - adapted from Uddin, (2019); Yieh et al., (2007); Bitner, (1992)</i></b>		
HC1	Choosing a product with a halal logo is crucial.	0.653
HC3	The halal logo will determine which product I choose.	0.704
HC4	Choosing foods with a halal logo is something I will always be careful about.	0.762
HC6	Halal certification and logos are used to make sure that the cosmetics are halal.	0.769
HC7	Halal certification for cosmetics is important to me when I buy a product.	0.730
HC8	The product's marketability is enhanced by its halal certification.	0.725
<b><i>Halal Marketing (HM) - adapted from Miah et al., (2022); Awan et al., (2015)</i></b>		
HM1	Choosing halal cosmetics products depends on the brand.	0.671
HM2	Halal cosmetic products require celebrity endorsements to be purchased.	0.631
HM3	A familiar brand is necessary when purchasing halal cosmetic products.	0.713
HM4	Halal cosmetic product purchases are affected by the price.	0.732
HM5	I spend a lot of money on halal cosmetic products.	0.740
HM6	I am influenced by sales promotions when buying halal cosmetic products.	0.712
<b><i>Religious Commitment (RC) - Iranmanesh et al., (2019);</i></b>		

RC1	<i>All of my life is based on my religious beliefs</i>	0.699
RC2	<i>I dedicate my time to enhancing my understanding of my faith</i>	0.782
RC3	<i>My life is guided by my religious beliefs</i>	0.710
RC4	<i>Religion is something that is particularly important to me</i>	0.733
RC5	<i>My faith is a topic I frequently read about</i>	0.700
<b><i>Online Shopping (OS) - adapted from Miah et al. (2022)</i></b>		
OS1	<i>Consumers desire to make purchases online.</i>	0.742
OS2	<i>The purchasing decision is made by consumers.</i>	0.764
OS4	<i>Online shopping is a satisfactory experience for consumers.</i>	0.767
OS5	<i>Consumers will advise others to buy products.</i>	0.757

### Measurement Model Assessment (Outer Model)

The assessment of the measurement model confirmed the reliability and validity of the latent constructs used in the study.

Convergent validity was assessed by examining the factor loadings and the Average Variance Extracted (AVE), while internal consistency reliability was assessed using the Composite Reliability (rho\_c) and Cronbach's Alpha (see Table 3).

### Convergent Validity and Reliability

Table 3.

Convergent Validity and Reliability

Construct	AVE	Cronbach's alpha	Rho_c	R-Square	R-Square Adjusted
Celebrity Endorsements	0.506	0.672	0.802		
Halal Certification	0.525	0.820	0.869		
Halal Marketing	0.591	0.793	0.852		
Online Review	0.595	0.664	0.797		
Online Shopping Behavior	0.573	0.752	0.843	0.956	0.954
Promotional tools	0.623	0.798	0.869		
Religious commitment	0.527	0.776	0.847		

1. As shown in the table, all constructs achieved Composite Reliability (rho\_c) values above the recommended threshold of 0.70, indicating high internal consistency. Specifically, rho\_c ranged from 0.797 (Online Review) to 0.869 (Halal Certification and Promotional Tools). The AVE values for all constructs were also greater than the minimum 0.50 criterion (ranging from 0.506 to 0.623), formally

establishing the study's convergent validity. While some Cronbach's Alpha values were slightly below the standard 0.70 (e.g., CE at 0.672), the superior rho\_c values, which are more appropriate for PLS-SEM (Hair et al., 2021), confirm sufficient reliability.

### Discriminant Validity

Discriminant validity was rigorously assessed using the Heterotrait-Monotrait (HTMT)

ratio of correlations, as recommended by Henseler et al. (2015)

**Tabel 4.**  
*Discriminant Validity*

	C	HC	HM	OR	OS	P
C						
HC	0.810					
HM	0.815	0.809				
OR	0.714	0.816	0.543			
OS	0.802	0.209	0.818	0.718		
P	0.803	0.812	0.639	0.721	0.638	
RC	0.711	0.519	0.782	0.787	0.545	0.745

Table 3 shows that all HTMT values were well below the conservative threshold of 0.85, confirming that the constructs in the model are distinct and measure different latent phenomena, thereby establishing satisfactory discriminant validity.

#### **Structural Model Assessment and Hypotheses Testing (Inner Model)**

The structural model was assessed for its predictive capability and the significance of the hypothesized paths (see Table 3).

#### **Explanatory Power and Predictive Relevance**

The model exhibited exceptional explanatory power for the dependent construct, Online Shopping Behavior (OS), with a Coefficient of Determination ( $R^2$ )

**Table 5.**

*Summary of Hypotheses Testing*

Hypothesis	Path	$\beta$	t-value	p-values	Decision
H1	C rightarrow OS	0,22291667	1.986	0.002	Support
H2	OR rightarrow OS	0,39513889	2.331	0.020	Support
H3	P rightarrow OS	0,28263889	1.989	0.008	Support
H4	RC rightarrow OS	0,16458333	6.547	0.000	Support

H5	HC rightarrow OS	1.043	56.399	0.000	Support
H6	HM rightarrow OS	0,15763889	4.719	0.000	Support

The results show that Halal Certification (HC) ( $\beta = 1.043$ ) had the largest and most significant positive impact on Online Shopping Behavior, followed by Online Reviews (OR) ( $\beta = 0.569$ ). Conversely, Halal Marketing (HM) ( $\beta = 0.227$ ) and Religious Commitment (RC) ( $\beta = 0.237$ ) yielded the smallest direct path coefficients, Table 6.

#### Summary of Hypotheses Testing

Hypothesis	Path	$\beta$	t-value	p-values	Decision
H7a	RC*HC rightarrow OS	0.068	2.744	0.006	Support
H7b	RC*HM rightarrow OS	0.065	3.161	0.002	Support

The positive and significant beta coefficients (0.068 and 0.065) indicate that Religious Commitment acts as a positive moderator,

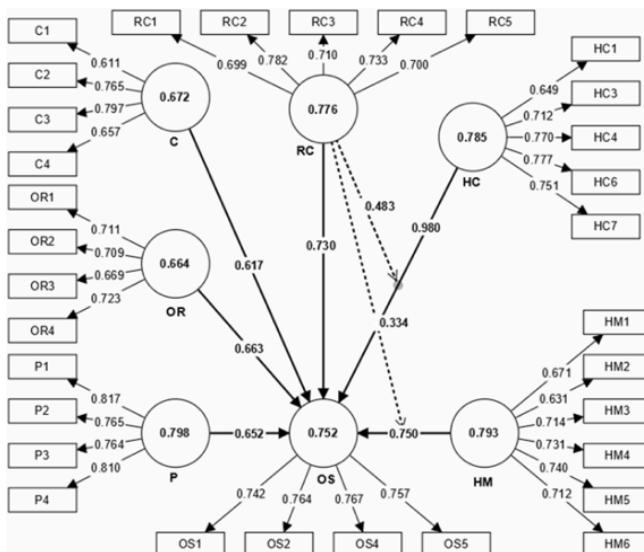
though they remained highly significant.

#### Moderation Effects Hypotheses Testing

The moderating effect of Religious Commitment on the relationships between Halal factors and Online Shopping Behavior (H7a and H7b) was tested and supported:

**Figure 1.**

Initial PLS Path Model



strengthening the relationships between Halal Certification and Halal Marketing with Online Shopping Behavior.

## Discussion

The Discussion section goes beyond statistical reporting to interpret the empirical findings in light of the proposed theoretical model, previous research, and the sociocultural and religious context of Gen Z Muslim women in Indonesia. The findings highlight how consumer behavior in digital commerce is shaped by the intertwining forces of religiosity, social influence, and technological engagement. These results not only validate the theoretical assumptions of the study but also shed light on the unique behavioral patterns of young Muslim consumers who merge faith-driven decision-making with digital participation. This section is divided into three main subheadings: The Primacy of Halal Assurance in Digital Commerce, The Synergy Between Religious Commitment and Digital Influence, and Theoretical and Managerial Implications—each of which elucidates key insights and provides actionable suggestions for stakeholders in the halal industry and digital marketing sphere.

### **The Primacy of Halal Assurance in Digital Commerce**

The most striking and dominant finding of this research is the overwhelming influence of Halal Certification (HC) on Online Shopping Behavior (OS), with a path coefficient of  $\beta = 1.043$ . This magnitude underscores that, for Indonesian Muslim Gen Z consumers, the assurance of halal status represents far more than a religious label—it embodies trust, quality, and authenticity in an environment

characterized by virtual transactions and uncertainty. In online shopping contexts, where consumers cannot physically inspect products, the halal logo serves as a *risk-reducing signal* that ensures not only the religious permissibility of a product but also its safety, ethical sourcing, and production transparency.

This finding corroborates the earlier works of Temporal (2011) and Ireland and Rajabzadeh (2011), who argued that halal certification transcends religious boundaries, becoming a *universal indicator of product integrity*. For the Indonesian market—home to the world's largest Muslim population—such certification carries deep symbolic meaning. It reassures consumers that their purchases align with Islamic ethical codes while simultaneously reflecting modern consumer sensibilities toward quality and global standards. Therefore, halal certification functions as both a *spiritual assurance mechanism* and a *strategic brand differentiator* in the competitive digital marketplace.

Furthermore, the finding implies that halal certification plays an even more critical role in digital commerce than in traditional retail, due to the inherent *information asymmetry* of online transactions. In digital spaces, where sensory and tactile evaluation is absent, consumers rely heavily on visual cues and institutional endorsements. The presence of an official halal logo on product packaging, social media pages, or e-commerce listings becomes a decisive factor that bridges the trust gap between consumers and sellers. This dual function—religious validation and quality guarantee—

explains why halal certification surpasses all other variables in predicting purchase behavior. In essence, halal certification acts as the moral and psychological foundation of online shopping trust among Gen Z Muslim women, ensuring that their consumer actions align seamlessly with their spiritual convictions.

### **The Synergy Between Religious Commitment and Digital Influence**

Another key dimension of this study lies in the integration of religious commitment and digital social influence as parallel drivers of consumer behavior. The significant positive relationship between Religious Commitment (RC) and Online Shopping Behavior ( $\beta = 0.237$ ) highlights the centrality of faith-based decision-making among Muslim Gen Z consumers. These findings reaffirm that religiosity remains deeply embedded in consumption patterns, even within the modern digital economy. Consistent with Said et al. (2014) and Iranmanesh et al. (2019), the result supports the notion that religious adherence directly influences behavioral intentions by shaping moral perspectives and decision-making criteria. For highly committed Muslim consumers, purchasing halal products represents not only compliance with Islamic law (*Shariah*) but also an act of worship, integrity, and self-identity expression.

For Indonesian Gen Z Muslim women—who navigate between traditional values and modern digital lifestyles—this alignment between faith and consumption symbolizes a balance between spiritual consciousness and social modernity. Their online shopping

behavior is thus not a departure from religiosity but rather an extension of it through new technological channels. They use digital platforms not merely as tools of convenience but as spaces where their ethical and religious preferences can be expressed, negotiated, and shared.

Complementing this religious foundation is the profound influence of Online Reviews (OR) ( $\beta = 0.569$ ), the second strongest predictor of online shopping behavior. This reflects the cultural and generational shift toward *peer-based validation* in consumer decision-making. Gen Z consumers place high trust in user-generated content because it represents collective, real-world experiences rather than corporate narratives. Online reviews create a sense of community credibility that resonates with the socially connected and tech-savvy identity of Gen Z. As Zhang et al. (2019) and Ventre and Kolbe (2020) suggest, online reviews function as both *informational tools* and *social reassurance mechanisms*, guiding consumers toward brands that are both reputable and trustworthy.

However, Celebrity Endorsements (CE) ( $\beta = 0.321$ ) and Promotional Tools (P) ( $\beta = 0.407$ ), although statistically significant, demonstrate weaker effects in comparison. This indicates that while celebrity figures and discounts can capture attention and trigger initial curiosity, they do not necessarily drive sustained purchase decisions unless anchored by authentic halal verification and credible peer feedback. In other words, for Muslim Gen Z consumers, aesthetic appeal and affordability cannot substitute for ethical and religious assurance.

The endorsement of a celebrity gains traction only when the endorser's personal image aligns with Islamic values and when the product being promoted adheres to certified halal standards. This confirms Miah et al.'s (2022) assertion that the effectiveness of digital marketing strategies depends on congruence between influencer identity, consumer values, and product integrity.

Together, these findings illustrate the synergistic interaction between religiosity and digital culture. Faith serves as the guiding moral compass, while online engagement provides the communicative framework through which values are expressed and validated. In this hybrid space, Gen Z Muslim women emerge not just as consumers but as digital faith ambassadors who negotiate their beliefs within the realm of online consumerism.

### **Theoretical and Managerial Implications**

The implications of this study extend to both theoretical development and practical implementation. Theoretically, the integration of religious variables such as Halal Certification and Religious Commitment into traditional behavioral models like TPB and TRA enriches the understanding of consumer motivation by incorporating ethical and spiritual dimensions. This expanded framework reflects the complexity of Muslim consumer psychology in the digital era, where decisions are shaped by both rational evaluation (trust, risk, convenience) and transcendental motivations (faith, identity, morality). The findings suggest that religiosity and halal

assurance should no longer be treated as peripheral factors but as central constructs in consumer behavior models, particularly when analyzing Muslim-majority markets or faith-sensitive industries like cosmetics, food, and fashion.

From a managerial perspective, several strategic recommendations can be derived from the results of this study.

First, halal assurance should be positioned as a strategic branding element rather than a mere compliance requirement. Companies should visibly display halal logos across all online touchpoints—websites, product images, and social media posts—to strengthen consumer confidence. The halal mark must be integrated into the digital storytelling of the brand, symbolizing authenticity, integrity, and quality assurance.

Second, religious commitment can be leveraged through value-based marketing, where campaigns emphasize ethical sourcing, spiritual well-being, and social responsibility. Messaging that resonates with moral integrity and Islamic principles—such as purity, honesty, and sustainability—can effectively attract Gen Z Muslim consumers who prioritize ethical alignment over mere aesthetic appeal. Collaborations with Muslim influencers known for modesty, authenticity, and faith-driven lifestyles can also enhance brand credibility.

Third, online reviews should be actively managed and encouraged. Brands must facilitate transparent review systems, encourage user-generated content, and promptly respond to customer feedback.

Given the importance of peer validation, fostering an engaged online community where satisfied customers share their halal product experiences can serve as a powerful form of digital word-of-mouth marketing.

Lastly, celebrity endorsements and promotional campaigns should adopt an ethical alignment strategy. Brands must ensure that their ambassadors embody Islamic values and demonstrate genuine product usage rather than superficial endorsements. Promotional tools, such as limited-time discounts or loyalty programs, should highlight not only affordability but also the spiritual value of supporting halal-certified products.

In summary, the findings of this research suggest that the purchasing behavior of Gen Z Muslim women in Indonesia is guided by a moral-technological synthesis. Faith remains the central axis around which digital consumerism revolves, and marketing strategies that successfully integrate halal assurance, religious authenticity, and peer-driven trust are most likely to achieve long-term loyalty. By recognizing the interplay between spirituality and digital engagement, both scholars and practitioners can better understand the evolving landscape of halal commerce in the age of social media and online globalization.

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## Conclusion

This study successfully investigated the factors influencing the Online Shopping Behavior (OS) among female Gen Z Indonesian Muslims, validating a complex model through Partial Least Squares

Structural Equation Modeling (PLS-SEM). The empirical findings establish that consumer behavior in this segment is guided by a powerful moral-technological synthesis, where deep-seated religious values and modern digital influences act as core drivers. The analysis confirmed the significance of all proposed relationships, with the model demonstrating exceptional explanatory power by accounting for 95.6% of the variance in Online Shopping Behavior ( $R^2 = 0.956$ ).

The results spotlight the primacy of Halal Assurance in digital commerce. Halal Certification (HC) emerged as the single most dominant predictor ( $Beta = 1.043$ ), underscoring that for Indonesian Muslim Gen Z, a trusted halal logo transcends a mere religious requirement—it serves as the chief risk-reducing mechanism and ultimate assurance of trust, quality, and authenticity in online transactions. Complementing this foundation of faith, Online Reviews (OR) were confirmed as the second strongest factor ( $beta = 0.569$ ), emphasizing that peer-generated digital credibility is paramount. All other factors—Religious Commitment (RC), Promotional Tools (P), Halal Marketing (HM), and Celebrity Endorsements (CE)—also positively and significantly influenced OS, further highlighting the holistic nature of this consumer's decision-making process. Critically, Religious Commitment was found to be a positive moderator, strengthening the effects of both Halal Certification and Halal Marketing, which suggests that for more devout consumers, halal factors become even more salient

purchasing triggers.

The implications of these findings are substantial. Theoretically, this research enriches behavioral models by integrating ethical and spiritual dimensions (Halal Assurance and Religious Commitment) as central predictors, challenging traditional frameworks that often marginalize these faith-based factors. Managerially, the study provides actionable recommendations: brands must visibly position Halal Certification as a strategic brand differentiator, actively cultivate transparent online review platforms, and ensure all digital marketing, including celebrity endorsements, maintains an ethical alignment that resonates with Islamic values.

Despite the strong explanatory results, the study has certain limitations. The focus on a highly specific and educated female Gen Z sample limits the generalizability of the findings to broader Muslim populations. Furthermore, the cross-sectional design captures only a snapshot of behavior. Future research should therefore explore these relationships across diverse Muslim demographics, utilize longitudinal designs to track evolving digital consumption habits, and conduct multi-group analyses across different product categories (e.g., food vs. cosmetics) to gain a more granular understanding of product-specific halal sensitivities. In conclusion, the research firmly establishes that success in the digital marketplace among Indonesian Gen Z Muslim women depends on strategies that seamlessly integrate faith-driven authenticity with digital community trust.

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