The Effect of Religiosity and Price on the Decision to Purchase Halal Skincare Products Among Students of the Faculty of Economics and Business Mulawarman University

Nahwa Fatimah Azzahra, Rais Abdullah*

Mulawarman University, Indonesia
*rais.abdullah@feb.unmul.ac.id

Abstract. This study aims to determine the effect of religiosity and price on the decision to purchase halal skincare products among students of the Faculty of Economics and Business, Mulawarman University. The research method used is quantitative. The population in this study is students of the Faculty of Economics and Business, with a sampling technique using purposive sampling and a sample size of 100 respondents. Data collection was conducted using a questionnaire with a Likert scale, and the ordinal data obtained was transformed into interval form using the Successive Interval method (MSI). Data analysis was performed using SPSS version 25. The results showed that, partially, the religiosity variable had a positive and significant effect on student purchasing decisions, and the price variable also had a positive and significant effect on purchasing decisions. Simultaneously, the religiosity and price variables had a positive and significant effect on the purchasing decisions of halal skincare products among students of the Faculty of Economics and Business, Mulawarman University.

Keywords: Religiosity, Price, Purchase Decision

1 Introduction

Nowadays, facial care has become one of the main needs for some people. As time goes by, human needs no longer only include clothing, food, and shelter, but also self-care such as skin care. In recent years, various skincare products from abroad can be easily found in Indonesia. The skincare business has experienced rapid growth, marked by the emergence of many local brands competing in the market by offering various types of products tailored to the needs and problems of facial skin. Skincare businesses are competing to offer the benefits and advantages of their products to attract consumers. As more skincare brands emerge, competition in the industry becomes even more intense.

Skincare is a range of skin care products that aim to maintain the health, cleanliness, and appearance of the skin, especially the skin on the face. Skincare products include facial cleansers, toners, moisturizers, serums, and sunscreen. Unlike cosmetics, which serve to beautify the appearance through makeup, skincare focuses more on the care and maintenance of skin health.

Halal cosmetics are beauty products that contain ingredients that comply with Islamic law. These products must be cruelty free (not tested on animals), free from ingredients derived from prohibited animals, and do not contain alcohol[1]. Skincare is included in the cosmetics group, specifically products that focus on skin care and maintenance. In general, cosmetics are divided into two major groups, namely decorative products such as powder and lipstick, known as makeup, and skin care products such as face cream and body lotion, known as skincare.

Although not consumed like food, the ingredients used in skincare and cosmetics still need to be considered halal because they can affect purity in worship. For Muslim consumers, the halal aspect of a product is an important consideration in their purchasing decisions. This is because halal products not only reflect compliance with Islamic teachings, but also provide assurance that the product is clean, safe, and brings blessings to its users.

As awareness of the importance of halal cosmetics increases, considerations in choosing beauty products are becoming more diverse. This can be seen from the results of the 2024 ZAP Beauty Index survey below[2]:

© The Author(s) 2026
W. Sari et al. (eds.), *Proceedings of the 5th Mulawarman International Conference on Economics and Business (MICEB 2025)*, Advances in Economics, Business and Management Research 406,
https://doi.org/10.2991/978-94-6239-815-3_13

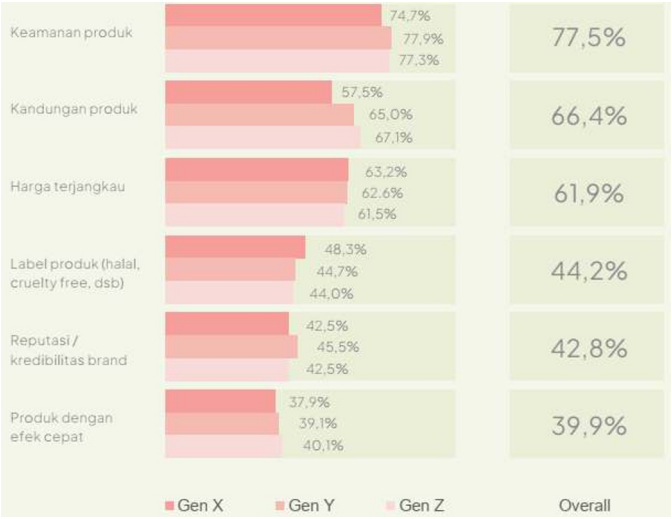


Figure 1. Factors Influencing Beauty Product Selection (Zap Beauty Index 2024 Survey)
Source: Zap Beauty Index Website

Figure 1. above shows the Zap Beauty Index 2024 survey on the factors that consumers consider when choosing beauty products, including product safety (77.5%), product ingredients (66.4%), affordability (61.9%), product labels (halal, cruelty-free, etc.) (44.2%), brand reputation/credibility (42.8%), and products with fast effects (39.9%). Based on this data, halal labeling and price are proven to be two important factors considered by consumers when purchasing beauty products in Indonesia.

These findings show that consumers go through a fairly complex consideration process when deciding which beauty products to buy. This process is known as the purchase decision. The purchase decision is the result of a series of steps taken by consumers prior to purchasing a particular product. This series of stages includes recognizing needs, searching for information, evaluating alternatives, making a purchase decision, and post-purchase behavior[3]. Among the various alternatives available, consumers must choose the product that best suits their needs. Purchase decisions can be influenced by various factors, and in the process, consumers will seek information that helps them make decisions.

Especially for Muslim consumers in Indonesia, purchasing decisions must take into account compliance with Islamic law. Therefore, manufacturers need to understand the factors that can attract consumers in order to survive in business competition, both in local and global markets. One factor that can influence purchasing decisions is religiosity. Religiosity is an attitude or awareness based on a person's belief in religious teachings. Religious attitude describes a person's inner drive to behave in accordance with their level of adherence to religion[4]. The higher a person's level of religiosity, the more careful they are in choosing and using products that comply with Islamic law, including halal skincare and cosmetic products[5].

A good understanding of religion makes Muslims more selective in determining which products to consume or use[6]. Thus, religiosity is one of the important factors that influence the decision to purchase halal products. People with a high level of religiosity tend to use religious values as a guide in every consumption action, including ensuring the halal status and goodness of products.

In addition, high levels of religiosity are also reflected in consumer behavior that follows religious rules, namely by using products that do not contain substances prohibited in Islamic law[7]. The principle of halalan thayyiban is an absolute requirement for Muslims in choosing products that are not only halal in terms of ingredients and processes, but also good and beneficial for the body. As explained in the words of Allah SWT in Surah Al-Baqarah verse 168:

> "*O mankind! Eat from (food) that is halal and good on earth and do not follow the footsteps of Satan. Verily, Satan is a clear enemy to you." (QS. Al-Baqarah: 168)*

From the above verse, Allah SWT commands humans to consume things that are halal and good and to avoid His prohibitions. This applies not only to food and drink, but also to other products such as cosmetics and skincare used in everyday life. Therefore, religiosity plays an important role in shaping Muslim consumer behavior, especially in choosing halal products[8].

In addition to religiosity, price is also a major consideration in the purchasing decision-making process. Price refers to the amount of money that consumers must spend to obtain a product or service. In practice, purchasing decisions are not only influenced by product quality, but also by affordability and the suitability of the price in relation to the benefits offered. For some consumers, especially students with limited financial resources, price is a determining factor in choosing skincare products.

Furthermore, based on a review of several previous studies, there are differences in the results regarding the influence of religiosity and price on skincare purchasing decisions. Research by Shufiyyatin Aliyah & Sri Abidah (2021) shows that religiosity has a significant effect on purchasing decisions, while Denilaroza et al. (2023) found the opposite result. Similarly, Saepul Bahri et al. (2023) proved that price has a significant effect on purchasing decisions, but Wifi Fitri Alamsyah & Yahya Tanjung (2023) obtained insignificant results. These differences in results indicate that the influence of religiosity and price on purchasing decisions is still inconsistent and can vary depending on the context and characteristics of the respondents.

Based on the above description, it appears that research on the influence of religiosity and price on halal skincare purchasing decisions is still relevant to study, especially among students who have varying levels of religiosity and purchasing power. Therefore, the researcher is interested in conducting research with the title: **"**The Effect of Religiosity and Price on the Decision to Purchase Halal Skincare Products Among Students of the Faculty of Economics and Business Mulawarman University."

2 Literature Review

2.1. Theory of Planned Behavior

According to Ajzen (1991), the Theory of Planned Behavior (TPB) can be used to analyze actions taken by individuals based on psychological processes[9]. The Theory of Planned Behavior (TPB) is based on the assumption that humans will usually behave according to common sense considerations, that humans will take available information about available behaviors implicitly or explicitly into account when considering the consequences of those behaviors. The Theory of Planned Behavior is based on three factors, namely attitude, subjective norm, and perceived behavioral control[9].

2.2. Religiosity

Religiosity can be defined as an attitude or behavior of obedience and understanding of one's religion, which leads them to act in accordance with the rules and obligations of that religion in their lives. Basically, the application of religious teachings from every religion always teaches goodness to its followers. Religiosity itself has five dimensions, namely: the ideological dimension, the ritual dimension, the experiential or contemplative dimension, the knowledge dimension, and the consequential dimension.

2.3. Price

Price is the amount of money charged or spent on a product or service[10]. Meanwhile, according to Kotler and Armstrong (2008), price is the total value given by customers to obtain benefits from owning or using a product or service[11]. Price can also be defined as the amount of value exchanged by consumers to obtain benefits from using a product or service. The price is set by the buyer or seller and applies equally to all buyers. According to Kotler and Amstrong (2008), there are four price indicators,

namely: 1) affordability; 2) price suitability to the product; 3) price competitiveness; 4) price suitability to the benefits[11].

2.4. Purchase Decision

Kotler and Armstrong (2004) define a purchase decision as an action taken by consumers to decide whether or not to buy a good or service for personal consumption[12]. The decision to purchase a product or service made by consumers is a collection of several decisions, which have a structure, namely decisions about the type of product, product form, brand, seller, product quantity, time of purchase, and method of payment[13]. The stages of consumer purchasing include problem recognition, information search, evaluation of alternatives, purchasing decisions, and post-purchase behavior.

2.5. Conceptual Framework

The theoretical framework describes the relationship between independent variables, in this case religiosity (X1) and price (X2), and the dependent variable, namely the purchase decision (Y) made by consumers. Usually, the theoretical framework is arranged in the form of a matrix, chart, or simple diagram.

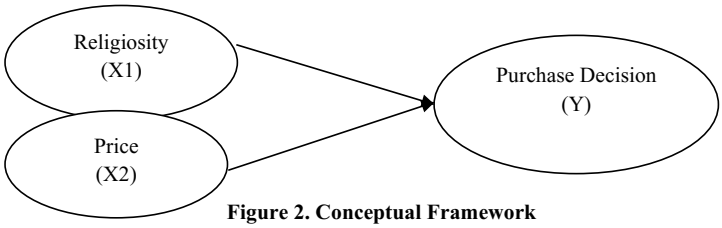


Figure 2. Conceptual Framework

Based on the above research framework, the following hypotheses were obtained:

H1: Religiosity has a positive and significant effect on the purchase decision of halal skincare among students of the Faculty of Economics and Business, Mulawarman University.

H2: Price has a positive and significant effect on the purchase decision of halal skincare among students of the Faculty of Economics and Business, Mulawarman University.

H3: Religiosity and price simultaneously have a positive and significant effect on the decision to purchase halal skincare products among students of the Faculty of Economics and Business, Mulawarman University.

3 Research Methodology

In this study, the researcher used a quantitative approach. Quantitative methods are referred to as positivistic methods because they are based on the philosophy of positivism. They are used to study specific populations or samples, collect data using research instruments, and perform statistical data analysis, with the aim of testing predetermined hypotheses[14]. The population in this study was active students of the Faculty of Economics and Business, Mulawarman University, class of 2021-2024, with sampling techniques using purposive sampling, where several specific criteria were used to determine the research sample. The following criteria were considered in selecting the sample:

a. Active students of the Faculty of Economics and Business, Mulawarman University, class of 2021-2024
b. Muslim
c. Have purchased or used skincare products

The technique for determining the number of samples taken as respondents in this study was to use the Slovin formula, which yielded a number of 96,78. After rounding, the number of samples was 100 respondents. Data collection was conducted by distributing questionnaires to respondents via Google

Forms. The measurement scale for respondents' answers in this study used a Likert scale. The variables used in this study were: Religiosity (X_1), Price (X_2), and Purchase Decision (Y). Data analysis was performed using SPSS Statistics Version 25.

The following tests were used in this study:

1) Instrument Test
   a. Validity Test

      The validity test measures the validity of statements used in the study. If the questions in the questionnaire are able to reveal something that will be measured by the questionnaire, then the questionnaire is valid[15]. The validity test criteria are that if $r_{count} > r_{table}$, then the statement is valid, and if $r_{count} < r_{table}$, then the statement is invalid. The decision is made that each indicator is valid if the r_{count} is greater than or equal to r_{table} or r_{count} is below 0.05.

   b. Reliability Test

      The reliability test is a tool to test the consistency of respondents' answers to statements in the questionnaire. If a person's answers to the statements are consistent or stable over time, then the questionnaire can be said to be reliable[15]. Reliability is measured by looking at Cronbach's alpha. A variable can be said to be reliable if the Cronbach's alpha value is > 0.6[15].

2) Successive Interval Method (MSI)

   MSI transformation is a method of transforming ordinal data into interval data by converting the cumulative proportion of each variable in the category into its standard normal curve value[16].

3) Classical Assumption Test
   a. Normality Test

      This test was conducted to determine whether the residual values or differences in the study had a normal or non-normal distribution by looking at the significance value. If the significance value of the study variable was > 0.05, then the distribution was normal, and conversely, if the significance of the study variable was < 0.05, then the distribution was not normal. The normality test for this study was conducted using the Kolmogorov Smirnov formula.

   b. Multicollinearity Test

      The Multicollinearity Test is intended to determine whether there is a significant relationship (correlation) between independent variables. To detect the presence or absence of multicollinearity in the regression model, the tolerance and variance inflation factor (VIF) values are examined. If the tolerance value is > 0.10 or the VIF value is < 10, then there is no multicollinearity.

   c. Heteroscedasticity Test

      The heteroscedasticity test aims to test whether there is variance inequality between one observation and another in the regression model. A good regression model is one that does not exhibit heteroscedasticity, or can be said to be homoscedastic. This study tests for the presence or absence of heteroscedasticity using the White test. According to White, this test can be performed by regressing the squared residuals (U2t) with the independent variables, the squared independent variables, and the interaction between the independent variables[17].

4) Multiple Linear Regression

   Multiple linear regression is used to determine whether there is an influence between variable X_1 (religiosity) and X_2 (price) on variable Y (purchase decision). This analysis is used to determine whether each independent variable has a positive or negative relationship and to predict whether the value of the dependent variable will increase or decrease. The multiple linear regression analysis model used to test the hypothesis is as follows:

$$Y = a + b_1X_1 + b_2X_2 + e$$

   Description:

   Y : purchase decision

   a : constant

   X_1 : religiosity

X_2 : price
b_1 : religiosity coefficient
b_2 : price coefficient
e : error

5) Statistical Test

a. t-test (Partial)

According to Ghozali, the t-test is used to test hypotheses partially to show the effect of each independent variable individually on the dependent variable. It is said to be significantly influential if sig < α (0.05)[17]. This test is conducted with a 95% confidence level, with the condition that if $t_{count} > t_{table}$ (0.05), then the hypothesis is supported, and if $t_{count} < t_{table}$ (0.05), then the hypothesis is not supported.

b. F Test (Simultaneous)

According to Ghozali, the F test aims to determine whether the independent variables collectively influence the dependent variable. According to Ghozali, the F statistical test has a significance of 0.05. If the F significance value < 0.05, then the alternative hypothesis is accepted, which means that all independent variables simultaneously and significantly affect the dependent variable[17].

c. Coefficient of Determination Test (R^2)

The purpose of the R^2 test is to measure the extent to which the independent variables, namely X_1 (Religiosity) and X_2 (Price), explain the dependent variable or Y (Purchase Decision).

4. Research Results

4.1. Instrument Test

a. Validity Test

To measure validity, the instrument can compare the calculated r_{count} with r_{table}**.** Based on a significance value of < 0.05 and ($r_{count} > r_{table}$) where r_{table} for n=100 is 0.195. The validity test results using SPSS version 25 software are as follows:

Table 1. Validity Test Results

Variable	N of Items	r_{count} Range	r_{table}	Sig.	Description
Religiosity (X1)	11	0,462 – 0,764	0,195	0,000	Valid
Price (X2)	8	0,675 – 0,847	0,195	0,000	Valid
Purchase Decision (Y)	9	0,586 – 0,812	0,195	0,000	Valid

Source: data processed using SPSS 25, 2025

Based on the table above, it can be seen that all items in the variables of religiosity, price, and purchase decision have a r_{count} value greater than r_{table} (0.195) with sig. 0.000 < 0.05. Thus, it can be concluded that all items in the research instrument are valid.

b. Reliability Test Results

In this study, a study can be considered reliable if the Cronbach's Alpha value is > 0.60. The reliability test results using SPSS version 25 software can be seen in the following table:

Table 2. Reliability Test Results

Variable	*Alpha Cronbach*	N *of items*	*Cut off Alpha Cronbach*	Description
X1	0.861	11	0.60	Reliable
X2	0.819	8	0.60	Reliable
Y	0.888	9	0.60	Reliable

Source: data processed using SPSS 25, 2025

Based on Table 2, the results of the above tests show that the reliability coefficients using Cronbach's Alpha for the variables of Religiosity (X_1), Price (X_2), and Purchase Decision (Y) are greater than 0,60. All statements in this study are reliable or have a high level of reliability so that they can be used for analysis in this study.

4.2. Classical Assumption Test

a. Normality Test

The normality test on the research data used the Kolmogorov-Smirnov formula with a decision basis (Sig > 0,05). Based on the analysis results, the Asymp. Sig (2-tailed) value was 0.200, which is greater than 0,05. Thus, it can be concluded that the residual data in this study is normally distributed.

b. Multicollinearity Test

The test results show that each independent variable has a tolerance of more than 0,10 and a VIF value of 1,710 which is less than 10. This indicates that there is no tendency for multicollinearity in the regression model. Therefore, it can be concluded that the regression model meets the requirements for regression analysis.

c. Heteroscedasticity Test

This test is conducted by comparing the calculated Chi Square value with the Chi Square Table value for R Square with a significance level (α) of 0,05. The formula used to calculate the calculated Chi Square is N multiplied by R Square, where N is the sample size. In this test result, with a sample size of 100 and an R Square value of 0,090 the calculated Chi Square is 9. Meanwhile, the Chi Square Table at a significance level of 0.05 is 11,070. Because the Chi Square Calculated value (9) is smaller than the Chi Square Table (11,070), it can be concluded that there is no heteroscedasticity in the tested data.

4.3. Multiple Linear Regression Test

Table 3. Multiple Linear Regression Test Results

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.787	1.889		.416	.678
	X1	.575	.063	.646	9.182	.000
	X2	.324	.083	.273	3.888	.000
a. Dependent Variable: Y						

Source: data processed using SPSS 25, 2025

From the results of the above test, the regression equation can be formulated as follows:

$$Y = 0.787 + 0.575X_1 + 0.324X_2$$

The explanation of the regression equation above is as follows:

1) The constant value (a) = 0,787 with a positive sign, which means that the constant value of the purchase decision variable is 0,787.
2) The regression coefficient value of the religiosity variable (X_1) is 0,575 with a positive sign, which means that if the level of religiosity increases by one unit, the religiosity of students will also increase by 0,575, and the effect of this variable is positive, so that if religiosity increases, students' purchasing decisions will also increase.
3) The regression coefficient value of the price variable (X_2) is 0.324 with a positive sign, indicating that if the price increases by one unit, students' purchasing decisions will increase by 0,324 and the effect of this variable is positive.

4.4 Statistical Test

a. t-test (Partial)

Table 4. t-test Results

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.787	1.889		.416	.678
	X1	.575	.063	.646	9.182	.000
	X2	.324	.083	.273	3.888	.000
a. Dependent Variable: Y						

Source: data processed using SPSS 25, 2025

Based on Table 4 above, the t-count value of each variable can be determined, and a t-table value of 1,984 is obtained from the equation df=n-k-1.

The following conclusions can be drawn from the test conducted:

1) The effect of religiosity on purchasing decisions. Based on the values listed in the table above, a significance value of 0,000 (0,000 < 0,05) and a t_{count} of 9,182 (9,182 > 1,984) indicate that **H_1 is accepted**. Therefore, it can be concluded that religiosity has a positive and significant effect on students' purchasing decisions.
2) The effect of price on purchasing decisions. Based on the values listed in the table above, a significance value of 0,000 (0,000 < 0,05) and a t_{count} of 3,888 (3,888 > 1,984) were obtained, indicating that **H_2 is accepted**. Therefore, it can be concluded that price has a positive and significant effect on student purchasing decisions.

b. Model Feasibility Test (F-test)

The results of this test can be seen from the F-count value and the significance level in the ANOVA test presented. A variable is considered feasible if the Sig. value is < 0,05 or the value of $F_{count} > F_{table}$.

Table 5. Model Feasibility Test Results (F-test)

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2258.644	2	1129.322	124.354	.000[b]
	Residual	880.908	97	9.082		
	Total	3139.552	99			
a. Dependent Variable: Y						
b. Predictors: (Constant), X2, X1						

Source: data processed using SPSS 25, 2025

Based on the results listed in Table 5 or the results of the F-test, it can be concluded that the regression model used has passed the model feasibility test. With the following reinforcement, the F_{table} value obtained is 3,09. In the table above, the F_{count} value is 124,354, which is greater than the F_{table} value (124,354 > 3,09). In addition, the Sig. value in the table is also less than 0,05, namely 0,000. Meanwhile, the feasibility requirement in this test is if the Sig. value is < 0,05 or $F_{count} > F_{table}$, so it can be stated that the regression model used has passed and has model feasibility.

c. Determination Coefficient Test (R2)

The coefficient of determination value is between zero and one. The higher the determination level value, the greater the influence of the independent variable on the dependent

variable. The determination level value can be seen in the adjusted R Square value in the regression test. The following are the results of the determination level test for each regression model:

Table 6. Results of the Coefficient of Determination Test (R^2)

Model Summary									
				Std. Error of the Estimate	Change Statistics				
Model	R	R Square	Adjusted R Square		R Square Change	F Change	df1	df2	Sig. F Change
1	.848[a]	.719	.714	3.013556	.719	124.354	2	97	.000
a. Predictors: (Constant), X2, X1									

ource: data processed using SPSS 25,2025

Table 6 shows that the value of R = 0.848 and the coefficient of determination RSquare = 0.719. This indicates that the influence contributed by the independent variables (X_1) and (X_2) on the dependent variable (Y) is 0.719, which means that these two independent variables together contribute 0.719 to the dependent variable. Meanwhile, the remaining 0,281 is influenced by other variables not included in this model.

5 Discussion

5.1. The Influence of Religiosity on Halal Skincare Purchasing Decisions

The first hypothesis in this study explains that religiosity has a significant positive influence on students' purchasing decisions. Based on the results of the study, it shows that the higher the level of religiosity of students, the greater their tendency to choose and use skincare products that are halal. Students who have a high level of religious understanding and obedience will be more selective in ensuring that the products they use are free from ingredients that are prohibited according to Islamic law. This is because the use of halal products is seen as a form of commitment to practicing religious teachings in daily life. In addition to providing benefits for skin health, halal skincare also provides spiritual peace and is believed to maintain purity in worship. Therefore, high religiosity encourages students to prioritize skincare products that have halal certification when making purchasing decisions.

The results of this study are in line with previous studies (Albar, 2023; Azizah & Rozza, 2022; Khairunnisa et al., 2023) which show that religiosity has a positive and significant effect on purchasing decisions.

Students with high levels of religiosity tend to have strong halal awareness, are more careful about ingredient composition, and feel a moral obligation to use products that comply with Islamic law. This makes religiosity not only an internal factor, but also a representation of self-identity that is reflected in consumption behavior. Thus, students' decisions to purchase halal skincare products are driven not only by functional needs but also by spiritual motivations.

5.2. The Effect of Price on Halal Skincare Purchase Decisions

The second hypothesis in this study explains that price has a significant positive effect on students' purchasing decisions. Based on the results of the study, it shows that the better students' perception of the price offered, the higher their tendency to make a purchase. Price is considered an important factor in decision making because students as consumers tend to consider the suitability between the benefits obtained and the costs incurred. When the price of halal skincare products is considered reasonable, affordable, and comparable to the quality, safety of ingredients, and halal certification, interest in purchasing these products increases.

In addition, price also reflects perceived value in the eyes of consumers. Halal skincare products that are competitively priced compared to non-halal products can provide confidence that the product is not only safe to use in terms of sharia, but also economical and provides optimal benefits. Consumers are willing to pay more if they believe that the price reflects quality and reliable halal certification. Thus, a

positive perception of price encourages students to prioritize purchasing halal skincare products over other products whose halal status is unclear.

The results of this study are in line with previous studies (Damayanti et al., 2024; Chusna & Mustofa, 2024) which show that price has a positive and significant effect on purchasing decisions.

5.3. The Influence of Religiosity and Price on Halal Skincare Purchasing Decisions

Based on the results of the hypothesis test conducted on the F test, it can be concluded that simultaneously (together) the independent variables (X), which include Religiosity (X1) and Price (X2), can influence the dependent variable (Y) as the Purchase Decision variable. This means that the two independent variables complement each other in influencing students to choose and buy halal skincare products.

Based on the results of the study, it shows that purchasing decisions are not only influenced by internal motivations such as beliefs and adherence to religious teachings, but are also influenced by rational considerations regarding the suitability of the price to the benefits obtained. Students with high levels of religiosity tend to be more selective in choosing the products they use and will prioritize skincare products that have halal certification as a form of compliance with religious principles. On the other hand, the perception that the price offered is reasonable, affordable, and comparable to the quality and safety of the ingredients further increases the desire to purchase the product.

6 Limitations

This study has several limitations that need to be considered when interpreting the results. First, sampling in this study was only conducted on students of the Faculty of Economics and Business at Mulawarman University, so the characteristics of the respondents used are still limited. This condition means that the results of the study cannot be generalized broadly to all students from other faculties or universities with different backgrounds. Second, the research data was obtained through questionnaires filled out independently by respondents (self-report), which allows for self-reporting bias. Respondents may give answers that they consider to be the best or in line with social norms, rather than fully reflecting their actual conditions or behavior. Third, this study only uses religiosity and price variables to explain purchasing decisions. Therefore, it is still possible that purchasing decisions are influenced by other variables outside the research model, such as product quality, brand image, promotion, and social factors, which were not analyzed in this study.

7 Conclusion

Based on the analysis and discussion above, the following conclusions can be drawn. First, religiosity has a positive and significant effect on the decision to purchase halal skincare products among students of the Faculty of Economics and Business at Mulawarman University. This finding indicates that the higher the level of religiosity among students, the greater their tendency to decide to purchase skincare products that are guaranteed to be halal. Second, price has a positive and significant effect on the decision to purchase halal skincare products among students of the Faculty of Economics and Business, Mulawarman University. This means that the more affordable the price of halal skincare products is to the financial conditions of students, the higher their tendency to decide to make a purchase. Third, religiosity and price simultaneously have a positive and significant effect on the decision to purchase halal skincare products among students of the Faculty of Economics and Business, Mulawarman University.

References

1 Saifuddin & S. Aisyah, ”Profit : Jurnal Kajian Ekonomi Dan Perbankan Preferensi Dan Persepsi Konsumen Generasi Milenial Terhadap Halal Cosmetics (Study Kasus Di Pp Nurul Jadid Paiton Probolinggo),” 5(2), 2021. https://doi.org/10.33650/profit.v5i2.3028

2 AP Clinic and MarkPlus, Inc., ZAP Beauty Index 2024. Jakarta, Indonesia: ZAP Clinic, 2024. [Online]. Available: ZAP Beauty Index 2024P. Kotler & K.L. Keller, "Marketing Management (15th edition)," Pearson Education, Hoboken. 2016.
3 Jalaluddin, "*Psikologi Agama*. PT Raja Grafindo Persada," 2010.
4 T. Islam & U. Chandrasekaran, "Effect of religiosity on ecologically conscious consumption behavior," *Journal of Islamic Marketing.* 2016. https://doi.org/10.1108/JIMA-01-2015-0006
5 E. Elkasysyaf, & N. Hartati, "Pengaruh Literasi Produk Halal dan Daya Tarik Label Halal terhadap Keputusan Pembelian Produk di Kalangan Mahasiswa Universitas Islam Negeri Bandung," *Journal of Islamic Economics and Business*, 1(2). 2021. https://doi.org/10.15575/jieb.v1i2.15585
6 N. H. Endah, "Consumers's Purchasing Behavior Toward Halal Labeled Cosmetics in Indonesia," *Jurnal Ekonomi Dan Pembangunan*, 22(1), 11–25. 2014. https://doi.org/10.14203/JEP.22.1.2014.25-39
7 A. E. Kusumastuti & R. A. Kumalasari, "Pengaruh Faktor Relatif dan Kontekstual Terhadap Perilaku Pembelian Konsumen dengan Religiusitas Sebagai Variabel Mediasi (Studi Kasus Fashion Busana Muslim di Semarang)," *Jurnal Ebbank*, 8(1), 1–16. 2017.
8 I. Ajzen, "The Theory of Planned Behavior. Organizational Behavior And Human Decision Processes," 179–211. 1991. https://doi.org/10.1080/10410236.2018.1493416
9 H. Simamora, "Manajemen Pemasaran Internasional." Jakarta: Salemba Empat. 2000.
10 P. Kotler & G. Armstrong, "Prinsip-prinsip Pemasaran (12 ed., Vol. 1)," Jakarta: Penerbit Erlangga. 2008.
11 P. Kotler & G. Armstrong, "Dasar-dasar pemasaran (9 ed., Vol. 1)," Jakarta: PT Indeks. 2004.
12 B. Dharmmesta & T. Handoko, "Manajemen Pemasaran: Analisis Perilaku Konsumen," Yogyakarta: BPFE. 2008.
13 Sugiyono, "Metode Penelitian Kuantitatif, Kualitatif, dan R&D," Bandung: Alfabeta. 2017.
14 I. Ghozali, "Aplikasi Analisis Multivariate Dengan Program SPSS 19," Edisi Kelima. Badan Penerbit Universitas Diponegoro, Semarang: Indonesia. 2011.
15 S. Ningsih & H. H. Dukalang, "Penerapan Metode Suksesif Interval pada Analsis Regresi Linier Berganda," *Jambura Journal of Mathematics*, 1(1), 43–53. 2019. https://doi.org/10.34312/jjom.v1i1.1742
16 I. Ghozali, "Aplikasi Analisis Multivariate Dengan Program IBM SPSS 25," Semarang: Badan Penerbit Universitas Diponegoro. 2018.

Open Access This chapter is licensed under the terms of the Creative Commons Attribution-NonCommercial 4.0 International License (http://creativecommons.org/licenses/by-nc/4.0/), which permits any noncommercial use, sharing, adaptation, distribution and reproduction in any medium or format, as long as you give appropriate credit to the original author(s) and the source, provide a link to the Creative Commons license and indicate if changes were made.

The images or other third party material in this chapter are included in the chapter's Creative Commons license, unless indicated otherwise in a credit line to the material. If material is not included in the chapter's Creative Commons license and your intended use is not permitted by statutory regulation or exceeds the permitted use, you will need to obtain permission directly from the copyright holder.

