
**THE INFLUENCE OF HALAL CERTIFICATION, MUSLIM INFLUENCERS,
AND LIFESTYLE ON PURCHASE DECISIONS WITH TRUST AS AN
INTERVENING VARIABLE AMONG GENERATION Z IN SERANG CITY**

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Abstract

The halal cosmetics industry in Indonesia has experienced rapid growth alongside the increasing awareness of Muslim consumers, particularly Generation Z, regarding the use of products that comply with Islamic principles. Digital technology, the presence of Muslim influencers, and lifestyle changes play important roles in shaping consumer behavior and purchase decisions. However, conceptual gaps still exist in understanding the mechanism through which these factors influence purchase decisions, with trust serving as an intervening variable. The study employed a quantitative research method using the Structural Equation Modeling–Partial Least Squares (SEM-PLS) approach. The data analysis included tests of Convergent Validity, Discriminant Validity, Composite Reliability, Model Fit, Path Coefficient, R-Square (R^2), and Hypothesis Testing. The results of the study indicate that halal certification has a significant positive effect on purchase decisions, with a T-statistic value of 9.337 and a P-value of 0.001. Muslim influencers also have a significant effect, with a T-statistic of 7.306 and a P-value of 0.000. Lifestyle has a significant effect on purchase decisions, with a T-statistic of 4.350 and a P-value of 0.001. Furthermore, halal certification has a significant positive effect on trust, with a T-statistic of 22.128 and a P-value of

0.000. Muslim influencers significantly affect trust, with a T-statistic of 7.536 and a P-value of 0.000. Lifestyle also has a significant effect on trust, with a T-statistic of 3.205 and a P-value of 0.001. The R-Square value of 0.987 indicates that the independent variables are able to explain 98.7% of the variance in purchase decisions. Trust is also proven to mediate the relationships among the variables, with a T-statistic of 5.842 and a P-value of 0.000. Halal certification, Muslim influencers, and lifestyle have a positive and significant effect on halal cosmetic purchase decisions among Generation Z in Serang City. These three variables also have a positive and significant effect on consumer trust. Trust has been proven to have a positive and significant effect on purchase decisions. The better the perception of halal certification, the role of Muslim influencers, and the implementation of a halal lifestyle, the higher the level of trust and the purchase decisions for halal cosmetics among Generation Z.

Keywords: Halal Certification, Muslim Influencers, Lifestyle, Purchase Decision, Trust

INTRODUCTION

The halal cosmetics market in Indonesia has experienced very rapid growth alongside the increasing awareness among Muslim consumers regarding the importance of using products that comply with Islamic standards. This development is driven not only by religious beliefs but also by changes in modern consumer behavior, where people are becoming more concerned about skin appearance and competing in the use of various cosmetic products available in the market. It is important to note that not all cosmetic products circulating in the market are guaranteed to be safe and suitable for use. This condition may lead some producers to neglect the health and safety aspects of consumers using these products. Such situations occur because certain manufacturers tend to focus more on maximizing profits, resulting in many cosmetic companies not fully complying with established safety standards (Nailah & Sudiro Amad, 2026).

In the strategic planning for national industrial development for the 2015–2035 period, the Indonesian government designated the cosmetics sector as one of the priority and leading industries (Kemenperin, 2020). The Global Islamic Economy indicators show the share of halal cosmetics spending by each country. Indonesia has become one of the main markets, reflecting the significant potential of its domestic Muslim consumers. The halal cosmetics market is also expanding beyond Muslim-majority countries, although most consumption still comes from other nations. Global Muslim consumer spending on halal cosmetics was estimated to reach approximately US\$86.6 billion in 2023. This figure is projected to increase to US\$117.8 billion by 2028, with a Compound Annual Growth Rate (CAGR) of around 6.3%. This indicates that halal cosmetics are no longer merely a niche market, but have evolved into a continuously growing global industry (Dinar Standar, 2025). The government promoted a 35% import substitution program in the beauty industry in 2022. Indonesia ranked 20th among the Organization of Islamic Cooperation (OIC) markets as an exporter of halal cosmetic products and ranked fourth as the largest importer (Indonesia Halal Lifestyle Center et al., 2022). This condition creates broad opportunities for Indonesia to increase the capacity and production of halal cosmetics domestically (Habibi & Mubasiroh, 2023).

The development of the halal cosmetics industry in Indonesia is marked by the emergence of various local brands that explicitly promote halal certification, such as Wardah, Make Over, Emina, Oriflame, Somethinc, Madame Gie, Avoskin, Garnier, Maybelline, and Sariayu Martha Tilaar (Kumparan Woman, n.d.). These brands actively communicate halal certification in their marketing strategies, both through official labels issued by the Halal Product Assurance Organizing Agency and the Indonesian Ulema Council, as well as through digital campaigns involving Muslim influencers. This phenomenon indicates that halal attributes have become an important part of the product positioning strategy in the Indonesian cosmetics market (Kotler & Keller, 2016).

Muslim consumers around the world are increasingly demonstrating greater awareness of the cosmetics industry (Chusna & Mustofa, 2024). Muslim consumers globally spend billions of dollars on cosmetic products, accounting for approximately 5.7% of total global cosmetics expenditure. Ingredients such as alcohol, pork, gelatin, pork derivatives, and other animal by-products are prohibited in halal cosmetics unless they are derived from animals slaughtered in accordance with Islamic law (Warto & Syamsuri, 2020). The halal status of a product has become an important factor in determining consumer choices, particularly in cosmetic products (Achmad & Fikriyah, 2021). The increasing consumer awareness of the importance of product halalness encourages consumers to become more selective in making purchase decisions, particularly by considering halal certification as a guarantee of quality, safety, and compliance with Islamic principles. Halal certification issued by authorized institutions enhances consumer trust that the product has undergone a strict supervision and verification process (Peristiwo et al., 2024). Halal certification for cosmetics in Indonesia is granted after undergoing an audit process conducted by the Indonesian Ulema Council, which evaluates the raw materials and production processes. Halal cosmetics that use ingredients in accordance with Islamic principles provide a solution for Muslim women who wish to enhance their appearance without neglecting Islamic teachings.

Regulations ensuring the halal status of cosmetic and skincare products have driven the growth of this sector from year to year. This is influenced by its higher economic value compared to halal food products (KNEKS, 2020). KNEKS states that the majority of halal cosmetic users are women, particularly those aged between 18 and 30 years. This age group indicates that women, especially the younger generation, are increasingly concerned about product compliance with religious beliefs, the safety of ingredients used, and aesthetic value (KNEKS, 2019). For women, cosmetics are not only a matter of appearance but also part of self-identity and a representation of Islamic values. Generation Z women tend to be more active in accessing information through social media, following Muslim influencers, and paying attention to the presence of halal certification as a guarantee of safety and compliance with Islamic principles (Gumiandari et al., 2025). This fact proves that halal cosmetic products are increasingly in demand among various segments of society, particularly young women.

The growth of the halal industry in Indonesia focuses on a holistic sharia-based strategy to promote economic, social, and cultural sustainability (Wazin et al., 2024). A strong perception of halal is fundamentally based on Islamic principles, such as Islamic law and business ethics (Wazin & Suryanto, 2023). The strengthening of Islamic values in the business sector has become increasingly important in the digital era, which demands the rapid flow of information. This provides guidance for producers and influences the product choices of Muslim consumers (Wazin, et al., 2025). Generation Z's decision to purchase halal cosmetics is strongly influenced by the

alignment between personal beliefs and the product image offered (Haryati et al., 2023). Generation Z consumption patterns are also influenced by lifestyle factors in addition to religious considerations. Modernity in Serang City cannot be separated from strong spiritual values. As a region with a strong religious identity and Islamic historical background, the community's way of life is framed within Islamic teachings. Globalization and the development of information technology have also transformed mindsets and lifestyles, particularly among the younger generation, who strive to balance their Islamic identity with a digital lifestyle, resulting in an interaction between tradition and technology (Wazin, et al., 2025). In fact, to meet the demands of the digital era, particularly in product certification and supervision, technologies such as artificial intelligence are beginning to be integrated into the halal industry system (Wazin, et al., 2025).

Consumption preferences are strongly influenced by local environmental conditions. The profile of Generation Z women in Banten highlights their important role in social and economic activities, including in purchase decision-making (Wazin, 2015). Several other studies indicate that household economic conditions in Banten influence consumption patterns, particularly in the informal sector. These findings emphasize the importance of gaining a deeper understanding of Generation Z preferences within local socio-economic contexts. This study aligns with the needs of the halal cosmetics industry to consistently maintain Islamic standards in communication, service, and product quality. Expenditure in consumption activities is not solely driven by pleasure, but is also based on moral and social responsibility (Baihaqi, 2003). This indicates that religion is viewed not merely as a spiritual aspect, but also as a rational and moral consideration in economic decision-making, such as in the selection of halal cosmetics. The attention of Generation Z in Serang City to halal certification as a form of compliance with Islamic principles, as well as a guarantee of product quality and safety, reflects their level of religiosity. These Islamic principles interact dynamically with the influence of Muslim influencers, modern lifestyles, popular culture, social media usage intensity, and digital trends among Generation Z. This interaction shapes consumer trust, which ultimately influences the purchase decisions of halal cosmetics (Wazin et al., 2024). Previous studies have provided a strong conceptual framework and theoretical foundation for examining this process, particularly in Muslim-majority regions such as Serang City, Banten (Haryati et al., 2023).

Generation Z, as a group of digital-native consumers comprising approximately 27.94% of Indonesia's total population, has distinct preferences in selecting cosmetic products (Badan Pusat Statistik, 2020). The 13–18 age group is strongly influenced by digital information, social media trends, and influencer marketing, as reflected in an internet penetration rate of approximately 99% within this demographic (Asosiasi Penyelenggara Jasa Internet Indonesia, 2023). Their considerations are not limited to price and quality, but also include religious values and a halal lifestyle (Nawiyah et al., 2023). This is increasingly relevant considering the large halal cosmetics market in Indonesia, with a consumption value of approximately USD 4.19 billion (Dinar Standard, 2023). Halal certification can serve as a differentiating factor in marketing strategy, as it is considered capable of increasing consumer trust and strengthening brand positioning in an increasingly competitive industry. This is in line with the marketing concept, which emphasizes the importance of understanding consumer preferences and developing effective strategies to enhance product value (Kotler, Keller, et al., 2016). This condition has raised concerns among Muslim consumers, particularly Generation Z, who are becoming increasingly selective and critical in choosing

cosmetics, especially regarding ingredient transparency and the presence of halal certification (Putra & Aliyanti, 2025).

The high demand for halal cosmetics does not merely reflect consumer awareness of product halalness and safety, but also indicates a selective evaluation process before making purchase decisions. A comprehensive understanding of purchase decision behavior is crucial, as it directly affects the sustainability and competitiveness of halal cosmetic products in an increasingly competitive market. Consumer purchase decisions play a strategic role in determining business prospects, particularly in efforts to meet consumer needs and expectations. The success of a product is determined by the extent to which it is favored by the public, which ultimately influences the sustainability of the business (Auf Ubaidi & Lumban Batu, 2020). Consumers make different choices when purchasing products or services according to their desired purchase decisions (Haque & Hindrati, 2019). A purchase decision is the process by which consumers select and acquire a product or service from various alternatives available in the market (Ramadhani et al., 2021).

Consumers consider price, quality, symbolic value, and ideological factors in their purchase decisions. This indicates that, in the context of halal product consumption, including halal cosmetics, consumer trust is influenced not only by the functional aspects of the product but also by perceptions of its compliance with Islamic principles. The higher the level of adherence to Islamic values, the greater the likelihood of trust being formed, which in turn can influence consumers' purchase decisions (Suryani et al., 2022). Halal certification has a significant influence on Muslim consumers, as religious belief is a primary factor in product selection. Halal certification is not merely a formal label, but a guarantee of compliance with Islamic law that enhances consumers' trust and sense of security in the cosmetics they use. It reflects the producer's commitment to halal standards, cleanliness, and product safety, and strengthens positive perceptions as an indicator of quality. Generation Z, who grow up in an information-rich environment as digital natives, tend to evaluate products not only based on their functionality but also on their alignment with their personal values. In addition to halal certification, the development of digital technology has made Muslim influencers one of the main sources of information when consumers search for products. Muslim influencers promote products while also representing Islamic identity in themselves. Their followers perceive the recommendations as having moral authority and alignment with Islamic norms, rather than being purely commercial. Thus, Muslim influencers are able to shape attitudes and enhance consumer trust in halal cosmetics.

Lifestyle factors play an important role in influencing the purchase decision process. Lifestyle affects purchasing decisions because an individual's lifestyle determines their interest in a product. Lifestyle can be defined as a pattern of living that is reflected in how individuals use their time (activities), what they consider important in their environment (interests), and their views of themselves and their surroundings (Setiadi, 2003). The increasing halal lifestyle among Generation Z in Serang City reflects a combination of religious principles and contemporary trends, as seen in the use of halal cosmetics as part of self-identity.

Halal certification, Muslim influencers, and lifestyle not only influence consumption choices but also affect the level of consumer trust in a product. Trust is a key factor in understanding how various marketing cues can influence consumers' purchasing decisions. It is a fundamental component in business transactions, as it plays an important role in building long-term relationships between consumers and companies (Rahmawaty & Rakhmawati, 2022). The level of consumer trust

reflects the extent to which they feel confident that the products offered are of good quality, safe to use, and aligned with their expectations and values (Jihan et al., 2014).

Several studies show that lifestyle and religious factors influence purchase decisions; however, there is still a research gap in this area. This indicates the need for further studies on the interaction among these factors, particularly among Generation Z, who have unique characteristics as both digital and religious-modern consumers. Based on this description, the study is formulated under the title: “The Influence of Halal Certification, Muslim Influencers, and Lifestyle on Purchase Decisions with Trust as an Intervening Variable among Generation Z in Serang City”.

REVIEW OF LITERATURE

Halal Certification

According to the Indonesian Council of Ulama (Majelis Ulama Indonesia), halal certification is a series of procedures carried out through systematic stages to ensure that the materials used, production processes, and the Halal Assurance System (HAS) comply with the standards and requirements established by the Halal Inspection Agency of MUI (LPPOM MUI), thereby making the product eligible to obtain a halal certificate (Harahap et al., 2023). According to Sujianto, the dimensions and indicators of halal certification include: (1) Halal logo display, indicated by the presence of a halal logo and halal labeling on the product packaging; (2) Compliance with halal standards, demonstrated through the use of ingredients and production processes that conform to Islamic law; (3) Halal certification identification, reflected in the clarity of certification issued by an authorized institution; (4) Halal product description, represented by clear information regarding the product's composition and production process; and (5) Halal product suitability, which reflects the extent to which the product aligns with Muslim consumers' preferences, such as taste, texture, and aroma (Sujianto, 2022).

Muslim Influencer

The term influencer emerged as a modern concept derived from traditional public figures, such as artists, celebrities, and entertainers who were primarily known through television media. With technological advancements and the rapid growth of social media usage, new platforms have enabled individuals to become public figures without relying on television exposure, giving rise to terms such as *social media celebrities* and *influencers*. Etymologically, the word *influencer* originates from English and refers to a person who has the ability to influence the behavior, attitudes, and decisions of others through their actions and communication. Influencers generally have a large following on social media and leverage their position to promote brands or products. Their primary objective is to build a positive brand image and encourage followers to make purchasing decisions. Therefore, the role of influencers extends beyond entertainment and communication, serving as a strategic instrument in effective digital marketing practices (Nasrul, 2021). According to Wahyoedi and Tj, the dimensions and indicators of a Muslim influencer include: (1) Visibility, which is measured by the number of followers and the frequency of appearances on social media and in public settings; (2) Credibility, which encompasses the influencer's expertise, objectivity, and honesty in conveying product information; (3) Attraction, which is reflected in the influencer's personality, lifestyle, and

communication style that capture consumers' attention; and (4) Power, which refers to the influencer's ability to affect followers' interests and purchasing decisions (Wahyoedi & Tj, 2022).

Lifestyle

Lifestyle is generally defined as an individual's pattern of living, encompassing how people spend their time on various activities they consider important and how they perceive themselves and their surrounding environment. According to Philip Kotler and Kevin Lane Keller, lifestyle reflects an individual's preferences, interests, and opinions, which influence their behavior and consumption decisions (Kotler & Keller, 2017). According to Sunarto, lifestyle reflects an individual's behavioral patterns in daily life, including how they spend their money and manage and allocate their time (Silvya, 2009). Lifestyle describes an individual's attitudes and patterns of behavior in daily life, including how they manage their time and utilize and allocate their financial resources (Listyorini, 2012). According to Ujang Sumarwan, lifestyle is measured using the psychographic AIO (Activities, Interests, and Opinions) approach. According to Ristiyanti Prasetijo, these dimensions include: (1) Activities, which refer to consumers' activities in using and purchasing products; (2) Interest, which reflects the level of consumers' interest in products that align with their lifestyle; and (3) Opinion, which represents consumers' views of products that are consistent with their values and lifestyle (Prasetijo & Ihalauw, 2004).

Purchase Decision

According to Philip Kotler and Kevin Lane Keller, consumer behavior is the field of study that examines how individuals, groups, or organizations select, purchase, use, evaluate, and dispose of goods, services, ideas, or experiences in order to satisfy their needs and wants (Kotler & Keller, 2016). According to Danang Sunyoto, a purchase decision is a consumer's action in determining a preference among various available brand alternatives. This decision is made through a series of evaluation processes that ultimately lead to the final choice of whether or not to purchase a product (Jufidar et al., 2019). This decision is influenced by consumers' perceptions, attitudes, beliefs, and psychological conditions when evaluating various alternatives (Kotler & Keller, 2016). Purchase decisions are influenced by four dimensions: (1) Product confidence, reflected in consumers' confidence to purchase a product after obtaining relevant information; (2) Brand preference, which refers to the decision to purchase a product because of a preference for a particular brand; (3) Needs and wants, reflected in the decision to purchase a product to satisfy personal needs and desires; and (4) Recommendation influence, which refers to purchase decisions that are influenced by advice or recommendations from trusted individuals (Kotler, Armstrong, et al., 2016).

Trust

Trust is an important concept in social relationships and the relationship between consumers and product or service providers. Trust relates to an individual's belief in the honesty, ability, and good intentions of another party in fulfilling their expectations (Rifa'i, 2019). Gilles Gurvriez and Michael Korchia explain that trust emphasizes the belief that the trusted party will not switch to another party and will maintain the established relationship. This view suggests that trust is a crucial factor in maintaining loyalty and stability in relationships between individuals and between consumers and brands (Chandra et al., 2020). According to Philip Kotler and Kevin Lane Keller, consumer trust can be measured through four dimensions, namely: (1) Ability, which reflects the seller's competence and professionalism in providing services; (2) Benevolence, namely the seller's

concern for consumer satisfaction and interests; (3) Integrity, which is demonstrated through honesty, consistency, and transparency in running a business; and (4) Willingness to Depend, namely the consumer's willingness to continue transacting with the seller even though there are risks in the process (Kotler & Keller, 2016).

RESEARCH METHOD

The study was conducted from January to May 2026 in Serang City, Banten Province, with Generation Z as the research subject. Data were collected using a cross-sectional approach through questionnaires to analyze the influence of halal certification, Muslim influencers, and lifestyle on halal cosmetic purchase decisions, with trust as an intervening variable. Serang City was selected due to its predominantly Muslim population, increasing consumption of halal products, and high social media usage among Generation Z.

The population of this study consists of Generation Z women in Serang City aged 14–29 years. The sample was determined using a purposive sampling technique with the following criteria: residing in Serang City, having used or being interested in purchasing halal cosmetics, actively using social media, and willing to complete the questionnaire. The study employed the SEM-PLS method with 20 indicators; therefore, a total of 200 respondents were used to ensure more stable and accurate analytical results.

This study uses a descriptive quantitative approach with the SEM-PLS method to analyze the relationships between latent variables (Sujarweni, 2021). Primary data were obtained through questionnaires and interviews, while secondary data were collected from relevant books, journals, and previous studies

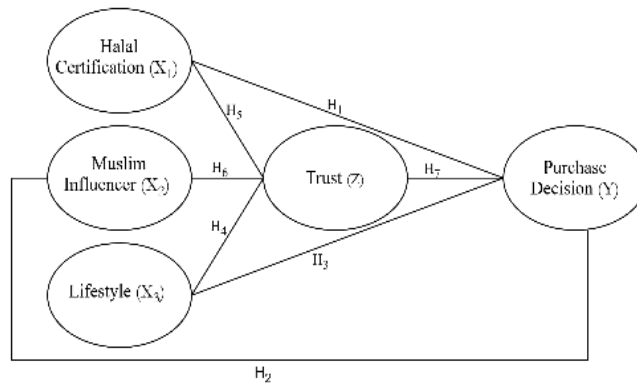
Data collection was conducted through questionnaires and observation. The questionnaires were distributed both online and offline using a 1–5 Likert scale to measure respondents' attitudes and perceptions. Observation was carried out on Generation Z halal cosmetic consumers in Serang City to obtain a more comprehensive empirical understanding.

Data analysis was conducted using SmartPLS 4 version 4.1.1.9 with the SEM-PLS method and bootstrapping technique (Ghozali, 2014). The analysis includes the outer model to test validity and reliability, and the inner model to examine relationships between variables through R-square and path coefficients, as well as hypothesis testing using t-statistic values and a t-table value of 1.972 at a 5% significance level. The research variables consist of Halal Certification (X_1), Muslim Influencers (X_2), and Lifestyle (X_3) as independent variables; Purchase Decision (Y) as the dependent variable; and Trust (Z) as the intervening variable.

Framework

The Stimulus–Organism–Response (S-O-R) Theory introduced by Mehrabian and Russell explains that individual behavior is formed through environmental stimuli (*stimulus*), internal processes (*organism*), and behavioral responses (*response*). Halal certification, Muslim influencers, and lifestyle act as the stimulus (S), which are then processed into consumer trust as the organism (O), ultimately resulting in purchase decisions as the response (R). The S-O-R theory emphasizes that halal cosmetic purchase decisions among Generation Z in Serang City are the result of the interaction between external factors and consumers' internal psychological conditions.

Figure 1.
Research Conceptual Framework

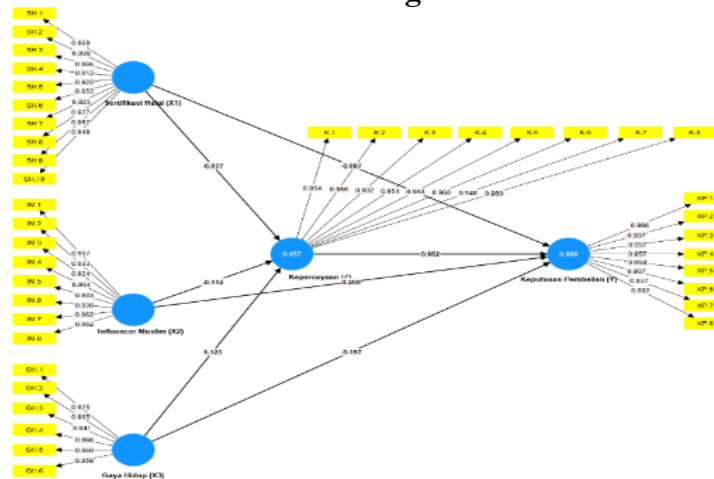


RESULTS AND DISCUSSION

Measurement Model (Outer Model)

Convergent Validity Test

Figure 2.
Outer Loading Values



Source: Research data processed by the author using SmartPLS version 4.1.1.9, 2026.

Based on the figure, all measurement items have outer loading values > 0.7 and AVE values > 0.5 . Therefore, all indicators are considered valid and meet the criteria for convergent validity.

Table 1.
AVE Values

	Average Variance Extracted (AVE)
Halal Certification (X_1)	0,849
Muslim Influencer (X_2)	0,862
Lifestyle (X_3)	0,886
Purchase Decision (Y)	0,897

Trust (Z)	0,903
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Source: Research data processed by the author using SmartPLS version 4.1.1.9, 2026.

Based on the table, the results of the convergent validity test show that all variables have Average Variance Extracted (AVE) values > 0.50, namely Halal Certification (0.849), Muslim Influencer (0.862), Lifestyle (0.886), Purchase Decision (0.897), and Trust (0.903). This indicates that each construct is able to adequately explain the variance of its indicators. Therefore, all variables in this study are considered to have met the criteria for convergent validity.

Discriminant Validity Test

Table 2.
Cross-Loading Values

	Halal Certification (X ₁)	Muslim Influencer (X ₂)	Lifestyle (X ₃)	Purchase Decision (Y)	Trust (Z)	Desc.
HC.1	0,994	0,993	0,954	0,957	0,969	Valid
HC.2	0,949	0,918	0,914	0,917	0,939	Valid
HC.3	0,985	0,978	0,933	0,930	0,956	Valid
HC.4	0,963	0,882	0,802	0,792	0,913	Valid
HC.5	0,927	0,907	0,883	0,887	0,925	Valid
HC.6	0,867	0,827	0,817	0,802	0,853	Valid
HC.7	0,897	0,807	0,777	0,785	0,823	Valid
HC.8	0,943	0,860	0,817	0,807	0,927	Valid
HC.9	0,953	0,892	0,862	0,859	0,952	Valid
HC.10	0,959	0,914	0,890	0,881	0,949	Valid
MI.1	0,943	0,957	0,932	0,929	0,945	Valid
MI.2	0,898	0,933	0,868	0,865	0,917	Valid
MI.3	0,958	0,964	0,960	0,951	0,922	Valid
MI.4	0,898	0,939	0,862	0,865	0,937	Valid
MI.5	0,907	0,933	0,862	0,852	0,902	Valid
MI.6	0,910	0,930	0,878	0,893	0,890	Valid
MI.7	0,815	0,862	0,782	0,823	0,816	Valid
MI.8	0,936	0,952	0,912	0,903	0,918	Valid
L.1	0,925	0,918	0,926	0,887	0,904	Valid
L.2	0,905	0,882	0,907	0,893	0,848	Valid
L.3	0,941	0,949	0,951	0,881	0,949	Valid
L.4	0,966	0,917	0,968	0,945	0,912	Valid
L.5	0,950	0,924	0,960	0,951	0,897	Valid
L.6	0,959	0,944	0,961	0,929	0,959	Valid
PD.1	0,977	0,959	0,995	0,998	0,943	Valid
PD.2	0,923	0,915	0,940	0,943	0,909	Valid

PD.3	0,933	0,923	0,954	0,957	0,907	Valid
PD.4	0,933	0,904	0,960	0,967	0,893	Valid
PD.5	0,933	0,911	0,960	0,965	0,897	Valid
PD.6	0,914	0,883	0,927	0,938	0,869	Valid
PD.7	0,906	0,889	0,921	0,937	0,864	Valid
PD.8	0,839	0,847	0,857	0,892	0,818	Valid
T.1	0,933	0,917	0,954	0,945	0,957	Valid
T.2	0,933	0,911	0,960	0,957	0,962	Valid
T.3	0,896	0,861	0,932	0,916	0,940	Valid
T.4	0,957	0,923	0,954	0,951	0,967	Valid
T.5	0,923	0,907	0,933	0,924	0,939	Valid
T.6	0,941	0,930	0,960	0,957	0,962	Valid
T.7	0,906	0,883	0,946	0,937	0,979	Valid
T.8	0,940	0,904	0,960	0,957	0,962	Valid

Source: Research data processed by the author using SmartPLS version 4.1.1.9, 2026.

Based on the table, the results of the discriminant validity test using cross-loading values show that each indicator has the highest loading on its respective construct. Therefore, all constructs meet the criteria for discriminant validity.

Composite Reliability Test

This test is used to assess the consistency of variable measurement. Cronbach's Alpha and Composite Reliability values > 0.7 indicate that the reliability has met the required criteria.

Table 3.

Reliability Test of Measurement Items

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Ket.
Halal Certification (X_1)	0,980	0,982	0,983	Reliabel
Muslim Influencer (X_2)	0,977	0,978	0,980	Reliabel
Lifestyle (X_3)	0,974	0,975	0,979	Reliabel
Purchase Decision (Y)	0,983	0,984	0,986	Reliabel
Trust (Z)	0,985	0,985	0,987	Reliabel

Source: Research data processed by the author using SmartPLS version 4.1.1.9, 2026.

Based on the table, all variables have Cronbach's Alpha and Composite Reliability values > 0.70. Therefore, all indicators are considered reliable and suitable for use in the model testing.

Structural Model (Inner Model)

Path Coefficient Test (Path Coefficients)

The path coefficient test is used to determine the direction of the relationship between exogenous and endogenous variables, with values ranging from -1 to +1. A positive coefficient indicates a positive relationship, while values closer to 1 indicate a stronger relationship.

Table 4.
Path Coefficient Test

	Original sample (O)
Halal Certification (X ₁) -> Purchase Decision (Y)	0,887
Halal Certification (X ₁) -> Trust (Z)	0,863
Muslim Influencer (X ₂) -> Purchase Decision (Y)	0,979
Muslim Influencer (X ₂) -> Trust (Z)	0,942
Lifestyle (X ₃) -> Purchase Decision (Y)	0,957
Lifestyle (X ₃) -> Trust (Z)	1,123
Trust (Z) -> Purchase Decision (Y)	0,982

Source: Research data processed by the author using SmartPLS version 4.1.1.9, 2026.

The results of the path coefficient test show that all exogenous variables have a positive effect on the endogenous variables. Halal Certification influences Purchase Decision by 0.887 and Trust by 0.863. Muslim Influencer influences Purchase Decision by 0.979 and Trust by 0.942. Lifestyle influences Purchase Decision by 0.957 and Trust by 1.123. Trust has a positive effect on Purchase Decision by 0.982. These results indicate that Trust plays a mediating variable role in the research model.

R Square (R²) Test

R-Square (R²) is used to measure the extent of the influence of exogenous variables on endogenous variables. An R² value of 0.75 is classified as strong, 0.50 as moderate, and 0.25 as weak.

Table 5.
R-Square (R²) Estimates

	R-square	R-square adjusted
Purchase Decision (Y)	0,988	0,987
Trust (Z)	0,957	0,956

Source: Research data processed by the author using SmartPLS version 4.1.1.9, 2026.

The table shows that Halal Certification, Muslim Influencer, and Lifestyle have a very strong influence on the endogenous variables. The adjusted R-square value for Purchase Decision is 0.987, indicating that 98.7% of the variation in purchase decisions is explained by these three variables, while 1.3% is influenced by other factors outside the model. The adjusted R-square value for Trust is 0.956, indicating that 95.6% of the variation in trust is explained by the research variables, while 4.4% is influenced by other factors. These results indicate that the model has very strong predictive power.

Goodness of Fit (Gof) / Model Fit

The model fit test is conducted by comparing the SmartPLS output estimation results with the predetermined criteria presented in the following table.

Table 7.
Model Fit Test

	Estimated model	Description
SRMR	0,040	Fit

d_ULS	1,282	Fit
d_G	1,236	Fit

Source: Research data processed by the author using SmartPLS version 4.1.1.9, 2026.

Based on the model fit test results, the research model is considered suitable for analyzing the relationships among latent variables, as it is able to adequately represent the data and has relevant predictive capability.

- 1) SRMR (*Standardized Root Mean Square Residual*). The SRMR value of 0.040 is below the threshold of 0.10, indicating that the model has a good level of fit between the observed data and the hypothesized model, and it can be considered a good fit.
- 2) d-ULS (*Unweighted Least Squares Discrepancy*). The d-ULS value of 1.282 indicates that there are no significant deviations in the model structure; therefore, the model is still acceptable and sufficiently close to the ideal relationships based on the research data.
- 3) d-G (*Geodesic Discrepancy*). The d-G value of 1.236 indicates that the model has a good level of global fit; therefore, the relationships among constructs are considered consistent with the empirical data.

Hypothesis Test

The hypothesis test was conducted using the bootstrapping method on the research sample. This test is based on p-value, where a hypothesis is considered to have a significant effect if the p-value is < 0.05 .

Table 8.
Hypothesis Test

	Standard deviation (STDEV)	T statistics ($ O/STDEV $)	P values	Description
Halal Certification (X_1) -> Purchase Decision (Y)	0,095	9,337	0,001	Significant effect
Halal Certification (X_1) -> Trust (Z)	0,039	22,128	0,000	Significant effect
Muslim Influencer (X_2) -> Purchase Decision (Y)	0,134	7,306	0,000	Significant effect
Muslim Influencer (X_2) -> Trust (Z)	0,125	7,536	0,000	Significant effect
Lifestyle (X_3) -> Purchase Decision (Y)	0,220	4,350	0,001	Significant effect
Lifestyle (X_3) -> Trust (Z)	0,350	3,205	0,001	Significant effect
Kepercayaan (Z) -> Purchase Decision (Y)	0,168	5,842	0,000	Significant effect

Source: Research data processed by the author using SmartPLS version 4.1.1.9, 2026.

Based on the results of the direct effect test, the research hypotheses can be interpreted as follows.

- H₁:** Halal certification on purchase decision has a T-statistic value of 9.337 with P-values < 0.05, indicating that Halal Certification has a positive and significant effect on the purchase decision of halal cosmetics among Generation Z in Serang City.
- H₂:** Muslim Influencer on purchase decision has a T-statistic value of 7.306 with P-values < 0.05, indicating that Muslim Influencer has a positive and significant effect on the purchase decision of halal cosmetics among Generation Z in Serang City.
- H₃:** Lifestyle on purchase decision has a T-statistic value of 4.350 with P-values < 0.05, indicating that Lifestyle has a positive and significant effect on the purchase decision of halal cosmetics among Generation Z in Serang City.
- H₄:** Lifestyle on trust has a T-statistic value of 3.205 with P-values < 0.05, indicating that Lifestyle has a positive and significant effect on Trust among Generation Z in Serang City.
- H₅:** Halal certification on trust has a T-statistic value of 22.128 with P-values < 0.05, indicating that Halal Certification has a positive and significant effect on Trust among Generation Z in Serang City.
- H₆:** Muslim Influencer on trust has a T-statistic value of 7.536 with P-values < 0.05, indicating that Muslim Influencer has a positive and significant effect on Trust among Generation Z in Serang City.
- H₇:** Trust on purchase decision has a T-statistic value of 5.842 with P-values < 0.05, indicating that Trust has a positive and significant effect on the purchase decision of halal cosmetics among Generation Z in Serang City.

The data processing results show that all hypotheses in this study are accepted because they meet the required criteria for T-Statistics and P-Values. This indicates that the relationships among variables in the research model are statistically significant. The detailed discussion of each hypothesis is as follows.

H₁: Halal certification has a positive and significant effect on purchasing decisions.

The hypothesis testing on the effect of Halal Certification on Purchase Decision using the bootstrapping method in SEM-PLS produced a T-statistics value of 9,337 and P-values of 0,001. These results indicate that Halal Certification has a positive and significant effect on the purchase decision of halal cosmetics among Generation Z in Serang City. This finding suggests that halal certification is able to enhance consumer confidence in the safety, quality, and compliance of products with Sharia principles, thereby encouraging the purchase decision of halal cosmetics. This finding can be explained through Islamic consumer behavior theory, which emphasizes that consumption decisions are influenced by aspects of halalness, safety, and conformity with Islamic law. Halal certification functions as a trust signal that shapes consumers' positive perceptions of a product, thereby encouraging purchase decisions. Generation Z in Serang City does not only consider religious aspects, but also other factors such as Muslim influencers, lifestyle, price, and product quality. This indicates that the purchase decision of halal cosmetics is multidimensional and influenced by religious, social, psychological, and rational consumer considerations.

H₂: Muslim influencers have a positive and significant effect on purchase decisions.

The hypothesis testing of the influence of Muslim Influencers on Purchase Decisions using the bootstrapping method in SEM-PLS produced a T-statistics value of 7,306 and P-values of 0,000.

These results indicate that Muslim Influencers have a positive and significant effect on the purchase decision of halal cosmetics among Generation Z in Serang City. This finding shows that Muslim influencers who possess credibility, attractiveness, and the ability to convey Islamic messages are able to influence consumers' perceptions, preferences, and beliefs regarding halal cosmetic products. This finding can be explained through consumer behavior theory and marketing communication theory, where Muslim influencers act as a reference group and a trust signal that shapes consumer perceptions of products. The higher the trust in the influencer, the greater the likelihood of consumers making a purchase decision. Generation Z in Serang City also considers other factors such as Halal Certification, lifestyle, price, and product quality. This indicates that the purchase decision of halal cosmetics is influenced by social, religious, psychological, and rational consumer factors.

H₃: Lifestyle has a positive and significant effect on purchase decisions.

The hypothesis testing of the influence of Lifestyle on Purchase Decision using the bootstrapping method in SEM-PLS produced a T-statistics value of 4,350 and P-values of 0,001. These results indicate that Lifestyle has a positive and significant effect on the purchase decision of halal cosmetics among Generation Z in Serang City; therefore, Hypothesis 3 is accepted. This finding indicates that lifestyle, as reflected in activities, interests, and opinions (AIO), including beauty trends, social media, and halal product preferences, influences the consumption behavior and purchase decisions of Generation Z. This finding can be explained through consumer behavior theory, which emphasizes that lifestyle is an important determinant in shaping preferences and purchase decisions. Lifestyle serves as a reference in evaluating and selecting products; thus, the more aligned a product is with consumers' lifestyle, the greater the likelihood of a purchase decision being formed. Generation Z in Serang City also considers other factors such as halal certification, Muslim influencers, price, and product quality. This indicates that purchase decisions are multidimensional, involving interactions between lifestyle, religious, social, and rational factors.

H₄: Lifestyle has a positive and significant effect on trust.

The hypothesis testing of the influence of Lifestyle on Purchase Decision using SEM-PLS produced a T-statistics value of 3,205 and P-values of 0,001; therefore, the hypothesis is accepted. This finding indicates that Lifestyle has a positive and significant effect on Trust and Purchase Decisions regarding halal cosmetics among Generation Z in Serang City. Lifestyle, as reflected in activities, interests, and opinions (AIO), particularly related to beauty trends, social media, and halal products, shapes consumer trust and encourages purchase decisions. This finding can be explained through consumer behavior theory, which emphasizes that lifestyle is a psychological factor influencing consumers' perceptions and trust toward products. Lifestyle serves as a reference framework in evaluating product suitability; therefore, the more aligned the product is with consumers' lifestyle, the higher the level of trust that is formed. Generation Z in Serang City also considers halal certification, Muslim influencers, and product quality. This indicates that consumer trust is multidimensional, involving interactions between lifestyle, religious, social, and rational factors.

H₅: Halal certification has a positive and significant effect on trust.

The hypothesis testing of the influence of Halal Certification on Trust using SEM-PLS produced a T-statistics value of 22,128 and P-values of 0,000; therefore, Hypothesis 5 is accepted. These results indicate that Halal Certification has a positive and significant effect on Trust among Generation Z in Serang City. Halal Certification increases consumer trust because it serves as official evidence that the product has undergone verification and supervision processes and complies with halal standards, thereby providing assurance regarding safety, quality, and conformity with Islamic principles. This finding can be explained through Islamic consumer behavior theory, which emphasizes that trust is an important factor in decision-making, particularly for Muslim consumers. Halal Certification functions as a credibility signal that enhances consumer confidence; therefore, the clearer and more trustworthy the certification, the higher the level of trust in the product. Generation Z in Serang City also considers Muslim influencers, lifestyle, price, and product quality. This indicates that trust is multidimensional, involving interactions between religious, social, psychological, and informational factors.

H₆: Muslim influencers have a positive and significant effect on trust.

The results of the SEM-PLS bootstrapping test show that Muslim Influencers have a positive and significant effect on Trust, with a T-statistics value of 7,536 and P-values of 0,000; therefore, the hypothesis is accepted. These findings confirm that Muslim influencers who are credible, attractive, and aligned with Islamic values are able to increase the trust of Generation Z consumers toward halal cosmetics in Serang City, as they act as a source of information that provides psychological assurance regarding the quality and halalness of the recommended products. This phenomenon can be explained through marketing communication theory and consumer behavior theory, which state that trust is formed through information sources that are credible and emotionally relatable. Muslim influencers act as a reference group that socially influences the formation of trust, where the higher the credibility and value congruence displayed, the stronger the consumer trust and purchase decisions. The influence of Muslim influencers on Generation Z in Serang City does not stand alone, as trust is also affected by other factors such as halal certification, lifestyle, price, and product quality. This indicates that trust is multidimensional, formed through the interaction of social, religious, psychological, and informational factors.

H₇: Trust has a positive and significant effect on purchase decisions.

The results of the SEM-PLS bootstrapping test show that Trust has a positive and significant effect on Purchase Decisions, with a T-statistics value of 5,842 and P-values of 0,000; therefore, the hypothesis is accepted. These findings confirm that trust, which is formed through halal certification, Muslim Influencers, and lifestyle congruence, is able to encourage the purchase decision of halal cosmetics among Generation Z in Serang City and serves as a key factor bridging information and purchasing actions. These findings indicate that, in consumer behavior theory, trust is a major determinant of purchase decisions, especially under conditions of market uncertainty. Trust serves as the basis for confidence in product quality, safety, and value congruence, while also functioning as a mechanism for reducing consumption risk. Trust plays a central role as a psychological mechanism that connects the influence of halal certification, Muslim Influencers, and lifestyle on purchase decisions. The purchase decision of halal cosmetics among

Generation Z in Serang City is strongly influenced by external factors mediated by the level of consumer trust.

The results of the study show that all hypotheses (H_1 – H_7) are accepted, meaning that halal certification, Muslim Influencers, and lifestyle have a positive and significant effect on both trust and the purchase decision of halal cosmetics among Generation Z in Serang City. Trust is proven to be a mediating variable that strengthens these effects. Overall, the research model is significant and demonstrates that purchase decisions are multidimensional, influenced by religious, social, psychological, and informational factors.

CONCLUSION

Based on the results and discussion of this study, it can be concluded that halal certification has a positive and significant effect on the purchase decision of halal cosmetics among Generation Z in Serang City, with a T-statistics value of 9,337 and P-values of 0,001. Muslim Influencers have a positive and significant effect on purchase decisions, with a T-statistics value of 7,306 and P-values of 0,000. Lifestyle also has a positive and significant effect on purchase decisions, with a T-statistics value of 4,350 and P-values of 0,001. This study also shows that halal certification has a positive and significant effect on trust, with a T-statistics value of 22,128 and P-values of 0,000. Muslim Influencers have a positive and significant effect on trust, with a T-statistics value of 7,536 and P-values of 0,000, while lifestyle has a positive and significant effect on trust, with a T-statistics value of 3,205 and P-values of 0,001. Trust is proven to have a positive and significant effect on purchase decisions, with a T-statistics value of 5,842 and P-values of 0,000. The results of this study indicate that the better Generation Z's perception of halal certification, the role of Muslim Influencers, and the implementation of a halal lifestyle, the higher the level of trust and the purchase decision of halal cosmetics.

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