



The Influence of Brand Image, Religiosity and Online Consumer Review on Intention to Purchase Halal Cosmetics (Study on Generations Z and Y in West Java)

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Abstract. This study aims to see the description and influence of the level of brand image, level of religiosity, and level of online consumer review on the intensive purchase of cosmetics for halal studies in generations Z and Y in West Java. The research method used is descriptive quantitative with SEM-PLS analysis method and the analytical tool used is Smart PLS. The number of samples in this study amounted to 151 respondents. The results of the descriptive analysis showed that all the variables in this study were in the high category. In addition, the level of brand image, level of online consumer review, and level of religiosity have a positive effect on the intensity of purchasing halal cosmetics in West Java. The implication of this research is to know what factors can be used as input in the efforts that halal cosmetic manufacturers must make to develop products such as promotional strategies and others.

Keywords: Halal Cosmetics · Brand Image · Religiosity · Online Consumer Reviews

1 Introduction

In the midst of the Covid-19 pandemic, many industrial sectors have experienced sluggishness. However, it is different from the industry in the fields of food and beverages, pharmaceuticals and cosmetics which remains squirming in the Covid-19 pandemic. Based on data from the Central Statistics Agency (BPS), in the first quarter of 2020, the growth of the chemical, pharmaceutical, and traditional medicine industries including cosmetics grew by 5.59% (Rizaty, 2021). The rise of imported cosmetic products that enter Indonesia legally and illegally has made the growth of the domestic cosmetic industry stagnant. In terms of the country that imports cosmetics and skin care, South Korea has the largest import value and is followed by China, which is basically not a Muslim country.

In Indonesia, to be able to see which brands are the choice of consumers to be used as cosmetics, we can look at the Top Brand Survey in the personal care category. The brands that get the title of Top Brand are brands that are selected by consumers directly through surveys. Criteria used in measuring Brands that get the title of Top Brand are the brands chosen by direct consumers through surveys. The criteria used in measuring Brand performance as a reference for Top Brand is mind share (brand strength in positioning itself in the minds of customers), market share (brand strength in the market and closely related to customer purchasing behavior) and commitment share (brand strength in encouraging customers to buy back in the future). (Top Brand Award, 2019).

We know halal cosmetics have not become the main choice in the minds of consumers when they are going to make purchases on cosmetic products, especially in care cosmetic products. However, not a few consumers also have awareness in making choices in halal cosmetics (Rosida, 2018). In the theory of purchasing decisions explains that Kotler et al. (2017) at the evaluation stage, the consumer makes a brand rating and forms a purchase intention. Generally, a consumer's purchasing decision is to buy the most preferred brand, but there are two factors that can arise between the purchase intention and the purchase decision. The first factor is the attitude of others. The second factor is an unforeseen situational factor. In his theory, it is also explained that there are main factors that influence the purchasing decision of a consumer, namely cultural factors, social factors, personal factors, and psychological factors.

Cultural factors exert a very broad and profound influence on consumer behavior. One of the variables in culture is a subculture that is a group of people with a common value system based on common experiences and life situations. Subcultures include nationalities, religions, racial groups, and geographical areas. In this study, cultural factors were represented by religiosity. Research on religiosity on intentions or purchasing decisions has been carried out by several researchers, including in the study Kusdiana et al. (2021) stated that the religiosity variable has a significant influence and has the greatest influence compared to other variables on the intention to buy halal cosmetic products lokal. A consumer with a high level of religiosity is very likely to apply the teachings and her confidence in daily life including in determining the choice of local halal cosmetics to be used. The results of the study were supported by the research carried out, Abdullah et al. and Bukhari et al. However, different results are shown by research and Fitria & Artanti that religiosity does not affect consumers in making their choices (Rohmatun & Goddess, 2017; Rahmawati, 2016).

Consumer behavior is also influenced by social factors, one of which is groups and social networks. Word of mouth influence can have a strong impact on consumers' purchasing behavior. Personal words and recommendations from trusted friends, co-workers, and other consumers tend to be more credible than those from commercial sources, such as advertising. In this study, social factors were represented by (Kotler et al., 2017) *online consumer review* (OCR). Research on *online consumer reviews* of purchase intentions or decisions has been carried out by several researchers, including research conducted by Mo et al. (2015), Sutanto & Aprianingsih (2016), Febri et al. (2018), Julianti & Aini (2019), Virawati & Samsuri (2020), and states the results that Al-Gasawneh et al. (2021) *online reviews* affect purchase intentions / decisions. As well

as research Widiarti & Yulia (2019), and states that Liu et al. (2020), Tahir & Waqas Khan, (2020) *online reviews* have a positive effect on purchase intentions. Whereas in the study Zahratu & Hurriyati (2020), Muslimah et al. (2019) and Reddy & Aradhya S (2017) stated that *online reviews* have no effect on consumers' buying intentions.

Finally, a person's next choice is influenced by psychological factors, one of which is perception. Perception is the process by which people select, organize, and interpret information to form a meaningful picture of the world. Motivated people are ready to act. How the person acts is influenced by his own perception of the situation. In this study, psychological factors were represented by (Kotler et al., 2017) *brand image*.

Research on *brand image* on purchase intentions or decisions has been carried out by several researchers, including the results of research conducted Prastiwi (2018), Lestari (2021) Mudzakir & Nurfarida (2014) and Nafisah & Murniningsih (2021) which states that *brand image* affects purchase intentions. However, different results are shown by the study and that Anshori et al. (2021) Istiyanto et al. (2017) *the brand image* variable does not have an influence on purchasing decisions.

Given the many studies that have been carried out on cosmetics, in this study the researcher brought novelty, namely to see how the intention of purchasing halal after the Covid-19 pandemic and combining the variables of *brand image*, religiosity, and *online customer review* as variables that influence halal cosmetic products. This research will be conducted on generation Z and generation Y. Because it was based on a survey conducted by the Zap Clinic regarding the Zap Beauty Index 2020 which was conducted on 6,460 female respondents covering three generations, namely generation X in the age range of 45 - 65 years, generation Y with the age of 23 - 44 years, and generation Z with the age of 13 - 22 years, revealed that generation Z became the generation that set aside the most money owned for the sake of beauty. (Kumampung, 2020). So the purpose of this study is to find out the picture of *brand image*, religiosity, *online consumer review* and the intention of purchasing halal cosmetics for muslim communities in West Java. In addition, to find out the influence of *the brand image* level, religiosity level, and *online consumer review* level on the intention of purchasing halal cosmetics in West Java.

2 Literature Review

2.1 Theory of Purchasing Decisions

Consumer purchasing behavior is the purchase behavior of the end consumer both individuals and households in providing goods and services for consumption. Consumers make many purchase decisions every day and purchasing decisions are the focal point of marketers' efforts. Marketers can study consumers' purchases to find out what they are buying, where, and how much. However, learning about why behind consumers' buying behavior is not easy and the answer is often locked deep in the minds of consumers. Many times, consumers themselves also do not know exactly what reasons influence their purchase. (Kotler et al., 2017; Kotler & Armstrong, 2018) (Kotler & Armstrong, 2018).

Kotler et al. (2017) conveyed that consumer purchases are strongly influenced by cultural factors, social factors, personal factors, and psychological characteristic factors. Most marketers can't control these factors, but they can take them into account. After

knowing the factors that influence the purchase decision, the next is an explanation of the purchase decision process.

We can understand that the first stage of the buyer's decision process is where the consumer recognizes the problem or need. After that, consumers are aroused to look for more information. In this case, the consumer may simply increase attention or may conduct an active search for information. At the third stage is to evaluate several alternatives. The consumer uses the information to evaluate alternative brands in his choice. At the evaluation stage, the consumer makes a brand rating and forms a purchase intention. The fifth stage is the purchase decision. Generally, a consumer's purchasing decision is to buy the most preferred brand, but there are two factors that can arise between the purchase intention and the purchase decision. The first factor is the attitude of others. The second factor is an unforeseen situational factor. Consumers can form purchase intentions based on factors such as expected income, expected prices, and expected product benefits. However, unforeseen events can change purchase intent. The final stage is the buyer's decision process in which the consumer takes further action after the purchase, based on their satisfaction or dissatisfaction desire for a product. In addition, according to decision making in carrying out purchase activities, it is very complicated. Purchase intention for a product is closely related to perception, consumer behavior and consumer attitudes. There are two factors that factor in the purchase intention. First, the attitudes of other people such as people who play a role for consumers or around consumers will affect the purchase of a product. Second, unforeseen situations, such as price, income and benefits of a product are also present as supporting factors in a purchase intention. From here, Hanjani & Widodo (2019); Jaafar et al. (2013); (Kotler & Keller, 2013) it can be seen that buying intention is the interest and process that consumers go through for a product that is influenced by various factors to determine a purchase of a product.

2.2 The Concept of Intention or Purchase Intention

According to the dimensions of buying intention Kotler & Keller (2013), it can be described through the stimulation model of Attention (*Attention*), Interest (*Interest*), Will (*Desire*) and Action (*Action*) or often referred to as the AIDA stimulation model yang seeks to describe the stages of stimulation that may be passed by consumers to a stimulus given by marketers, as follows:

1. *Attention*. At this stage, the public has heard about the company or the products issued by the company. So in this stage, people get to know the product because they have heard or seen the promotions carried out by the company. This stage is also characterized by the viewer's attention when seeing or hearing about the promotion for the first time
2. *Interest*. Public interest arises after obtaining a basis for more detailed information about the company or product. At this stage the public is interested in the products offered because the promotions carried out by the company are successfully accepted by consumers.
3. *Will (Desire)*. People study, think about and discuss which causes the desire and desire to buy the product to increase. In this stage, society advances one level from just being interested in the product. This stage is characterized by a strong desire from society to buy and try products.

4. *Action*. Conducting positive decision-making on the company's offer. At this stage, people who have seen or heard the challenges of such promotions and have passed the stage of will actually realize their desire to buy products.

The main dimension to describe the purchase intention in this study adopts the dimension of Kotler & Keller (2013) because the previous research also used measurement references from these dimensions according to Kotler and Keller, buying intentions are a form of consumer behavior that wants to buy or choose a product based on their experience, use and to be able to measure the purchase intention through its indicators.

2.3 Brand Image

Brand image is a view that is contained in the memory of consumers when remembering and when looking at a brand. According to Menik Wijanty 2016 in conveying that brand image is brand recognition, which is included in the reflection of consumer memory and brand associations. (Istiyanto et al., 2017) Anshori et al. (2021) *Brand image* or brand image influences consumers in deciding to make a purchase because the brand image describes consumers' assumptions about a brand that is in the minds of consumers.

There are dimensions that can form a *brand* image. According to there are three dimensions that form the brand image Aaker (2010), namely:

1. *Recognition*, the degree of recognition of a brand by consumers.
2. *Reputation*, a level or status that is quite high for a brand because it has a good *track record*.
3. *Affinity* (affinity), an emotional relationship that arises between a brand and its consumers.

More fully, Kotler & Keller (2013) it is stated that the main dimensions that shape the image of a brand, including *Brand Identity*, *Brand Personality*, *Brand Association*, *Brand Attitude & Behavior*, and *Brand Benefit & Competence*.

From several references that the author found, the average dimension used to form the *brand image* adopts the dimension of Kotler & Keller (2013). So in this study the dimensions to form and measure *the brand image* adopt the opinion of Kotler & Keller (2013).

2.4 The Concept of Religiosity

Tussaadah et al. (2021) defines religiosity as an ideal value for life that reflects on the values and attitudes of the individual and society. Religiosity is constructed from each individual in a group of religiosity which becomes a normative function in the individual's behavior patterns. Religiosity can also be known as the degree of Islam adopted by individuals in the form of the value of beliefs accompanied by various practices used in everyday life. The perspective of religiosity in Islam according to Ancok in consists of three dimensions, namely, Islam (Akidah), Worship (Sharia) and Ihsan (Akhlaq). The three dimensions are interconnected and cannot stand alone, this is because akidah is the main foundation for carrying out worship and shaping human morals. Prastiwi (2018).

Islam views religiosity as affirmed in the Quran, “O people of faith, enter into Islam as a whole, and do not follow the steps of satan. Truly, he is a real enemy to you” (Q.S. Al-Baqarah: 208). Therefore, a person’s diversity will include various points of view or dimensions. Thus religion is a system that has many dimensions. The conclusion can be drawn, then, that religiosity is an attitude found in individuals who adhere to a belief and its implementation in daily activities (Rahmawati, 2016).

So based on the explanation above, it can be seen that each individual has a different level of religiosity and is influenced by two kinds of factors in general, namely internal and external. Internal factors that can influence religiosity such as the existence of religious emotional experiences, urgent individual needs to be met such as the need for security, self-esteem, love and so on. Meanwhile, external influences such as formal education, religious education in the family, social traditions based on religious values, pressures of the social environment in individual life.

According to Stark and Glock, there are five dimensions of religiosity, including: Prastiwi (2018).

1. *Religious Belief (the ideological dimension)*, which is a set of beliefs that provide input on what it considers to be true
2. *Religious Knowledge (the intellectual dimension)*, which is how far the knowledge of religion is embraced by a person to learn it
3. *Religious Effect (the consequential dimension)*, namely the social aspect is the implementation of the implementation of religious teachings on concern, work ethic, brotherhood and others
4. *Religious Practice (the ritualistic dimension)*, which is about the implementation of worship or rituals of a belief
5. *Religious Feeling (the experiential dimension)*, that is, involving emotional as well as sentimental in the implementation of the teachings of a belief.

From some of the references the author found, the average dimensions used to form religiosity adopt dimensions from Glock & Stark. So in this study the dimensions for forming and measuring religiosity adopted the opinion of Glock & Stark.

2.5 Concept Online Consumer Review

When someone wants to make a purchase of a product *online* or *offline*, they tend to look for information and first look at reviews from other customers. According to the Cambridge Business English Dictionary, *customer reviews* are reports regarding products written by customers on commercial websites to help people decide if they want to buy them. With the significant development of the internet, (Yuan & Benjamin, 2012) *online consumer reviews* are the main and important source for consumers who want to know about the quality of the product they are looking for that will affect purchase intentions. *Online consumer review* is a type of word *of mouth* electronic communication (eWOM) defined as the evaluation of a product produced by a person uploaded on a company’s or third party’s website. (Mudambi & Schuff, 2010).

It is concluded that *online consumer reviews* are reviews uploaded on an independent website, third-party website or company website in the form of comments, suggestions, and feedback provided by customers who have purchased products or services from a

brand. In addition, from the producer side, *online consumer reviews* are present because of online buying and selling activities, so that sellers can run their business easily without having to do much marketing if the (Jamian et al., 2021) *reviews* provided by consumers are good.

There are dimensions that can form an *online consumer review*. In research, there are several dimensions that make up Sutanto & Aprianingsih (2016) *online consumer reviews*, namely source credibility, review quality, review quantity, and review valence. In addition, the dimensions that make up *online consumer reviews* according to Filieri & Mcleay in there are two, namely the quality of information and the quantity of information. Julianti & Aini (2019).

This study adopts the dimension of credibility of the source of Sutanto & Aprianingsih (2016) the information and the dimension of the quantity of information from Filieri & Mcleay (2013) to measure *online consumer review* because these dimensions can already represent other dimensions through the indicators used.

3 Research Methods

The method used in this study is a quantitative descriptive method. The research design used in this study is a descriptive design of causality (Sekaran & Bougie, 2016). The population in this study is a Muslim community domiciled in West Java. The sampling technique used in this study was *non probability sampling* with *purposive sampling* technique. The sampling criteria in this study are as follows:

1. Muslim
2. Domiciled in West Java
3. Gen Z (13–22 years old) and Gen Y (23–44 years old)

For the number of samples used in this study, the author uses the formula contained in the book, in which the minimum number of samples is 10 times the largest number of indicators used to measure a single construct. In this study, the largest number of indicators was in the Hair et al. (2017) *online consumer review* variable as many as 11 indicators, so the minimum sample number in this study was equal to or greater than 110 respondents. After the distribution of the questionnaire, 151 respondents were obtained.

Instruments or measuring instruments in this study used questionnaires. The research questionnaire used an *online* form that was distributed through social media in several WhatsApp and Telegram groups as well as social media such as Instagram and Twitter. The data analysis techniques used in this study are descriptive statistical analysis and *Partial Least Square-Structural Equation Modeling* (PLS-SEM) analysis using the help of the SmartPLS application.

4 Result and Analysis

This test was carried out by the *Partial Least Square-Structural Equation Modeling* (PLS-SEM) method. The *software* used to perform data analysis with PLS- SEM is SmartPLS 3.3.2. Here are the results of the stages of analysis with the PLS-SEM method.

Table 1. R-Square rated (R^2)

	R Square	R Square Adjusted
Purchase Intentions	0,609	0,601

Testing of the inner model was carried out through the analysis of *R-Square* (R^2), *F-Square* (F^2), and *Q-Square* (Q^2). Here is a description of the test results of each of its test components.

The *R-Square* (R^2) test aims to see the large proportion of variations of endogenous latent variables that can be explained by all exogenous latent variables. According to Chin cited in Ghozali (2014) the result of R^2 of 0.67 indicates that the model is categorized as good, 0.33 is categorized as moderate and 0.19 is categorized as weak.

It can be seen in Table 1 that the value of R^2 adjusted by 0.601 or 60%, meaning that the variables of brand image level, religiosity level, and online consumer review rate are able to explain the purchase intention variable by 60%, while the remaining 40% is influenced or explained by other variables that are not included in this research model. In addition, the R^2 adjusted of 0.601 belongs to the moderate or moderate model. After this study passed the outer model and inner model testing and was declared robust or strong, the PLS-SEM model in this study was as follows.

So then proceed to the stage of discussion and hypothesis testing.

Hypothesis Testing I: The Effect of Brand Image Level Variables (X_1) on Purchasing Intentions

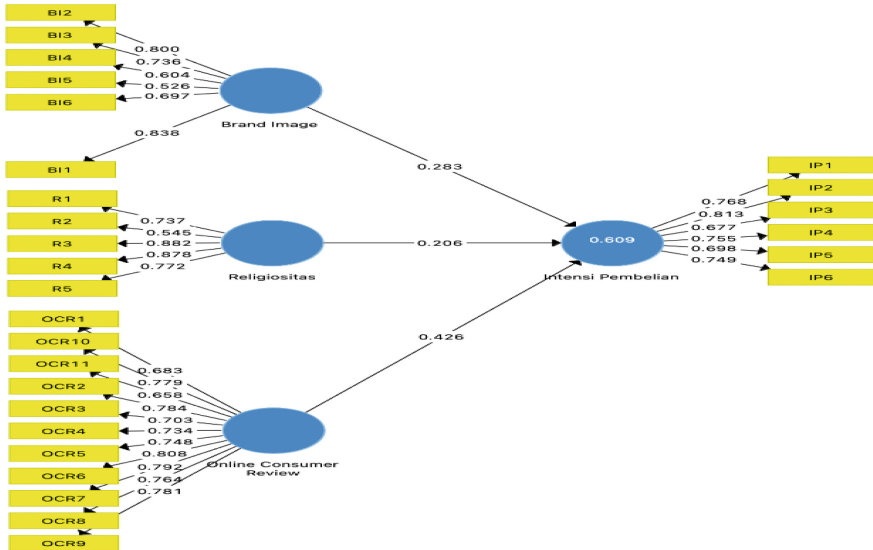


Fig. 1. Final Output of Research Model

Table 2. Value Output Coefficient X1

	T Statistics	P Values
BI - > IP	4.438	0.000

In this section, it will be explained how the influence of *the brand image* level variables on purchasing intentions.

Judging from Table 2, the *p-value* for the *brand image* level variable is 0.000 where the value is smaller than 0.05. Therefore, it can be concluded that in this variable the hypothesis accepted is H_a , namely the level of *brand image* positively affects the intention of purchasing halal cosmetics in West Java. Thus, when people have a good perception of halal cosmetics, it will increase the purchase intention of halal cosmetics.

The results of this study are the same as the research conducted by those who concluded that the brand image of a brand is good, it will increase consumer desire in deciding on a product purchase. Brand image will have an impact on purchasing decisions, and a well-managed brand image will give birth to a good perception in consumers to the point of causing an assessment of the brand image based on the trust arising from each individual. If Nafisah & Murniningsih (2021) *the brand image* has been formed well, consumers are very likely to recommend the product to others.

This effort can be seen from the *brand image* indicator that has an influence on the intention of purchasing halal cosmetic products, that the indicator that explains the existence of a fairly high influence is that it is easy for potential consumers to remember halal cosmetics and brands of halal cosmetics have their own characteristics. The results of this study are also supported by research where the Lestari (2021) *brand image* has a significant influence on interest, because if the brand image of a company is positive, of course the public will also respond positively to it as well, and increase interest. The results of the corresponding study were also expressed in the studies carried out by Mudzakir & Nurfarida (2014) and Prastiwi (2018).

Hypothesis Testing II: Effect of Religiosity Level Variables (X_2) on Purchasing Intentions

In this section, it will be explained how the influence of the variable level of religiosity on purchasing intentions.

Viewed in Table 3, the *p-value* for the religiosity level variable is 0.004 where the value is less than 0.05. Therefore, it can be concluded that in this variable the hypothesis accepted is H_a , namely the level of religiosity positively affects the intention of purchasing halal cosmetics in West Java. Thus, when people have high confidence,

Table 3. Value Output Coefficient X2

	T Statistics	P Values
R - > IP	2.635	0.004

understanding, and practice of the rules and principles of their religion, it will increase the intention of purchasing halal cosmetics.

The results of this study are in line with the research of Bukhari et al. which states that religiosity is positively related to consumer intentions in buying western food products. Religious practices also influence whether you like it or not in consuming goods and services. (2020)More complete research conducted Kusdiana et al. (2021) revealed that the level of religiosity has a significant influence and has the greatest influence compared to other variables on the intention to buy local halal cosmetic products.

Religiosity is at the heart of any religion, and has a close association with consumer behavior. Thus, the exploration of religiosity is possible in the investigation of consumer behavior. A consumer with a high level of religiosity is very likely to apply his teachings and beliefs in daily life, including in determining the choice of local halal cosmetics to be used. As in the research conducted, the indicator of religiosity that has the greatest influence on purchasing intentions is that satisfaction and happiness appear when buying halal cosmetics and consumers feel that they have stayed away from God’s prohibition by determining the halal product they choose. The results of this study are no different from previous studies as concluded by, the research of Adriani and Maruf (2021), (Rohmatun & Dewi, 2017)(Juniwati, 2020).

Pengujian Hipotesis III: Pengaruh Variabel Tingkat Online Consumer Review (X₃) terhadap Intensi Pembelian

In this section, it will be explained how the influence of *the online consumer review* level variables on purchasing intentions.

Judging from Table 4, the *p-value* for the *online consumer review* level variable is 0.000 where the value is less than 0.05. Therefore, it can be concluded that in this variable the hypothesis accepted is H_a, namely the level of *online consumer reviews* positively affects the intention of purchasing halal cosmetics in West Java. Thus, when the reviews given by other consumers of halal cosmetic products are credible, quality, and the information they provide is in accordance with the needs, it will increase the purchase intention of halal cosmetics.

The research states that Al-Gasawneh et al. (2021)*online* reviews affect purchase intentions/decisions. This explains that electronic comments or testimonials given by buyers who have shopped for the product on online buying and selling sites can affect the buying intentions of other consumers. The high purchase intention of consumers due to the many positive testimonials seen. (Nafisah & Murniningsih, 2021).

Online review as a form of *electronic word of mouth* (eWOM) plays a role not only as a marketing tool, but the impact is much wider than that, which plays an important role in influencing the attitude and intention to buy products. *Online reviews* are used as parameters by consumers to check information about the product before buying it. If

Table 4. Value Output Coefficient X3

	T Statistics	P Values
OCR - > IP	5.583	0.000

the reviews of the product to be purchased are positive and in accordance with what is expected by consumers, it will increase the purchase intention of consumers so that the chances of the purchase of such products are high. This is proven by the high number of indicators that explain that the information obtained is easy to understand, most recent, accurate, many alternatives and beneficial for buyer decision making yang membaca *review* dari narasumber yang sudah berpengalaman dan andal dalam memberikan ulasan mengenai produk tersebut.

Research on the positive influence of *online consumer review* rates on purchase intentions was revealed in several studies, such as research conducted by Mo et al. (2015), Sutanto & Aprianingsih (2016), Febri et al. (2018), Julianti & Aini (2019) Virawati & Samsuri (2020), Widiarti & Yulia (2019), and Liu et al. (2020), Tahir & Waqas Khan, (2020).

5 Conclusion

In the midst of the Covid-19 pandemic, many industrial sectors have experienced sluggishness. However, it is different from the industry in the fields of food and beverages, pharmaceuticals and cosmetics which remains squirming in the Covid-19 pandemic. In 2020 Indonesia was ranked 2nd as a Muslim cosmetics shopping market of US\$4.19 billion beating Malaysia which was ranked 4th. The large market share of consumers of these cosmetics makes imported cosmetics that are illegal to enter Indonesia.

In hypothesis testing, the results were obtained that all exogenous latent variables had a positive effect on the intention of purchasing halal cosmetics. The *brand image* level has a positive effect on the intention of purchasing halal cosmetics in West Java. Thus, when people have a good perception of halal cosmetics, it will increase the purchase intention of halal cosmetics. The level of religiosity has a positive effect on the intention of purchasing halal cosmetics in West Java. Thus, when people have high beliefs, understandings, and practices of the rules and principles of their religion, they will increase purchasing intentions towards halal cosmetics. Finally, the level of *online consumer reviews* has a positive effect on the intention of purchasing halal cosmetics in West Java. Thus, when the reviews given by other consumers of halal cosmetic products are credible, quality, and the information they provide is in accordance with the needs, it will increase the purchase intention of halal cosmetics.

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