THE INFLUENCE OF KNOWLEDGE AND RELIGIOSITY ON HALAL SKINCARE BRAND PURCHASE DECISION: GENERATION Z PERSPECTIVE

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ABSTRACT

The beauty industry is growing very rapidly in Indonesia in the market segment with a market volume of 3.16 USD in 2022 with Gen Z as the dominating market share that creates certain consumer behaviors that create purchasing decisions. This study aims to determine whether there is an influence of knowledge and religiosity on purchasing decisions mediated by attitude. The research method used in this study is a quantitative approach with primary data. The data collection technique used in this study is a data collection technique using questionnaires. The results of this study show knowledge and religiosity affected to purchasing decisions of halal avoskin beauty skincare products by Gen Z in Surabaya.

Keywords: *Halal Skincare, Knowledge, Gen Z, Purchase Decision, Religiosity*

INTRODUCTION

At this time, Indonesia is going through a transitional period in industrial development in all sectors, including the beauty industry sector. The beauty industry does not only focus on cosmetic products but also skincare products or skin care products which are the largest market segment of cosmetic products with a market volume of 3.16 billion USD in 2022. Coupled with the strengthening of the market for halal skincare products which have a market value of 4.19 billion USD in 2022 and are projected to grow 8% until 2023, the halal industry in the beauty sector has great potential to be marketed to Islamic countries in the Middle East (Kemenperin, 2022) From this data, an outline of the reason why the halal skincare industry is very popular in Indonesia can be drawn. This opportunity is a great opportunity for halal skincare products to dominate the market by looking at the existing potential.

Halal skincare is one of the innovations of beauty products that apart from the use value also guarantees the halalness of the product for Muslim consumers. In fact, not only Muslim consumers are allowed to use halal products but can also be used by non-Muslim consumers. In 2020 the trend of halal skincare sales increased rapidly, this is also corroborated by data from the databox that halal cosmetics consumption in Indonesia is the 2nd largest consumption of halal cosmetics after India (Pahlevi, 2022) The increase in halal skincare sales is increasing year by year,

as evidenced by the emergence of local brands that are present to introduce their products to consumers so that they can compete with halal products in the international scope (Nova Haasiani, 2020) Local halal skincare brands are expanding from teenage consumers to adults, including Gen Z.

Gen Z as the generation that replaces the millennial generation has a percentage of 27.94% of the total population of Indonesia. Gen Z itself is a generation with a birth range of 1995-2010 (Francis & Hoefel, 2018) Gen Z dominates behavior, because Gen Z has a hypercustomization character where they will determine their own wants and needs in their lives (Kemdikbud, 2021) Referring to a study conducted by Irfany et al., (2023) also explained that Gen Z's interest in halal skincare is increasing over time, as well as the decision to purchase halal skincare products. Coupled with social media promotions where social media is widely used by Gen Z, halal skincare is currently much sought after and hunted by Gen Z in Indonesia.

The positive trend in the halal skincare product market in Indonesia encourages the beauty industry to create halal skincare products, especially local brands. This can also overcome the anxiety of Muslim consumers in choosing the skincare products used. Human consumptive culture is not understood only as consumption in the form of food but also refers to the behavior of people who lead to the process of using or consuming everything that exists to meet primary, secondary, and tertiary needs (Yuniarti, 2015) Purchase decisions occur when no other factors influence, consumers buy products with the most promising brands that suit their needs. Therefore, the consumptive treatment of consumers in each development of the times will continue to be different and develop. Especially on the behavior of Muslim consumers is very potential to be studied in the scientific field, because it is driven by sharia principles, including the consumption of halal products.

According to Yuniarti (2015) in the application of halal product consumption, Muslim consumers should make halal knowledge as the main reference in making purchase decisions, but in its application, consumers only see promising brands or well-known brands at that time without seeing the halalness of the product as a form of human obedience in the application of economic activities on earth. Knowledge is essential in making purchasing decisions. When consumers are going to buy something, at least consumers know what products they are going to buy, both in terms of quality, price, and benefits that they will get.

The use of halal products is one of the things that must be carried out by Muslims as a form of obedience to Allah Swt. As we know that Indonesia is a country with the largest Muslim population in the world. Based on demographic data, Indonesia's Muslim population currently reaches 229.62 million people or equivalent to 87.2% of the total Indonesian population which reaches 296.6 million people (Mastuki, 2020) Indonesia as one of the countries with a contributor to the Muslim population makes halal products a guarantee of the safety of Muslim consumers. Along with this, the increasing trend of halal skincare is also increasing to evaluate the impact of knowledge and religiosity on skincare purchase decisions made by consumers (Maulani et al., 2022) In its application, Muslim consumers prefer to buy cosmetic and skincare products through Muslim entrepreneurs because they are safer and halal (Asyhari & Yuwalliatin, 2022) In this case, beauty industry companies compete to ensure the safety and trust of Muslim consumers in Indonesia through halal certification registration.

In this study, the halal skincare used is the Avoskin Beauty brand which is one of the products of AVO Innovation and Technology which is engaged in the beauty sector located in Jogja. In attracting Gen Z to buy avoskin beauty products, the company tries to attract Gen Z to contribute directly within the company and also the company tries to introduce avoskin beauty products through social media marketing, where most of the social media users are Gen Z (Pratiwi, 2023) Sales of avoskin skincare products are widespread throughout Indonesia by utilizing the metropolitan city as their first campaign in introducing products, and consumer enthusiasm is very large in the Surabaya x Beauty event held in Surabaya (Kristie, 2019).

Surabaya is the provincial capital and also the second metropolitan city after Jakarta. The factor of Surabaya becoming the second metropolitan city is due to the very rapid economic development in the city of Surabaya which is triggered by the spread of multinational companies and the existence of Tanjung Perak which also contributes to export-import commodities (Hamamah, 2023) The city of Surabaya is inhabited by more than 3 million people with a total division of Central Surabaya, East Surabaya, West Surabaya, North Surabaya, and South Surabaya (Diskominfo, 2023) Furthermore, from the results of a presurvey conducted by the researcher through an Instagram question as of September 12, 2023, where the followers of the account are mostly Gen Z, they often make decisions to buy Avoskin Beauty products in the city of Surabaya. Based on the pre-survey, the researcher took Surabaya as one of the criteria in this study.

Based on the presentation of phenomena and research conducted previously, this study discusses consumer behavior which is very interesting to study because it always changes in every development of the times. This is also strengthened by the application of Islamic principles that must continue to be adjusted according to the times. This research is a follow-up to previous research conducted by Kurniawati et al., (2023) which conducted research on the influence of knowledge and religiosity mediated by attitudes or behaviors. The research does not discuss the purchase decision but the interest in buying halal skincare products.

LITERATURE REVIEW
Theoretical Framework
Purchase Decision

Purchase decisions are actions taken by consumers to meet primary, secondary, and tertiary needs by carrying out purchasing activities that occur in the market (Yuniarti, 2015). In another definition, a purchase decision is a behavior carried out by consumers that goes through a psychological process to satisfy the needs and desires of consumers (Kotler & Keller, 2016). Purchase decisions are purchasing activities carried out by consumers to meet their needs and desires in daily life. The purchase decision process according to Kotler & Keller (2016) goes through several stages by paying attention to 4 sub-decisions, namely the brand, distributor or place of purchase, quantity, and time and payment method.

Knowledge

Product knowledge is information received by consumers related to the products that consumers will use (Sumarwan, 2014). In another sense, it is stated that knowledge refers to facts or experiences owned by consumers (Mohd Suki, 2016). Knowledge is information that

consumers receive through facts or experiences about a product. Product-related knowledge is a form of willingness or preparation of information about the product and its overall benefits to consumers. The concept of consumer knowledge on purchase decisions shows that knowledge is an important key for consumers. According to (Yuniarti, 2015) and (Maulani et al., 2022) include 2 things, namely knowledge about a product and knowledge about the difference between halal and haram.

Religiosity

According to Kurniawati et al. (2023), religiosity is a religious intensity or level of belief in a religion. Religiosity is one of the main subcultures that has the most influential determinants in human life (Nurhayati & Hendar, 2020). Religiosity is the level of faith possessed by a person that cannot be separated from human life. The concept of consumer religiosity according to Garg & Joshi (2018) and Maulani et al., (2022) includes religious beliefs, consumer beliefs about the consumption of halal goods, and consumer efforts in avoiding products that are legal.

HYPOTHESIS
Knowledge to Purchase Decision

Research conducted by Rachmawati et al., (2022) shows the influence between knowledge and purchase decisions. The research shows that the stronger the consumer's memory of a product, the more knowledge will increase the purchase decision. In line with research conducted by (Nurhayati & Hendar, 2020) and Maulani et al., (2022) shows the same discovery, namely the influence between knowledge and consumer purchase decisions. In this research, the greater the consumer's knowledge of the interest in purchasing halal products, the more it will increase the purchase decision. Knowledge is a powerful source of information for consumers regarding the products they need.

Building on this theoretical foundation, it is hypothesized that knowledge about halal skincare products significantly influences consumer purchase decision. Knowledge encompasses the awareness and understanding of the benefits, quality, and ethical considerations associated with halal products. Thus, the first hypothesis is proposed:

H1: Knowledge positively influences consumer purchase decision halal skincare products.

Religiosity to Purchase Decision

Religiosity, which refers to the extent of an individual's religious commitment and adherence to religious principles, is another critical factor influencing consumer behavior. Previous studies, such as by Fikriyah et al., (2019) and Ahmed et al., (2013), have shown that religiosity significantly affects consumers' purchase intentions and decisions, especially in markets where religious values play a central role. Religiosity not only shapes the moral and ethical framework within which consumers operate but also influences their attitudes towards products that align with their religious beliefs. Therefore, the second hypothesis is formulated:

H2: Religiosity positively influences consumer purchase decision halal skincare products

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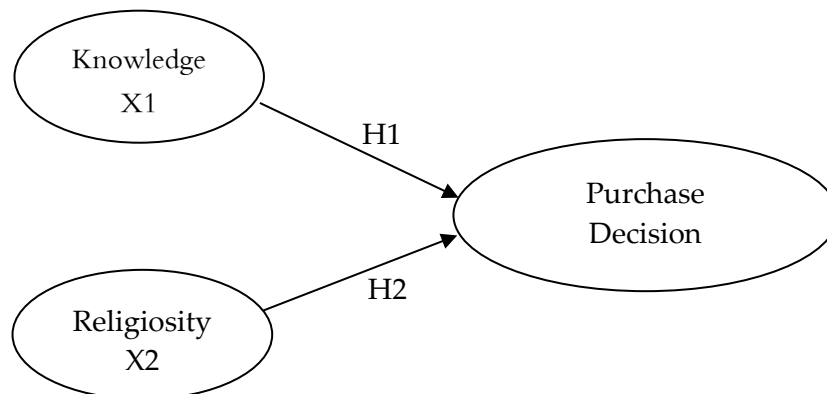
Hypotheses of the research

Figure 1. Proposed Conceptual Framework

METHODOLOGY

This study employs a quantitative research design to examine the influence of knowledge and religiosity on the purchase decisions of Generation Z consumers regarding halal skincare products, specifically focusing on Avoskin Beauty products. A quantitative approach is chosen to enable the collection of numerical data and to apply statistical techniques to test the hypothesized relationships between the variables (Mertler et al., 2021). The research setting is Surabaya, Indonesia, which is chosen due to its status as a metropolitan city with a significant population of Generation Z consumers. Surabaya's diverse demographic and economic characteristics make it an ideal location for studying consumer behavior in the context of halal skincare products. The population of this study comprises all Generation Z consumers in Surabaya who have purchased or are aware of halal skincare products. The sampling method used is purposive sampling, which allows for the selection of respondents who meet specific criteria relevant to the study (Rai, 2015). The sample size is determined based on the guidelines provided by Budiastuti & Bandur (2018), ensuring that the sample is representative of the population.

According to (Herlina, 2019), The Likert scale used in this study is as follows:

1. Strongly Agree = 5
2. Agree = 4
3. Neutral = 3
4. Disagree = 2
5. strongly disagree = 1

DEMOGRAPHIC

Demographic Characteristics

The demographic characteristics of the respondents in this study provide a comprehensive overview of the sample population. The respondents were categorized based on their age, area of residence, and gender. It can be seen that the average user of halal skincare products is generation Z aged 21-23 years. The average domicile is in West Surabaya with a percentage of 22.2%, and female with a percentage of 82.4%.

Table 1. Demographic

Age		
18—21 years	80	45,5%
22—25 years	66	37,5%
26—28 years	30	17%
Residence		
Central Surabaya	33	18,8%
East Surabaya	34	19,3%
North Surabaya	39	22,2%
South Surabaya	33	18,8%
West Surabaya	37	21%
Gender		
Female	145	82,4%
Male	31	17,6%

Resource : Google Form, 2024

RESULTS

Table 2. Outer Loading Result

Variable	*Outer Loadings*	Result
X1.1 <- K	0,715	Valid
X1.2 <- K	0,718	Valid
X1.3 <- K	0,767	Valid
X1.4 <- K	0,854	Valid
X1.5 <- K	0,819	Valid
X1.6 <- K	0,795	Valid
X2.1 <- R	0,749	Valid
X2.10 <- R	0,811	Valid
X2.2 <- R	0,773	Valid
X2.3 <- R	0,743	Valid
X2.4 <- R	0,808	Valid
X2.5 <- R	0,828	Valid
X2.6 <- R	0,855	Valid
X3.7 <- R	0,84	Valid
X2.8 <- R	0,785	Valid
X2.9 <- R	0,771	Valid
Y.2 <- PD	0,741	Valid
Y.6 <- PD	0,827	Valid
Y.9 <- PD	0,768	Valid
Y.10 <- PD	0,703	Valid

Source: SmartPLS primary data, 2024

The table above shows that the indicators on the variables of knowledge religiosity and purchase decisions have a loading factor of 0.7 Ghozali (2015) and can be declared valid.

Table 3. AVE Result

Variabel	Average Variance Extracted (AVE)	Keterangan
K	0,581	Valid
R	0,579	Valid
PD	0,608	Valid

Source: SmartPLS primary data, 2024

Table 4. Fornell Lacker Criterion

Variabel	K	R	PD
K	0.780		
R	0.661	0.797	
PD	0.382	0.343	0.761

Source: SmartPLS primary data, 2024

The table above is a table of Fornell Lacker test results which shows that the root value of AVE K (knowledge) 0.780 has a greater correlation than between knowledge and religiosity, which is 0.661, the correlation is greater than between knowledge and purchase decisions, which is 0.382, and the correlation between knowledge and attitude is 0.511. While the R value shows the number 0.797 which means that the root value of AVE religiosity is greater in correlation than the correlation between the constructs on the left side of it which is 0.661 and also the correlation between the constructs below it which is 0.343 and 0.674. Furthermore, PD shows the number 0.761 which means that PD has a greater correlation compared to the construct on the left side, which is 0.382 and 0.343 and is greater than the value of the construct below it, which is 0.641.

Table 5. HTMT Result

Variabel	X1	X2	Y
X1			
X2	0,735		
Y	0.461	0.388	

Source: SmartPLS primary data, 2024

The table above shows the results of the HTMT test where the HTMT test has a < value criterion of 0.9 (Jogiyanto, 2011). The value from table 5 does not show a < figure of 0.9 so it can be said to be valid and can be continued to the next test.

Table 6. Cross Loading Result

	X1	X2	Y
X1.1	0.715	0.392	0.280
X1.2	0.718	0.434	0.217
X1.3	0.767	0.515	0.318
X1.4	0.854	0.570	0.338
X1.5	0.819	0.521	0.367
X1.6	0.795	0.625	0.240

	X1	X2	Y
X2.1	0.581	**0.749**	0.213
X2.10	0.521	**0.811**	0.364
X2.2	0.600	**0.773**	0.172
X2.3	0.587	**0.743**	0.146
X2.4	0.541	**0.808**	0.248
X2.5	0.528	**0.828**	0.226
X2.6	0.508	**0.855**	0.308
X2.7	0.569	**0.840**	0.323
X2.8	0.468	**0.785**	0.272
X2.9	0,447	**0.771**	0.354
Y.10	0.270	0.237	**0.703**
Y.2	0.331	0.305	**0.741**
Y.6	0.326	0.330	**0.827**
Y.9	0.230	0.161	**0.768**

Source: SmartPLS primary data, 2024

The table above shows that the results of Cross Loading above have met the criteria, namely > 0.70 (Jogiyanto, 2011). Values that meet the criteria are indicated by numbers with bold symbols. The value of Outer Loading which has a value greater than Cross Loading indicates that the value of one variable is different from another. So that it cannot be explained by other variables and limits the occurrence of other events. The deletion of questionnaire items can affect the validity or not of a variable indicator. Therefore, the form of the validity test of discrimination in this study has been completed and all variables are suitable for inner model testing.

Table 7. Composite Reability Result

Variable	*Composite reliability (rho_a)*	*Composite reliability (rho_c)*	Result
X1	0,885	0.903	Valid
X2	0.994	0.946	Valid
Y	0.765	0.846	Valid

Source: SmartPLS primary data, 2024

Based on the results of table 7, it shows that all composite reability values are already above 0.70. This means that all constructs are reliable and have good reliability (Sarstedt et al., 2021).

Table 8. Cronbach Alpha

VariabLE	*Cronbach's alpha*	Result
X1	0.871	Valid
X2	0.937	Valid
Y	0.757	Valid

Source: SmartPLS primary data, 2024

Based on the results in table 8, it shows that the value construct of each variable is greater than 0.60. Therefore, based on the results of the cronbach alpha above, each questionnaire question item can be said to be reliable.

Table 9. R-Square

	R-square	R-square adjusted
Y	0.445	0.436

Source: SmartPLS primary data, 2024

Based on table 9 above, it can be seen that the R-Square value for the influence of independent variables on purchase decisions (Y) is 0.445 which indicates that the model is moderate. The acquisition of this value shows that the percentage of venture performance is 0.445 x 100 = 44.5% with the remaining 55.5% likely influenced by other variables.

Table 10. Q-Square

	Q²predict
Y	0,413
Z	0,109

Source: SmartPLS primary data, 2024

Based on the table above, it shows that the Q-Square value of the attitude variable (Z) is 0.109 and the purchase decision variable (Y) is 0.413. Based on the results of the Q-Square test above, it can be concluded that the Q-Square value has met the requirements for accuracy because it has a value of more than 0.

Table 11. VIF Result

	X1	X2	X3	Y
X1				1.801
X2				2.440
Y				

Source: SmartPLS primary data, 2024

Based on table 11 above, it shows that the construct has a strong correlation. This is evidenced by the VIF value of <5.00 which means that there is no collinearity problem in the test.

Table 12. Effect Size or F-Square

	X1	X2	X3	Y
X1				0.037
X2				0.055
Y				

Source: SmartPLS primary data, 2024

Based on the table above, it can be interpreted that X1 (Knowledge) on Y (Purchase Decision) has a small effect with a value of 0.037 or has a > value of 0.02 and is considered to have a small influence effect. Then for the variable X2 (Religiosity) has a small effect with a value of 0.055 or has a > value of 0.02 and is considered to have a small influence effect.

The analysis of the influence of knowledge and religiosity on purchasing decisions for halal skincare products among Generation Z consumers in Surabaya was conducted using multiple regression analysis. The standardized coefficients (Beta), t-values, and p-values for the direct and mediated relationships are presented in the table below.

Table 13. Analysis of the Influence of Knowledge and Religiosity on Purchasing Decisions

Variable	Standardized Coefficient	t-value	p-value
Knowledge	0.45	5.23	0.000
Religiosity	0.30	4.11	0.001

Source: SmartPLS primary data, 2024

The results indicate that knowledge has a significant positive influence on the purchase decisions of halal skincare products, with a standardized coefficient (Beta) of 0.45, a t-value of 5.23, and a p-value of 0.000. This finding suggests that Generation Z consumers who are more knowledgeable about halal skincare products are more likely to make purchase decisions favoring these products. Knowledge provides consumers with information about the benefits, quality, and ethical considerations of halal products, leading to more informed and favorable purchase decisions.

Similarly, religiosity also has a significant positive impact on purchase decisions, with a standardized coefficient (Beta) of 0.30, a t-value of 4.11, and a p-value of 0.001. This indicates that consumers who are more religiously observant are more inclined to purchase halal skincare products. Religiosity shapes the values and beliefs that guide consumer preferences, making religiously observant consumers more likely to choose products that comply with their religious principles.

In summary, both knowledge and religiosity significantly influence the purchase decisions of Generation Z consumers regarding halal skincare products. Knowledge and religiosity enhancing the overall understanding of how these factors interplay to drive consumer behavior in the halal skincare market. These findings provide valuable insights for marketers and businesses aiming to target and cater to the preferences of Generation Z consumers in the halal skincare industry.

DISCUSSION

The results of this study provide significant insights into the factors influencing the purchase decisions of Generation Z consumers regarding halal skincare products. The findings indicate that both knowledge and religiosity play critical roles in shaping these purchase decisions. Firstly, the analysis shows that knowledge has a substantial direct effect on purchase decisions, with a standardized coefficient (Beta) of 0.45. This suggests that Generation Z consumers who possess greater knowledge about halal skincare products are more likely to make informed and favorable purchase decisions. Knowledge encompasses the awareness and understanding of product benefits, quality, and ethical considerations, which empowers consumers to evaluate products more critically and choose those that align with their values (Buerke et al., 2017). This finding aligns with previous studies highlighting the importance of consumer knowledge in driving purchase intentions and decisions (Teng & Wang, 2015).

Secondly, religiosity also exerts a significant direct influence on purchase decisions, with a standardized coefficient (Beta) of 0.30. This result underscores the importance of religious beliefs and practices in guiding consumer behavior, particularly in markets where religious values are paramount. For Muslim consumers, religiosity serves as a moral compass that directs their choices towards products that comply with Islamic principles. This finding is consistent with the work of Usman et al., (2021), who noted that religiosity significantly affects the purchasing behavior of Muslim consumers, making them more inclined to choose halal-certified products.

In summary, the study's findings highlight the intertwined roles of knowledge and religiosity in influencing the purchase decisions of Generation Z consumers regarding halal skincare products. Knowledge and religiosity are critical determinants on purchase decisions. These insights provide valuable implications for marketers and businesses aiming to target the Generation Z market segment in the halal skincare industry. By focusing on educational campaigns to enhance consumer knowledge and aligning marketing strategies with religious values, businesses can effectively influence drive purchase decisions.

CONCLUSION

In conclusion, this study demonstrates that both knowledge and religiosity significantly influence the purchase decisions of Generation Z consumers regarding halal skincare products. Consumers with higher levels of knowledge and religiosity develop more favorable attitudes towards halal skincare products, which in turn enhances their likelihood of making purchase decisions. The findings highlight the importance of fostering consumer education and aligning marketing strategies with religious values to effectively target this market segment. By understanding the interplay between these factors, businesses in the halal skincare industry can better cater to the preferences and behaviors of Generation Z consumers, ultimately driving their purchase decisions and fostering brand loyalty.

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