CONSUMER PURCHASING BEHAVIOR OF HALAL COSMETICS: A STUDY ON GENERATIONS X AND Y

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ABSTRACT

The halal economic industry is currently developing not only in Indonesia, but also on the global level. The global economic sector is not only limited to the sharia financial sector and halal food, but also halal cosmetics. The increasing number of Muslim population in the world has caused the increasing demand for halal cosmetics, as many other factors influencing the demand for halal cosmetics. The purpose of this study is to examine the influence of halal knowledge and Islamic religiosity toward customer behavior that is mediated by consumer attitude. Data were collected from questionnaires distributed to respondents in Surabaya, Sidoarjo, and Gresik, East Java, Indonesia. 145 respondents were identified as generation Y, while 40 as generation X. Primary data were analyzed by PLS. The results showed that halal knowledge and Islamic religiosity had a significant effect on consumer behavior perfectly mediated by attitude. Such results give implication to the halal cosmetics company to design appropriate marketing strategies in order to increase Indonesian exports for halal products, so it could help the national economy.

Keywords: Halal Knowledge, Islamic Religiosity, Consumer Behavior, Halal Cosmetics, Generation Y.
JEL Classification: D91; M31; O1.

I. INTRODUCTION

The halal industrial sector is developing rapidly where the increasing number of Muslim population in the world supports this. The Japan Halal Summit in 2014 stated that the halal industry globally continued to grow by 20% annually (Al-Otoum & Rawan, 2015). This cannot be separated from the growth of the halal cosmetics industry sector because the halal industry is not limited to the food industry. Cosmetics are now a must have item in everyday life that is used not only used by women, but also men (Abd Rahman, Asrarhaghighi, & Ab Rahman, 2015). Muslims today are very concerned about any halal food consumed, including halal cosmetics used. Muslim consumers choose halal products because of, among others, religiosity and knowledge (Abd Rahman et al., 2015) (Ahmad, Rahman, & Rahman, 2015).

The increasing growth of the halal cosmetics industry is reflected in the increase of consumer knowledge about ingredients for making cosmetics as information is increasingly obtained easily. The global halal cosmetics industry is estimated at USD13 billion with an annual growth rate of 12%. The halal cosmetics market currently accounts for 11% of the total global halal industry (Pacific, 2010).

One of the factors affecting of the increasing demand of halal cosmetics is the increasing halal knowledge and information (Rahim, Shafii, & Shahwan, 2015). Halal cosmetics products are recognized as clean, safe, and high quality products. Halal cosmetics are different from cosmetics products in general because halal cosmetics do not contain ingredients that contain pork, along with their derivatives, and alcohol (Mohezar, Zailani, & Zainuddin, 2016). Some respondents in this study also stated their reason for using halal cosmetics in addition to being in accordance with the guidelines of the Islamic religion is because halal cosmetics is considered safe of their ingredients. Therefore, the respondents are no longer hesitant of using halal cosmetics.

As for Aisyah (2016), as a Muslim understanding the origin of raw ingredients and the production process of goods consumed is very important because it is an obligation in Islam that every Muslim has to consume only halal products. According to Endah (2014), the order regarding the obligation of Muslims to consume everything that is lawful is explained in the Al-Qur'an of Al-Baqarah verse 168.

"O mankind, eat from whatever is on earth [that is] lawful and good and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy."

Indonesia, the largest Muslim population in the world, has a wide potential market in the use of halal cosmetics (Aisyah, 2016). Religiosity plays an important role in human life in terms of the formation of their beliefs and attitudes toward halal food (Al-Otoum & Rawan, 2015), as it is not limited to the selection of halal cosmetics. Seeing this, it cannot be avoided that religiosity also plays a role in Muslim attitudes in choosing halal cosmetics. Research conducted by Simanjuntak and Dewantara (Simanjuntak & Dewantara, 2014) shows that religiosity influences halal label reading behavior of students at the Bogor Agricultural Institute (IPB), Indonesia.

Generation Y are considered as a unique generation that have different characteristics from previous generations. Generation Y identify with a consumptive lifestyle, a smart generation, a trend setter, and very conscious of well-known

brands (Khalek & Ismail, 2015). Based on data from Bappenas, the number of generation Y in Indonesia in 2015 amounted to 84 million people out of 255 million of Indonesians. The number of millennials in Indonesia is around 33% of the Indonesian population (Melani, 2015). Consequently, consumers in Indonesia will be dominated by generations Y in the future. Millennial generation or generation Y grow up in the era of rapidly developing information and technology. Marketers must be able to capture these opportunities by understanding the characteristics of generation Y in that appropriate marketing strategies could be formulated based on the needs of generation Y. Similarly, marketers of halal cosmetics products in Indonesia must be sensitive to changes in consumer behavior.

The level of Indonesian halal product exports in 2017 reached 21% of total exports as a whole, rising 3% from 2016. This fact could be a solution to reduce Indonesia's current account deficit (Sucianingsih, 2018). One of the halal products is the halal cosmetics sector, where cosmetics is everyone's daily needs. Halal cosmetics are also a potential commodity for the global market as it is important to increase sales. Increasing sales of halal products implies a close observation of the behavior of consumers. As such, those potential ones are generation Y that make their own decision to purchase a product. The results of this study are expected to provide data to halal cosmetics companies in order to design the best marketing strategies.

Various researchers have carried out research on the consumer behavior of halal cosmetics. Ahmad et al. (2015) stated that knowledge has significant impact to the attitude of consumer toward halal cosmetics, while religiosity has significant impact to attitude of consumer. Religiosity is one of the main factors that should be taken into account in promoting halal cosmetics products. This study conducted in Malaysia. In addition, other research stated that there is a significant positive relationship between religiosity and attitude. However, the relationship between knowledge and attitude is insignificant (Abd Rahman et al., 2015). This research was also conducted in Malaysia.

One interesting aspect is that there has been no research discussing halal cosmetics consumer behavior from the perspectives of generations X and Y. The purpose of this study is to examine the impact of halal knowledge and Islamic religiosity on halal cosmetics consumer behavior in Indonesia from generations X and Y. Generations X and Y have some different characteristics. Generation Y are a generation that are consumptive, smart, are trend creators, and very aware of well-known brands. On the contrary, generation X are the type of buyers who attach importance to rationality rather than emotion. The members of this generation are very loyal to retailers as there are attractive new products that are less attractive or slower in adopting them. The results of this research are expected to provide a representation of the consumer from different generation. Therefore, any aspect that is concerned with halal marketing will be able to design the right marketing concept.

Some previous studies examine using the Theory of Reasoned Action (TRA) to predict consumer behavior toward halal cosmetics. This study is expected to investigate the role of halal knowledge and Islamic religiosity on attitude and consumer behavior of generation Y and X toward halal cosmetics. Nowadays, halal cosmetics companies face a challenge due to the generational gap of their

consumers. Generation Y have a different behavior. In this internet era, it is easier to find any information that we need, are religiosity and halal knowledge still relevant to predict consumer behavior. Halal cosmetics companies should have specific method to advertise their product in order for the message of the importance to use halal cosmetics will be well delivered to the consumer. The next section reviews some related literature. Section three explains the research methodology, while section four presents the results and its analysis. Finally, the last section is conclusion.

II. LITERATURE REVIEW
2.1. Theoretical Review
2.1.1. Generation Y
Generation Y is a generation born between 1977 and 1994. This generation is often known as the echo boom generation and the technology generation. Generation echo boom is a generation that understands advertising, in that it does not respond to marketing games in marketing its products. This generation is also a generation that is familiar with technology because they deal with computers at home, school, and workplace (Angela & Effendi, 2015).

Generation Y is a unique generation and has different characteristics from previous generations. Generation Y is a consumptive generation, a smart generation, a trend creator, and very aware of a well-known brand. Research on Generation Y consumers is important because this generation is a potential market share for halal industry both now and in the future (Khalek & Ismail, 2015). Generation Y generally does not like reading and understanding information in monotonous text and is more inclined toward visual type learners. Generation Y cannot focus on certain aspects for a long time, get bored easily, and is easy to do things simultaneously or multitasking. The information sources, therefore, should be instant (Krbová, 2016). Generation Y purchasing decisions are influenced by social media where this is different from previous generations. Generation Y believes in the thoughts of virtual friends rather than their real friends (Ordun, 2015).

2.1.2. Generation X
Generation X is a generation born from 1965 to 1976. Generation X is one of the most educated generations (Ordun, 2015). Characteristics of generation X are generations that get more education than previous generations and are adherents of the understanding "Work for life" (Angela & Effendi, 2015). Generation X does not care about what other people think, nor does it care that using a particular product means showing their social status.

Generation X is the type of buyer who attaches importance to rationality rather than emotion. This generation is very loyal to retailers, as there are attractive new products that are less attractive or slower in adopting them. Decisions in purchasing are not too affected by the social environment, in that it can influence their purchases to those who are already interested and are only their closest friends. Generation X considers the brand a product to be the most important quality, not to show their image or social profiling (Ordun, 2015).

2.1.3. Halal Knowledge

Halal comes from the Arabic language which means "permissible" or "lawful, as its opposite haram means prohibited or unlawful (Abd Rahman et al., 2015). Knowledge refers to facts, feelings or experiences that are known to a person or group of people. Knowledge means awareness or familiarity that is obtained through experience or learning. Briliana and Mursiti (2017) define knowledge as knowledge, awareness, and inequality toward something that is gained through experience and learning.

Knowledge can also be interpreted the expertise and skills gained by a person or group of people through a theoretical or practical understanding of a particular subject (Ahmad et al., 2015) and (Abd Rahman et al., 2015). Simanjuntak and Dewantara (Simanjuntak & Dewantara, 2014) stated that good knowledge of halal products is affected by experience and information about halal products. Knowledge is important for consumers to decide to buy a product, especially halal products (Maichum, Parichatnon, & Peng, 2017).

Ali et al. (2016) explained that a product categorized as halal product must comply with the following requirements:

1. The product should not include any animal or parts of the animal that are prohibited in Islam. It is also not including any parts or products of Halal animals, such as cow, goats, and poultry that are not slaughtered according to Islamic law
2. The product should not include any ingredients that are Najs, meaning grubby or unclean, according to the Islamic law
3. The product should not have any chemical or biological/microbial hazards.
4. The product is not equipped with or processed using equipment adulterated with aspects that are considered as Najs according to the Shariah.
5. The making of the product should not allow human flesh and blood to be involved.
6. During all stages of a supply chain the product should be physically separated from any other items that do not meet the standards stated above or any other aspects that have been decreed because of the Shariah.

Consumers, who are more knowledgeable, will influence their behavior when evaluating product attributes. Aertsens et al. (2011) explained that increasing awareness and knowledge of organic food products had a positive and significant effect on attitudes and consumption levels of organic food. Consumer behavior (consumer behavior) is the willingness of consumers to carry out actual behavior toward halal products (Al-Otoum & Rawan, 2015). Consumer behavior also means behavior in choosing which products consumers want to buy, which represents the consumer's preferences for certain products (Shamsher, 2016). Consumer behavior in this study means consumer preferences in choosing halal labeled cosmetics.

Consumers who are more knowledgeable about halal products will have the potential to do actual behavior such as buying halal products directly. Increasing demand for halal cosmetics is driven by increased knowledge and information about halal products (Rahim et al., 2015). Hashim and Musa (2014) stated that consumers are increasingly religious in that consumers will get more knowledge and information on halal products. Therefore, this notion can have an impact on halal cosmetics demand. Simanjuntak and Dewantara (2014) and (Ahmad et al.,

2015) previously conducted research to examine the relationship between halal product knowledge and consumer behavior. While research on the influence of knowledge on halal cosmetics consumer behavior is still limited, this study focuses on the following hypothesis:

H1.1 : Halal knowledge is positively associated with attitude toward halal cosmetics of Y generation consumers.

H1.2 : Halal knowledge is positively associated with attitude toward halal cosmetics of X generation consumers.

H2.1 : Halal knowledge is positively associated with consumer behavior toward halal cosmetics of Y generation consumers.

H2.2 : Halal knowledge is positively associated with consumer behavior toward halal cosmetics of X generation consumers.

2.1.4. Islamic Religiosity

Religiosity has an impact on lifestyle and the application of values to everyone, for example Muslims are not allowed to consume products originated from pork or pork byproducts or other ingredients that fall into the category of non-halal (Ali et al., 2016). Religion is one of the important aspects to make decisions because religion is the foundation that guides a person to behave according to law and ethics. Religiosity is the extent to which an individual is committed to his religion, which is reflected in his attitude and behavior (Ahmad et al., 2015).

Previous consumer behavior researchers have found that religiosity can influence consumer attitudes and behavior. The research results of (Ahmad et al., 2015) shows that Islamic religiosity has a positive and significant effect on consumer behavior toward halal cosmetics. Increasingly religious consumers will increasingly make actual (actual) purchases of halal cosmetics. Several factors will influence consumers when consumers decide whether or not to use a new product. One of these factors is religiosity which is generally defined as a strong belief that controls humans or institutions to show their trust in their gods (Briliana & Mursito, 2017).

Consumer who has high religiosity will consume their behavior according to religious rules. Muslim consumers will not consume products that contain illicit substances such as pork, blood, alcohol, wild animals, disgusting animals, animals slaughtered are not compliant with Islamic sharia, and products are ill-advised (Endah, 2014). Based on the description, the following hypothesis can be formulated:

H3.1 : Islamic Religiosity is positively associated with attitude toward halal cosmetics of Y generation consumers.

H3.2 : Islamic Religiosity is positively associated with attitude toward halal cosmetics of X generation consumers.

H4.1 : Islamic Religiosity is positively associated with consumer behavior toward halal cosmetics of Y generation consumers.

H4.2 : Islamic Religiosity is positively associated with consumer behavior toward halal cosmetics of X generation consumers.

2.1.5. Consumer Attitude

Attitude describes the results of a person's evaluation of an entity, in the form of objects or actions, and of what he likes or dislikes (Endah, 2014). Maichum et al (2017) explained that the attitude toward halal food means the evaluation of the respondent to deduce whether or not a product is beneficial and whether a particular action should be or should not be taken. Al-Otoum and Rawan (2015) explain that attitude is a positive or negative feeling of consumers whose results are seen in certain attitudes.

Consumers will tend to have more intention to do something if they like the activity. When consumers feel happy or like buying halal cosmetics, consumers will tend to have the intention to buy halal cosmetics again in the future (Endah, 2014). It can be said that the more positive consumer attitudes toward halal cosmetics, the more consumers will make actual purchases on halal cosmetics. Simanjuntak and Dewantara (2014) in their research showed that the attitude of students influences the behavior in reading halal labels on food. Based on the description, the following hypothesis can be formulated:

H5.1 : Attitude is positively associated with consumer behavior toward halal cosmetics of generation Y consumers.

H5.2 : Attitude is positively associated with consumer behavior toward halal cosmetics of generation X consumers.

H6.1 : Attitude is positively mediated between halal knowledge with consumer behavior toward halal cosmetics of generation Y consumers.

H6.2 : Attitude is positively mediated between halal knowledge with consumer behavior toward halal cosmetics of generation X consumers.

H7.1 : Attitude is positively mediated between Islamic religiosity with consumer behavior toward halal cosmetics of generation Y consumers.

H7.2 : Attitude is positively mediated between Islamic religiosity with consumer behavior toward halal cosmetics of generation X consumers.

2.1.6. Consumer Behavior

Kotler and Philip (2016) define consumer behavior as a study of how someone chooses, buys, uses, or no longer uses goods, services, ideas, or experiences to meet their needs and desires. Marketers must fully figure out both the theory and the reality of consumer behavior. Kotler and Philip (2016) argue that consumer buying behavior is affected by cultural, social, and personal factors. Culture, sub-culture, and social class are very important for purchasing behavior. Culture is the most basic determinant of desire and behavior. Social factors including reference groups, families, roles, and social status also influence consumer buying behavior. Personal characteristics that influence purchasing decisions include age and family life cycle, work and economic conditions, personality and self-concept, and lifestyle.

Shamsher (2016) states that consumer behavior is a combination of mental, emotional, and physical activity that is used by someone to choose, buy, use, or not use products or services that meet their needs and desires. Consumer behavior also means a reflection of consumer decision making and physical activity that a person does when evaluating, obtaining, using or not an item and service (Shamsher,

2016). Consumer behavior in this context is the actual or real purchasing behavior or behavior of respondents in deciding to buy halal cosmetics.

2.2. Previous Study

Many behavioral studies discuss halal industry, especially about consumer behavior toward halal product. However, limited studies are available that investigate consumer behavior toward halal cosmetics. Some studies on consumer behavior toward halal product include Lada et al. (2008), Alam et al. (2011), Mukhtar and Butt (2012), Hashim and Musa (2014), Ahmad et al. (2015), Rahman et al. (2015), and Briliana and Mursito (2017).

Lada et al. (2008) stated that decision to choose a halal product was determined by a positive attitude and subjective norm. This study examined the applicability of the theory of reasoned action (TRA) in predicting the intention to choose halal product among Malaysian consumers. This study conducted on Labuan consumers in Malaysia. According to the consumers, haIal products pertained to religion, in that it was good to consider religiosity variable as it might be good indicator to describe consumer behavior.

Alam et al. (2011) examined the effect of religiosity on Muslim consumer behavior and on purchasing decision among Muslim in Shah Alam and Bangi Selangor, Malaysia. The impact of religiosity variable was tested on the purchasing of food, non-durable products, such as clothing, and durable products, such as automobile. The result of this study showed that the behavior of Muslim consumers was driven by religion when they made the decision to buy food and automobile. Religiosity appeared to act as a full mediating role in the relationship between relative and contextual variables, as well as purchase behavior of Muslim consumers.

Mukhtar and Butt (2012) used the theory of reasoned action (TRA) to examine the role of Muslim attitude toward halal product, subjective norms, and religiosity in predicting intention to choose halal products. The respondent of this study were from Rawalpindi and Islamabad, Pakistan. The results of this study indicated that TRA was a valid model in predicting intention to choose halal product.

Hashim and Musa (2014) conducted a study to identify the factors considered in making decision to consume cosmetics product. This qualitative study was conducted in Malaysia. They stated that the most important factor that may impact the respondent to consume cosmetics is the ingredient used in the cosmetics. Halal awareness toward cosmetics is low. They said halal is not priority.

Ahmad et al. (2015) conducted a study to investigate the relationship between knowledge and religiosity on consumer behavior toward halal food and halal cosmetics. This study conducted in Malaysia. They used regression method and the results of this study show that religiosity was more influential toward behavior compared to knowledge pertaining to halal matters. Religiosity was one of the main factors that should be taken into account in promoting their cosmetics products.

Rahman et al. (2015) conducted a study by using the theory of reasoned action (TRA). This study investigates the impact of knowledge and religiosity on attitudes toward halal cosmetics products, as well as the effect of the attitudes on the intention

to buy the halal cosmetics products. A structural equation model (SEM) was used in this study. This study indicated that the relationship between knowledge and attitude was insignificant, but there was a significant positive relationship between religiosity and attitude. This study also examined the difference between attitude and intention for halal cosmetics and halal food.

Briliana and Mursito (2017) explored the influential factors on attitudes toward halal cosmetics products. They used PLS method to analyze the primary data. The results indicated that attitudes toward halal cosmetics products were important antecedents of intention to purchase halal cosmetics products and mediated the influence of knowledge, religiosity and subjective norm. The respondent of this study were young Muslim in Jakarta, the capital city of Indonesia.

The previous studies underline three crucial points. First, most studies used the theory of reasoned action (TRA) to predict consumer behavior toward halal product. Second, most were conducted in Malaysia. Third, the respondents of the study were not indicative of either generation Y or X. Some previous studies were not specific in exploring consumer behavior toward halal cosmetics despite the fact that the halal cosmetics market was vastly developing. In addition, most studies explored the consumer behavior toward halal product. Therefore, this research maintains using halal knowledge and religiosity variables to predict consumer behavior toward halal cosmetics.

While most of the previous studies were conducted in Malaysia, the results might have been different if conducted in Indonesia, given the large number of Muslim. To illustrate, a study about consumer behavior toward halal cosmetics conducted by Briliana and Mursito (2017) examined the respondents who were Jakarta residents. It might have been a different outcome if the study were conducted in Surabaya because Surabaya is the second largest city in Indonesia. It would also be an interesting result if there were additional respondents from different generations because each generation had different characteristics to consume a product. The respondents of the previous studies were not specific in using respondents of which generation. Therefore, this study focused on two types of respondents: those of generations X and Y.

III. RESEARCH METHODS
3.1. Data
This study analyzed the data quantitatively by conducting hypothesis testing, measuring data, and decision making of the hypothesis to draw the conclusions. The population of the research is the consumer of halal cosmetics from Generations X and Y. The data were primary data and were collected by both offline and online methods. Offline method was used to collect answers from Generation X. A list of questionnaire was distributed online to cater for Generation Y's way of responding with this method. The sampling technique applied in this research was purposive sample method. The criteria were: Muslim women under the generations X and Y category, had a minimum high school education, and had purchased halal cosmetics at least one product. The number of generation Y samples were 145 respondents, and generation X 40. The number of samples from both generations

was different due to limited time to collect data. The respondents were from Surabaya, Sidoarjo, and Gresik, East Java, Indonesia.

## 3.2. Method or Estimation Technique

The analysis technique in this study includes Partial Least Square (PLS) that uses random bootstrapping or multiplication methods to ensure that the assumption of normality is not a problem for PLS. With the use of bootstrapping, PLS does not require a minimum number of samples. Research that has small samples can still use PLS. PLS is a SEM based on variance, in that the number of samples used can range from 30-100 (Hussein, 2015). Data were processed using SmartPLS software version 2.0.

3.3. Empirical Model

This study employs four variables. Exogenous variables in this study are halal knowledge and Islamic religiosity, while endogenous variables attitude and consumer behavior. Each variable is measured using its indicators. The scale used in each statement in this questionnaire is Likert scale with four scales (ranging from 1 = strongly disagree to 4 = strongly agree). The third scale (neutral answer) was eliminated to minimize doubtful answers.

 The purpose of this study is to determine the effect of halal knowledge and Islamic religiosity on consumer behavior of halal cosmetics as there is an attitude variable that mediates. The research framework can be seen as follows:

Figure 3.1. Conceptual Framework
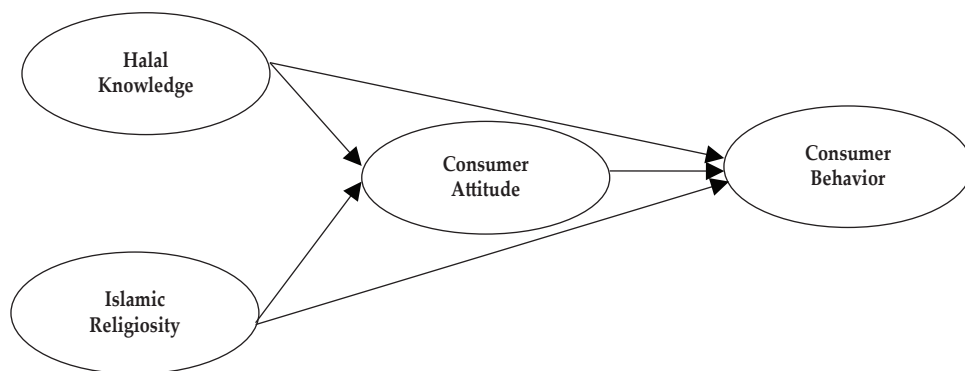
IV. RESULTS AND FINDING

4.1. Result

I took several steps in developing the research instrument. First, from relevant literature review I used appropriate research instruments then translated them into Indonesian because the respondents were Indonesian. Second, I distributed the offline and online questionnaires. Third, I conducted the validity and reliability

test of the compiled data using SmartPLS software. The acceptable minimum score of the loading factor was higher than 0.5, the value of AVE (average variance extracted) > 0.5, composite reliability > 0.7, and Cronbach Alpha> 0.6 for all constructs. All of indicators were valid and reliable for both generation groups, except for the indicators of Islamic religiosity. There were nineteen indicators of Islamic religiosity, but only eight indicators met the minimum criteria for the generation Y group, and only six indicators met the minimum criteria for the generation X group.

Analysis in partial least square (PLS) was carried out through three stages: the outer model analysis, inner model analysis, and hypothesis testing. Outer model analysis was used to test the validity and reliability of indicators. Inner model analysis was completed to ensure that the structural model built is accurate. Inner analysis of this model could be seen from several indicators including coefficient of determination (R^2) and predictive relevance (Q^2). Hypothesis testing was conducted by analyzing the t-statistic value. The t-table value for alpha 5% is 1.96, resulting the hypothesis acceptance criteria was when t-statistics> t-table (Ghazali, 2014).

4.2. Demographics

100 offline questionnaires for Generation Y were distributed and 88 were returned. Out of 88 returned questionnaires, only 76 were completed and fit with the criteria. Meanwhile, the online counterpart returned 74 completed questionnaires, with only 69 fit with the criteria of this research. Therefore, the number of the generation samples is 145 respondents. A total 80 offline questionnaires for Generation X were distributed and 54 were returned, but only 40 were completed and fit with the criteria. The reports of the descriptive statistics of the respondents in this research are as follows.

Table 4.1.
Descriptive Statistics

Variables	Mean		SD	
	Gen Y	Gen X	Gen Y	Gen X
Halal Knowledge	3.0	3.14	0.591	0.596
Islamic Religiosity	3.26	3.70	0.477	0.344
Attitude	3.28	3.43	0.662	0.582
Consumer Behavior	3.26	3.38	0.682	0.566

Table 4.2.
Descriptive Statistics of Respondents

Characteristics of respondents	Percentage (%)	
	Generation Y	Generation X
Gender		
Female	100	100
Occupation		
Goverment Employee	6.2	15
Private Employee	58.62	22.5
Businessman	11.72	2.5
Housewife	2.06	57.5
Professionals	1.4	2.5
University Student	20	0
Education Level		
Senior High School	10.34	47.5
D3	4.8	2.5
S1	54.48	40
S2	29.7	10
S3	0.68	0
Halal Cosmetics Brand Purchased		
Wardah	55.8	65.31
Mustika Ratu	6.5	4.08
Sariayu	14.9	8.16
Aishaderm	1.4	0
Others	21.4	22.45
The type of cosmetics purchased		
Lipstick	30.6	31.62
Face Powder	24.1	29.91
Eyeliner	10.4	8.55
Eyeshadow	7.7	11.11
Mascara	9.2	8.55
Blush on	6.9	7.69
Others	11.1	2.57

4.3. Validity and Reliability of the Measurement Model

The outer model analysis reveals the relationship between the latent variables and the indicators that need to be taken into account. Tests conducted on the outer model include the value of loading factor (convergent validity) > 0.5, the value of AVE (average variance extracted) > 0.5, composite reliability > 0.7, and Cronbach Alpha> 0.6 for all constructs. Based on the test results of the outer model, it can be seen that the value of loading factor and AVE is above the required value. This shows that each indicator of each latent variable is valid. The value of composite reliability and Cronbach Alpha also shows more than the required values. This shows that each indicator has good model reliability.

The variables in this research are halal knowledge, Islamic religiosity, attitude, and consumer behavior. Halal knowledge is measured by 5 items which were adapted from Rahman et al. (2015) and Maichum et al. (2017). The results show that all of item or indicators of halal knowledge are valid and reliable.

Islamic religiosity is measured by 19 indicators which were adapted from Rahman et al. (2015), Shakona (2013), and Alam (2011), but there were invalid

questions. Therefore, the researcher removed the invalid question item. From respondent's data of generation Y, only eight indicator items met the requirements. From respondent's data of generation X, six items were valid and reliable. Measure on attitude, adapted from Rahman et al. (2015) consisted of 5 items. All of items are valid and reliable too. In addition, the last is consumer behavior that is measured by 4 items and all of them are valid and reliable.

Table 4.3.
Validity and Reliability Testing on Generation Y and X

Construct	Question Items	Factor Loadings	
		Gen Y	Gen X
Halal Knowledge	I understand about the halal-labels and certifications on halal cosmetic before purchase	0.799	0.872
	I understand deeply about the inputs, processes and impacts of halal cosmetic before purchase	0.776	0.809
	I would prefer to gain substantial information on halal food before purchase	0.749	0.863
	I have enough knowledge to differentiate between permissible and forbidden stuffs	0.719	0.841
	I know about the current issues regarding ingredients	0.741	0.824
Generation Y: Cronbach's Alpha = 0.817; Composite Reliability = 0.870; AVE = 0.574			
Generation X: Cronbach's Alpha = 0.898; Composite Reliability = 0.924; AVE = 0.709			
Islamic Religiosity	I regularly read the Holy Quran	0.796	0.625
	I seek knowledge because it is a Muslim religious duty	0.704	
	I often participate in religious talk at mosque	0.735	
	I often read religious books and magazines	0.796	
	I often watch religious programs on TV	0.775	
	I believe hejab is obligatory for all women	0.650	
	I pray five times a day	0.668	0.735
	I perform the obligation of zakat	0.669	0.819
	The supplication (dua') helps me		0.902
	In my personal life, religion is very important		0.830
	I fast the whole month of Ramadan		0.893
Generation Y: Cronbach's Alpha = 0.871; Composite Reliability = 0.899; AVE = 0.527			
Generation X: Cronbach's Alpha = 0.888; Composite Reliability = 0.917; AVE = 0.650			
Consumer Attitude	I like to choose Halal cosmetic products	0.938	0.936
	I always look for the Halal label when I buy cosmetic products	0.921	0.925
	Halal cosmetic products are important	0.920	0.884
	Using Halal cosmetic products is my own choice	0.889	0.941
	Most people who are important to me use Halal cosmetic products	0.869	0.825
Generation Y: Cronbach's Alpha = 0.946; Composite Reliability = 0.959; AVE = 0.824			
Generation X: Cronbach's Alpha = 0.943; Composite Reliability = 0.957; AVE = 0.816			
Consumer Behavior	I use halal cosmetic products	0.946	0.948
	I often shop halal cosmetic products	0.960	0.958
	I more often shop halal cosmetic product than other cosmetic product	0.936	0.869
	Allocation of my monthly spending for shopping halal cosmetic product is muchmore than non halal labeled cosmetic product	0.874	0.659
Generation Y: Cronbach's Alpha = 0.947; Composite Reliability = 0.962; AVE = 0.864			
Generation X: Cronbach's Alpha = 0.884; Composite Reliability = 0.922; AVE = 0.752			

4.4. Hypotheses Testing

The next stage in the PLS test is testing the inner model. The aim of inner model testing is to determine whether there is influence between each variable. Inner analysis of this model can be seen from several indicators including coefficient of determination (R^2) and predictive relevance (Q^2).

<div align="center">

Table 4.4.
R Square Results

</div>

Variable	R Square	
	Gen Y	Gen Y
Attitude	0.598	0.763
Consumer Behavior	0.815	0.857

In this research model of generation Y results, the attitude variable has R^2 value of 0.598, which means that the influence of halal knowledge, with Islamic religiosity on attitude being 59.81%. The remaining 40.19% is influenced by other variables outside the model. Consumer behavior variable has a value of R^2 of 0.815, meaning that halal knowledge and Islamic religiosity affect consumer behavior by 81.51%. The remaining 18.49% is influenced by other variables that are outside the model.

The coefficient of determination (R Square) of attitude variable of generation X is 0.763, signifying the magnitude of the influence of halal knowledge. Islamic religiosity on attitude is 76.29%, and the remaining 23.71% is influenced by other variables outside the model. Consumer behavior variable has a value of R^2 of 0.857, indicating that halal knowledge and Islamic religiosity affect consumer behavior by 85.68%. The remaining 14.32% is influenced by other variables outside the model.

Inner model testing can also be conducted by looking at the value of Q^2 (predictive relevance). Q^2 values can be obtained by calculating the following table.

<div align="center">

Table 4.5.
Q^2 Value

</div>

Value of Q^2			
Generation Y		**Generation X**	
Q^2	$= 1 - (1 - R1^2)(1 - R2^2)$	Q^2	$= 1 - (1 - R1^2)(1 - R2^2)$
Q^2	$= 1 - (1 - 0.5982)(1 - 0.8152)$	Q^2	$= 1 - (1 - 0.763)(1 - 0.857)$
Q^2	$= 1 - 0.216$	Q^2	$= 1 - 0.1111$
Q^2	$= 0.7844$	Q^2	$= 0.8889$

Value of 0.784 indicates that the diversity of data that can be explained by the model is 78.44%. Alternatively, the information in the 78.44% data could be explained by the model. The remaining 21.56% is explained by other variables that are outside the model.

The value of 0.8889 pinpoints that the diversity of data explained by the model is 88.89%. Alternatively, the model can explain the information contained in the 88.89% data. The remaining 11.11% is explained by other variables outside the model used in this study.

Figure 4.1. Inner Model of Generation Y Group
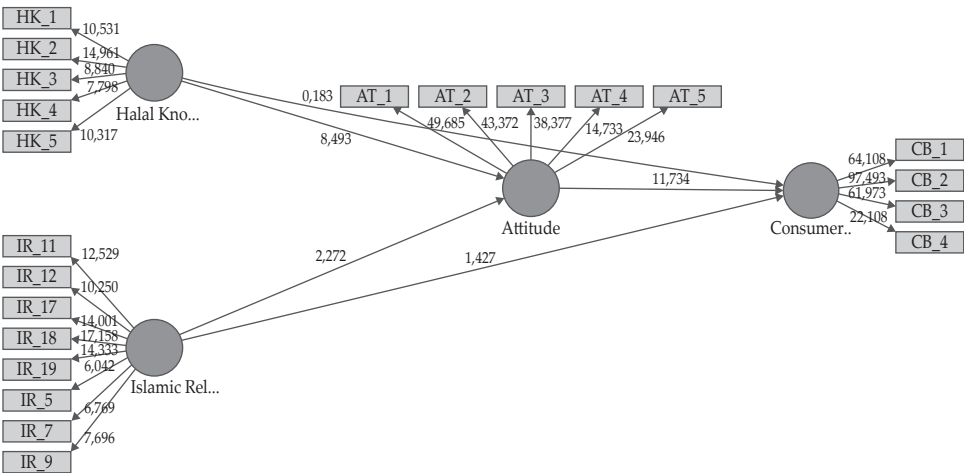
Hypothesis testing is conducted by using t-test, in particular by comparing the values of t-table and t-count or t-statistics. The t-table value is 1.96. Therefore, the decision to reject H0 is hypothesis 1.1, hypothesis 3.1, hypothesis 5.1, hypothesis 1.2, and hypothesis 5.2. The decision to reject H0 means that there is significant effect of independent variables on dependent variables. The table 4.7 below shows from the generation Y group that halal knowledge and Islamic religiosity have significant effect on attitude. Attitude also has significant effect on consumer behavior. The result of hypothesis testing on H2.1 and H4.1 is that H0 is accepted. It means that halal knowledge and Islamic religiosity do not have significant effect on consumer behavior.

Figure 4.2. Inner Model of Generation X Group
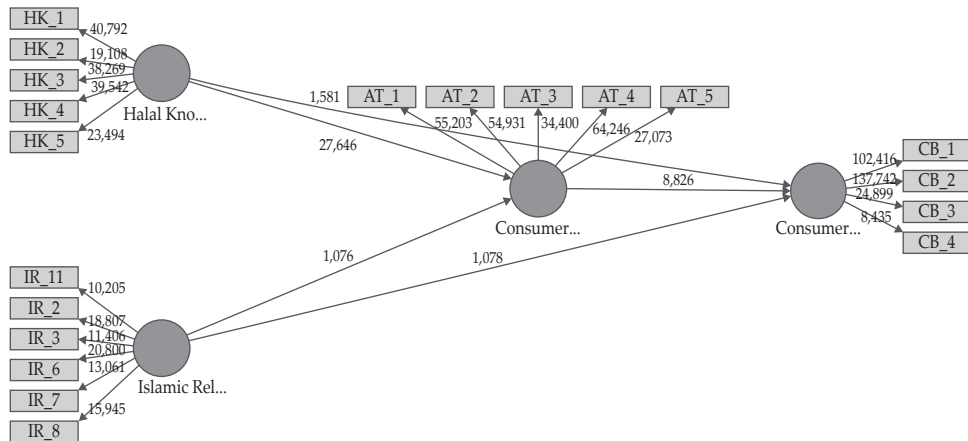
On the other hand, as for the generation X group (table 4.8), halal knowledge has significant effect on attitude, and attitude has significant effect on consumer behavior. This is consistent with research conducted by Maichum et al. (2017) and Briliana & Mursito (2017). Consumers who have knowledge of a product will influence their decision to accept or reject the use of the product. Consumers who lack knowledge of a product tend to avoid buying the product (Briliana & Mursito, 2017).

The decision of hypothesis 2.2, hypothesis 3.2, and hypothesis 4.2 accept the H0. It means that halal knowledge and Islamic religiosity do not have significant effect on consumer behavior. Islamic religiosity also does not have significant effect on attitude. The following table and figure show the hypothesis testing using the t-test.

Table 4.6.
Hypothesis Testing

H	Inter-variable Relations	Generation Y		H	Generation X	
		t-statictic	Decision		t-statictic	Decision
H1.1	Halal Knowledge → Attitude	8.493	H0 is rejected	H1.2	25.049	H0 is rejected
H2.1	Halal Knowledge → Consumer Behavior	0.183	H0 is accepted	H2.2	1.700	H0 is accepted
H3.1	Islamic Religiosity → Attitude	2.272	H0 is rejected	H3.2	1.001	H0 is accepted
H4.1	Islamic Religiosity → Consumer Behavior	1.427	H0 is accepted	H4.2	1.116	H0 is accepted
H5.1	Attitude → Consumer Behavior	11.734	H0 is rejected	H5.2	9.668	H0 is rejected

The purpose of this study is to determine the indirect effect of halal knowledge and Islamic religiosity, which uses attitude variables as mediation of consumer behavior in buying halal cosmetics. Mediation variables need to be calculated whether the role is partial mediation or full mediation. The calculation of mediation effects is as follows:

$$VAF\ 1 = \frac{8.493\ x\ 11.734}{(8.493\ x\ 11.734) + 0.125} = 0.9981 \text{ or } 99.81\%$$

$$VAF\ 2 = \frac{2.272\ x\ 11.734}{(2.272\ x\ 11.734) + 1.427} = 0.9491 \text{ or } 94.91\%$$

$$VAF\ 3 = \frac{25,050\ x\ 9,668}{(25,050\ x\ 9,668) + 1,70} = 0.9930 \text{ or } 99.30\%$$

$$VAF\ 4 = \frac{1,001\ x\ 9,668}{(1,001\ x\ 9,668) + 1,116} = 0.8966 \text{ or } 89.66\%$$

VAF 1 and VAF 2 are the value of mediation effects on the generation Y group, the other side VAF 3 and VAF 4 are the value of mediation effects on the generation X group. The value of VAF 1 is 0.9981 or 99.81% where the value is between 80%-100%. Therefore, the mediating effect is full mediation. This means that the attitude variable mediates perfectly between the variables of halal knowledge and consumer behavior. VAF 2 value is 0.9491 or 94.91% where the value is between 80%-100% making the mediating effect a full mediation. This means that the attitude variable mediates perfectly between Islamic religiosity and consumer behavior of halal cosmetics. The summary of mediating role can be seen the following table.

Table 4.7.
Mediating Role

H	Inter-variable Relations	Generation Y		H	Generation X	
		VAF	Decision		VAF	Decision
H6.1	Halal knowledge → Attitude → Consumer Behavior	0.9981	Full Mediated	H6.2	0.9930	Full Mediated
H7.1	Islamic Religiosity → Attitude → Consumer Behavior	0.9491	Full Mediated	H7.2	0.8966	Full Mediated

As far as the mediating testing is concerned, it can also be said that attitude variable has important role. Halal knowledge and Islamic religiosity do not have significant effect on consumer behavior, but the result of mediating testing, attitude is the variables that full mediate between halal knowledge and Islamic religiosity on consumer behavior. Generation Y consumers have more positive behavior to use halal cosmetics if they have positive attitude to use halal cosmetics.

The value of VAF 3 is 0.9930 or 99.30% where the value is in the range of 80% - 100%, signifying that the mediating effect is full mediation. It means that attitude variable mediates perfectly between halal knowledge variables and consumer behavior in generation X. VAF 4 is 0.8966 or 89.66% where the value is in the range of 80 - 100%. Therefore, the mediating effect is full mediation. This means that the attitude variable mediates perfectly between Islamic religiosity variables and consumer behavior in generation X.

4.5. Analysis

Indonesia has begun to focus on halal economic development, as it is believed to be an alternative to encourage exports in order to reduce the current account deficit. Head of the National Planning Agency of Indonesia (Bappenas), Bambang P. S. Brodjonegoro, stated that the halal economic sector is an economic flow that has the potential to drive global economic growth (Sucianingsih, 2018).

Important sectors in Islamic economics include Islamic finance, halal food sector, tourism sector, fashion sector, media and recreation, and halal pharmaceutical and cosmetics sectors (Ali et al., 2016). Bambang P. S. Brodjonegoro explained that based on data from Comrade in 2017, halal product exports in Indonesia reached 21% of the total exports as a whole. Halal product exports in Indonesia rose 19% from 2016, implying that improvement strategies were required (Sucianingsih, 2018).

Muslim consumer behavior has changed in recent years due to an increase in Muslim population. Other causes are increasing levels of awareness of young Muslims. Muslim population is expected to increase to 1.6 billion in the coming years. As a result, the global halal cosmetics market will also increase to meet Muslim customer needs that comply with Islamic teachings (Ali et al., 2016). Halal label is a product attribute considered very important for Muslims to ensure that the products they use are halal guaranteed (Aisyah, 2016).

The statistical test results of this study indicate that partially halal knowledge and Islamic religiosity have a significant effect on the attitude of the generation Y consumers. In this particular context, attitude is a person's approach in choosing halal cosmetics products. Attitude suggests that the better the knowledge of Y-generation consumers have of halal cosmetics, the more positive they will be in choosing halal cosmetics products. The better the level of consumer religiosity, the more positive the attitude in choosing halal cosmetics. Attitude variables additionally have a significant effect on consumer behavior, meaning that the more positive the consumer's attitude in choosing halal cosmetics, the more positive the consumer behavior will be in deciding to buy halal cosmetics. The results of this study are in accordance with the research results of Briliana & Mursito (2017), Maichum et al (2017), and Larasati, et al. (2018).

Halal knowledge and Islamic religiosity have no significant effect on consumer behavior of Y generation consumers in purchasing cosmetics. The results of this study agree with the results of research conducted by (Ahmad et al, 2015). Research conducted by Simanjuntak & Dewantara (2014) indicated the same aspect that halal knowledge had no significant effect on halal label reading behavior. Ideally, someone who has knowledge or information of halal cosmetics would prefer halal cosmetics. Additionally, Islamic religiosity variables did not have a significant effect on consumer behavior. The results of this study then differ from those of Ahmad et al (2015). An increasingly religious person is expected to prefer halal cosmetics.

Halal knowledge and Islamic religiosity variables have no significant effect on consumer behavior of Generation Y consumers, but attitude has a significant effect on consumer behavior variables. Halal knowledge and Islamic religiosity have no significant effect on consumer behavior due to the mediating influence of attitude variables. Generation Y consumers who have knowledge of halal cosmetics are

positive about halal cosmetics. Therefore, the buying behavior of halal cosmetics is perceived to be better, as indicated by actual purchases. This is supported by the value of mediation (VAF 1) attitude variable of 99.81% or full mediation.

Respondents in this study were generation Y who were raised in the digital era and were the internet-oriented so they easily and quickly received information. Therefore, the notion affected the way generation Y searched information, solved problems, and certainly influenced purchasing behavior (Widhyanto & Junaedi, 2016).

Baskin (2015) explains that generation Y consumers tend to like to try various brand products. In addition, the results of the research by Angela and Effendi (2015) show that social media play an important role of influencing decision making by generation Y when buying smartphone purchases. The informants in the study had a tendency to look for reviews of a product through the Internet.

Social influencers from social media also influence the Generation Y in selecting products. Generation Y consumers choose and use products that can represent their identity, what is important in their lives, what they value in life, and where they aim to express their personality or self-image aspects (Ordun, 2015). Products that are reviewed by social influencers will be used by generation Y. Such a phenomenon pertains to the characteristics of generation Y who always follow the latest trends or brands to be considered as someone who is an expert or leader among his peers. Generation Y consumers in this study equally expressed the same idea that their cosmetics purchase was influenced by social influencer reviews that they accessed from Instagram, YouTube, and blogs.

While generation Y are a potential market, they are very easy to change their mind to use a different product (Angela & Effendi, 2015). The behavior of generation Y consumers who bought halal cosmetics in this study was not directly influenced by halal knowledge and Islamic religiosity. Instead, it was mediated by attitude, even though generation Y could easily access information through Internet to get information about halal cosmetics products. Social influencers used as role models by generation Y, however, may not always prioritize the halalness of a cosmetics product. At the same time, Muslims are expected to use a product with compliance to the Islamic teachings, which is halal. As an implication, marketers of halal cosmetics companies have to be able to show that halal cosmetics products are not inferior in quality than other cosmetics that are not halal, for instance imported cosmetics. There is no harm in halal cosmetics companies to be more vigorous in marketing and emphasize the importance of choosing products that are halal certified by utilizing social media more aggressively through endorsements made by social influencers who have a large number of followers or subscribers. As previously explained, the halal economic sector, including halal cosmetics, is one of the sectors that the government is pushing to help with the current account deficit. This should start from each Muslim's own intention to make halal cosmetics as a must-have item.

Statistical test results on generation X respondents show that halal knowledge and Islamic religiosity partially do not affect consumer behavior. Halal knowledge has a significant effect on attitude, while Islamic religiosity has no effect on attitude. Attitude variables have a significant effect on consumer behavior. It can be explained that one of the characteristics of generation X is one of the

most educated generations, making generation X the generation that have good knowledge of halal cosmetics and that are more positive about their attitude toward halal cosmetics. That said, the influence of generation X halal knowledge has a significant effect on attitude.

Halal knowledge has no significant effect on consumer behavior on generation X consumers, but attitude has a significant effect on consumer behavior. Consequently, the better the knowledge about halal cosmetics that consumers have, the better their buying behavior. Such a behavior will be fully mediated by the attitude variable. Generation X are the most educated generation, making the knowledge of halal cosmetics an advantage in that the attitude of the consumers of this generation is even more positive. Therefore, the implication is that buying behavior of consumers of this generation toward halal cosmetics is better. The effect of this attitude mediation can be seen from VAF 3 value of 99.30%.

Islamic religiosity has no significant effect on the attitude of generation X on halal cosmetics purchases, as opposed to attitude having a significant effect on consumer behavior. Such a phenomenon shows that attitude is an important variable as a determinant of whether or not buying behavior of the consumer focuses on halal cosmetics. Generation X religiosity value is also higher than generation Y, but does not have a significant effect on attitude. This is because generation X is a type of generation that is loyal to the products they have previous experience in purchasing. Halal cosmetics have recently boomed in Indonesia. Ordun (2015) explained that the level of loyalty of generation X to retailers is high. Such a reason could explain the insignificance of Islamic religiosity on attitude. The higher the level of loyalty of a consumer to retailers, the more reluctant the consumer to switch to different retailers. Generation X is considered the type slow in responding to new products, making them less adaptive to cosmetics bearing the halal logo. Responses of generation X respondents in this study who chose cosmetics with older brands sufficiently proved the case.

On the point that generation X are slower in adapting to new products it is well described in the data. Halal cosmetics products in Indonesia are relatively new, especially when it comes to taking in the halal brand positions. As a result, generation X did not respond too much to cosmetics products with halal market niches. Therefore, halal cosmetics companies need to pay attention to typical consumers, i.e., the generation X, in developing marketing strategies. Generation X generally trusts someone who is an expert in a particular field and purchase products in the closest environment from where they live. On the contrary, generation Y pay attention to social media and social influencers before making a purchase decision for a product.

V. CONCLUSION AND RECOMMENDATION
5.1. Conclusion
Cosmetics seem to play an important role in a woman's life, in that it is used not only to beautify the woman, but also show identity and confidence. For a Muslim, however, the woman should take into account everything used or consumed must be lawful under the Islamic code.

This study underlines some results:
1. Halal knowledge has a significant effect on the attitude of halal cosmetics of consumers both of generations X and Y.
2. Halal knowledge has no significant effect on halal cosmetics consumer behavior of generations X and Y.
3. Islamic religiosity has a significant effect on the attitude of halal cosmetics of consumers of generation Y.
4. Islamic religiosity does not significantly influence the attitude of halal cosmetics consumers of generation X.
5. Islamic religiosity has no significant effect on halal cosmetics consumer behavior of both generations X and Y.
6. Attitude has a significant effect on consumer behavior halal cosmetics both of generations X and Y. Attitude perfectly mediates the variables of halal knowledge and Islamic religiosity to consumer behavior of both generations X and Y.

5.2. Recommendation

This study offers practical implications. Because halal knowledge has no significant effect on halal cosmetics consumer behavior of both generations X and Y, halal cosmetics companies should then advertise in such an interesting way to show that well-educated consumers and religious social influencers could use halal cosmetics. The company could, for instance, choose the religious social influencers carefully to convey the message of the importance of purchasing halal cosmetics. The government could implement a tight regulation emphasizing that every cosmetics maker in Indonesia is halal certified. That said, the limitation of this research is the small number of respondents and a narrow area of research. Therefore, the findings cannot be generalized to other areas. Further research may wish to add other research variables, such as product quality and purchasing decisions, and enhance a wider area or a different country.

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