

## Consumer Decision Preferences for Halal-Labeled Cosmetic Products in the Perspective of Islamic Economics

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### **Keywords:**

Consumer Trust, Halal  
Cosmetics, Price, Religiosity,  
SEM-PLS

### **Abstract**

*This study aims to analyze the influence of socioeconomic factors, price, and religiosity on the consumption decisions of halal-labeled cosmetic products with consumer trust as a mediating variable among Muslim female students at Andalas University. The research method used a quantitative approach with data collection techniques through questionnaires to 100 respondents selected using purposive sampling. Data analysis was conducted using Structural Equation Modeling based on Partial Least Square (SEM-PLS) with the help of the SmartPLS application. The results show that price and religiosity have a positive and significant effect on consumer trust and consumption decisions, while socioeconomic factors have no significant effect. In addition, consumer trust is unable to significantly mediate the influence of independent variables on consumption decisions. The implications of this study indicate that religiosity and price, which reflect product quality, are the main determinants in forming consumption decisions of halal cosmetic products among Muslim consumers.*

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## INTRODUCTION

The global halal industry is experiencing significant growth as public awareness of the importance of consuming Sharia-compliant products across various sectors, including food, pharmaceuticals, tourism, and cosmetics (Dinar Standard, 2023). Indonesia, as the world's largest Muslim population, shows significant potential for halal industry development, particularly in the halal cosmetics sector (Rahman & Sulaiman, 2022). Halal product consumption in Indonesia reached USD 135 billion in 2020, placing Indonesia in third place in the Global Islamic Economy Indicator, although the halal certification rate among MSMEs remains relatively low, at around 3.1% (Sholikhah & Nugroho, 2022).

The development of the halal cosmetics industry in Indonesia reflects the growing consumer demand for products that are not only safe and high-quality but also compliant with Sharia principles (Hassan & Harun, 2016). Halal cosmetic products are increasingly in demand because they fulfill both utility and spiritual and ethical needs for Muslim consumers (Jusoh et al., 2020). This phenomenon demonstrates that consumption decisions are not solely based on economic considerations but are also influenced by religious and moral values (Rahmanita et al., 2021).

Data from the Halal Product Assurance Agency (BPJPH) shows that the number of halal-certified cosmetic products continues to increase annually in response to growing market demand (BPJPH, 2021). Demand for a product arises from individuals' efforts to meet their needs and achieve well-being and a better quality of life (Kamarni & Saputra, 2021). Demand for halal products is influenced by increasing consumer awareness of the importance of halal certification

in the purchasing process (Tieman, 2018). Muslim consumers increasingly view halal certification as an indicator of product quality, safety, and trustworthiness (Aziz & Chok, 2016). For Muslim women, cultural and religiosity factors are crucial in guiding consumption behavior to align with social norms and sharia principles (Anggraini et al., 2022).

Consumer awareness of a product's halal status is a key determinant in the decision to consume halal cosmetics (Yusof et al., 2019). Understanding the composition of ingredients and Sharia-compliant production processes encourages consumers to choose products that align with Islamic values (Jafari & Nia, 2019). Furthermore, price is also a crucial factor in consumption decisions, as halal cosmetics are often priced higher than non-halal products (Kamaruddin et al., 2021).

Socioeconomic factors, particularly income, also influence halal cosmetic consumption behavior because they are related to consumer purchasing power (Prasasti, 2022). Consumers with high incomes tend to be more able to choose products that align with their religious values than consumers with limited income (Rahmawati & Yusuf, 2022). This suggests that the decision to consume halal cosmetics is the result of an interaction between economic and non-economic factors (Andri, 2022).

Consumption from an Islamic economic perspective is not only aimed at fulfilling material needs but also must comply with sharia principles and provide benefits to society (Kamarni & Handra, 2019). This principle emphasizes that the consumption of halal cosmetics must consider the halal aspects of the ingredients, the production process, and their impact on health and the environment (Ambali & Bakar, 2014). Thus, the decision to consume halal cosmetics reflects an integration of economic, moral, and spiritual considerations (Ulfa & Sanusi, 2023).

Despite significant growth in the halal cosmetics industry, previous research on factors influencing consumption decisions remains inconsistent (Andri, 2022; Jafari & Nia, 2019; Yusof et al., 2019). Some studies emphasize the dominance of economic factors such as price and income, while others suggest that non-economic factors such as religiosity and consumer trust have a greater influence (Alserhan, 2020; Prasasti, 2022; Rahmawati & Yusuf, 2022). The research gap lies in the lack of consistent empirical conclusions regarding the relative roles of economic and non-economic factors in halal cosmetics consumption decisions, particularly when analyzed simultaneously within a single research model based on an Islamic economic perspective (Abdullah & Muda, 2021).

Based on this description, this study is important to analyze the influence of socioeconomic factors, price, and religiosity on the decision to consume halal cosmetic products, with consumer trust as a mediating variable from an Islamic economic perspective (Zainudin & Kadir, 2019). The Structural Equation Modeling–Partial Least Squares (SEM-PLS) approach was used to obtain a comprehensive understanding of Muslim consumer behavior towards halal cosmetics (Hidayah et al., 2021). The results of this study are expected to provide theoretical contributions to the development of Islamic economic studies and serve as a basis for policymaking in strengthening the sustainable halal cosmetics industry (Abdullah & Muda, 2021).

## RESEARCH METHODS

This study uses a quantitative approach with a survey method to analyze the influence of socioeconomic factors, price, and religiosity on the decision to consume halal cosmetics with consumer trust as a mediating variable. Primary data were obtained through a structured questionnaire to Muslim female students at Andalas University who use halal cosmetics, using a

purposive sampling technique of the Muslim student population of Andalas University, resulting in a sample of 100. The research instrument used a four-point Likert scale to measure socioeconomic factors (age, education, income), price (affordability and suitability of quality), religiosity (compliance with halal principles), consumer trust (transparency, safety, and credibility), and consumption decisions (intensity and confidence in choosing halal products) (Mankiw, 2021; Karim, 2019; Chen et al., 2018). Data analysis was performed using descriptive statistics and Structural Equation Modeling based on Partial Least Squares with the help of SmartPLS. Descriptive statistics were used to describe the characteristics of respondents, while SEM-PLS was used to test the validity, reliability, and causal relationships between variables through evaluation of the outer model and inner model. Hypothesis testing was conducted using a bootstrapping procedure with the criteria of a t-statistic >1.96 and a p-value <0.05 (Hair et al., 2014; Ghozali, 2021; Hartono, 2015). The following Partial Least Squares-based Structural Equation Modeling (SEM-PLS) can be seen in Figure 1.

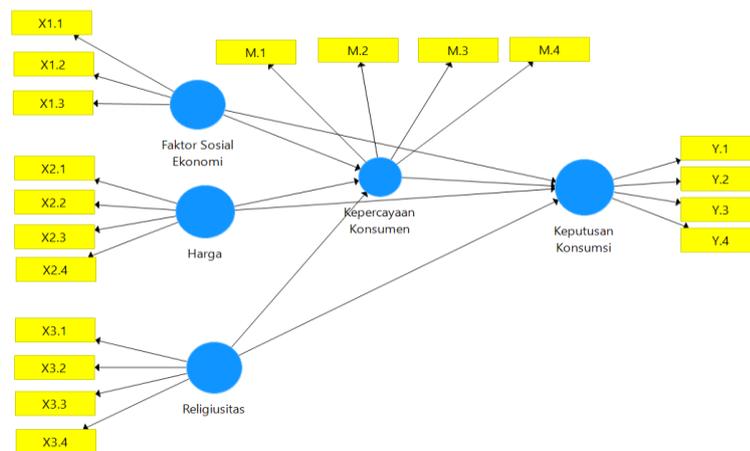


Figure 1. Structural Equation Modeling

## RESULTS

To obtain a feasible structural equation model, convergent validity, discriminant validity, and reliability tests were conducted. The results of the convergent tests can be seen in the factor loading measurements for each manifest variable (Table 1). Since the factor loading for each manifest variable is greater than 0.5, it can be considered valid and can be included in the model. The results of the discriminant validity test are presented in Table 1.

Table 1. Outer Loading Results After Elimination

Manifest variables	Socioeconomic Factors	Price	Consumer Trust	Consumption Decisions	Religiosity
M.1			0.900		
M.2			0.847		
M.3			0.889		
X1.3	1,000				
X2.1		0.888			
X2.2		0.881			
X2.3		0.841			
X2.4		0.827			
X3.1					0.818
X3.2					0.842
X3.3					0.757
X3.4					0.785

Y.1	0.896
Y.2	0.888
Y.3	0.833
Y.4	0.794

Source:Research Processing

**Table 2. Average Variance Extracted (AVE) II results**

Average Variance Extracted (AVE)	
Socioeconomic Factors	1,000
Price	0.739
Consumer Trust	0.772
Consumption Decisions	0.729
Religiosity	0.642

Source:Research Processing

Based on table 2, the average variance extracted (AVE) value has reached a value of more than 0.5. These values are (socioeconomic factors) which is 1,000 (Price) which is 0.739 (religiosity) which is 0.642 Y (consumption decisions) which is 0.729 and M (consumer trust) which is 0.772.

This study used composite reliability and Cronbach's Alpha to test reliability. A group of indicators measuring a variable is considered to have good composite reliability if it has a composite reliability greater than 0.7 and a Cronbach's Alpha value greater than 0.6. The results of the composite reliability test are presented in Table 3.

**Table 3. Cronbach Alpha and Composite Reliability Test Results**

Variables	Cronbach's alpha	Composite Reliability
Socioeconomic Factors	1,000	1,000
Price	0.883	0.919
Religiosity	0.814	0.877
Consumption Decisions	0.875	0.915
Consumer Trust	0.852	0.910

Source:Research Processing

These results indicate that each variable has met the requirements for composite reliability, thus confirming that the instrument used in this study is reliable. An instrument is considered reliable if the statements in the questionnaire consistently measure the research construct or variable, making it suitable for use in collecting research data.

**Table 4. R Square Test Results**

Variables	R Square	R Square Adjusted
Consumer Trust	0.535	0.521
Consumption Decisions	0.626	0.611

Source: Researcher's Processing

The R Square value of X1, X2, and X3 on consumer trust is 0.535 with an Adjusted R Square value of 0.521. Therefore, it can be explained that all exogenous constructs (X1, X2, and X3) simultaneously affect M (Consumer Trust) by 0.535 or 53.5%. Since the Adjusted R Square value is less than 67% but more than 33%, the influence of all exogenous constructs X1, X2, and X3 on M is included in the moderate category.

In addition, the R Square value of X1, X2, X3, and M on Y (Consumption Decision) is 0.626 with an Adjusted R Square value of 0.611. Thus, it can be explained that all exogenous

constructs (X1, X2, X3, and M) simultaneously affect Y (Consumption Decision) by 0.626 or 62.6%. Since the Adjusted R Square value is less than 67% but more than 33%, the influence of all exogenous constructs X1, X2, X3, and M on Y is included in the moderate category.

**Table 5. Hypothesis Test Results**

Model	Path Coefficient	T Statistics	P value	Information
Socio-Economic Factors -> Consumer Confidence	0.09	1,302	<b>0.194</b>	Rejected
Price -> Consumer Confidence	0.491	4,224	<b>0</b>	Accepted
Religiosity -> Consumer Trust	0.301	2,933	<b>0.004</b>	Accepted
Socio-Economic Factors -> Consumption Decisions	0.025	0.397	<b>0.691</b>	Rejected
Price -> Consumption Decision	0.232	2,277	<b>0.023</b>	Accepted
Religiosity -> Consumption Decisions	0.483	5,965	<b>0</b>	Accepted
TrustConsumer -> Consumption Decisions	0.19	1,599	<b>0.11</b>	Rejected

Source: Researcher's Processing

Based on table 5, the results of hypothesis testing in this study are as follows:

### **H1: Socioeconomic Factors Do Not Have a Significant Influence on Consumer Trust**

The path coefficient of 0.090 indicates a positive, but very weak, influence. *t-statistics* A p-value of 1.302 (<1.96) and a p-value of 0.194 (>0.05) indicate that the effect is not statistically significant. This means that differences in respondents' socioeconomic conditions are not strong enough to influence consumer trust levels. Therefore, the hypothesis is rejected.

### **H2: Price Has a Positive and Significant Influence on Consumer Trust**

The path coefficient value of 0.491 indicates a fairly strong positive effect. *t-statistics* 4.224 (> 1.96) and a p-value of 0.000 (< 0.05) indicate a highly significant effect. This means that the more appropriate the price perceived by consumers, the higher their trust in the product. Therefore, the hypothesis is accepted.

### **H3: Religiosity Has a Positive and Significant Influence on Consumer Trust**

The path coefficient value of 0.301 indicates a positive influence with moderate strength. The *t-value* *statistics* A p-value of 2.933 (>1.96) and a p-value of 0.004 (<0.05) indicate that religiosity has a significant effect on consumer trust. This means that consumers' religious values and beliefs play a role in shaping trust in a product. Therefore, the hypothesis is accepted.

### **H4: Socioeconomic Factors Do Not Have a Significant Influence on Consumption Decisions**

The path coefficient value of 0.025 indicates a very weak influence. The *t-value* *statistics* A p-value of 0.397 (<1.96) and a p-value of 0.691 (>0.05) indicate that the effect is not significant. This indicates that consumption decisions are not directly determined by socioeconomic factors. Therefore, the hypothesis is rejected.

### **H5: Price Has a Positive and Significant Influence on Consumption Decisions**

The path coefficient value of 0.232 indicates a positive effect. The *t-value* *statistics* 2.277 (> 1.96) and a p-value of 0.023 (< 0.05) indicate a significant effect. This indicates that price is an important consideration for consumers in making consumption decisions. Therefore, the hypothesis is accepted.

### **H6: Religiosity Has a Positive and Significant Influence on Consumption Decisions**

The path coefficient value of 0.483 indicates a strong positive influence. The *t*-value *statistics* 5.965 ( $> 1.96$ ) and a *p*-value of 0.000 ( $< 0.05$ ) indicate a highly significant effect. This means that consumer religiosity plays a dominant role in determining consumption decisions. Therefore, the hypothesis is accepted.

### **H7: Consumer Trust Does Not Have a Significant Influence on Consumption Decisions**

The path coefficient of 0.190 indicates a positive, but relatively weak, influence. *t*-*statistics* A *p*-value of 1.599 ( $< 1.96$ ) and a *p*-value of 0.110 ( $> 0.05$ ) indicate that the effect is not significant. This indicates that consumer trust is not strong enough to directly influence consumption decisions. Therefore, the hypothesis is rejected.

## **DISCUSSION**

### **The Influence of Socioeconomic Factors on Consumer Confidence**

The results of the hypothesis testing show that socio-economic factors do not have a significant effect on consumer confidence. This is shown by the *t*-value *statistics* 1.302 which is smaller than 1.96 and the value *p* 0.194 which is greater than 0.05. This finding indicates that Differences in respondents' socio-economic conditions do not necessarily determine the level of consumer trust in a product. Theoretically, socioeconomic factors are often associated with purchasing power and consumption patterns. However, in the context of this research, consumer trust is more determined by other factors, such as price perceptions and religious values, than socioeconomic background.

The results of this study align with research conducted by Katherine (2020), which found that socioeconomic factors had no significant impact on consumer trust. The results indicate that consuming halal products is an obligation for all Muslims, regardless of socioeconomic status. Furthermore, research by Septiani (2018) found that personal factors such as age, education, and income did not significantly impact the decision to consume halal cosmetic products.

### **The Influence of Price on Consumer Confidence**

The test results show that Price has a positive and significant effect on consumer confidence, this is indicated by the path coefficient value of 0.491 with *t*-*statistic* of 4,224 and *p*-*value* of 0.000. *This finding shows* that the suitability Price with quality and benefits felt by consumers can increase trust in the product. Theoretically, price is a signal of quality that can influence consumer perceptions. When consumers perceive a product's price to be fair and appropriate, trust in the product increases. This research supports marketing theory, which states that price serves not only as a medium of exchange but also as an indicator of a product's reliability and credibility.

The results of this study align with previous research by Awan et al. (2015), which found that price perception significantly influences consumer confidence in choosing halal products. Similar findings were also presented by Mukhtar and Butt (2012), who stated that matching price with product quality can increase consumer trust in halal products, which in turn drives purchase intention.

### **The Influence of Religiosity on Consumer Trust**

The test results showed that religiosity has a positive and significant influence on consumer trust. The path coefficient value is 0.301 with *t-statistic* of 2.933 and *p-value* of 0.004 indicate that the higher a consumer's religiosity, the higher their trust in a product. This finding suggests that religious values influence how consumers evaluate a product, particularly regarding halal, ethical, and safety aspects. Consumers with high levels of religiosity tend to be more selective and will place greater trust in products that align with their religious values. These results align with previous research showing that religiosity plays a significant role in shaping consumer attitudes and trust.

The results of this study align with previous research by Mukhtar and Butt (2012), which found that religiosity significantly influences consumer attitudes and beliefs in choosing halal products. Similar findings were also presented by Awan et al. (2015), who stated that the higher a consumer's level of religiosity, the stronger their trust in the halal products they consume.

### **The Influence of Socioeconomic Factors on Consumption Decisions**

The test results show that socio-economic factors do not have a significant influence on consumption decisions. This is indicated by the value *t-statistic* 0.397 and *p-value* 0.691. This finding indicates that Respondents' consumption decisions are not directly determined by socio-economic conditions. In the context of student respondents, socioeconomic conditions were relatively insignificant in determining consumption decisions. This is likely because respondents had relatively similar characteristics, so consumption decisions were more influenced by psychological factors and personal values than purely economic factors.

The results of this study align with those of Briliana and Mursito (2017), who showed that consumer decisions regarding halal cosmetic products are more influenced by attitudes and beliefs than by income. Elseidi's (2018) research also found that religious variables have a stronger influence on halal product consumption decisions than socioeconomic characteristics. Furthermore, Elseidi and El-Baz's (2022) research confirms that belief and religiosity are the main factors in shaping halal product consumption decisions, while socioeconomic factors do not show a significant influence.

### **The Influence of Price on Consumption Decisions**

The test results show that Price has a positive and significant influence on consumption decisions. The path coefficient value is 0.232 with *t-statistic* 2.277 and *p-value* 0.023 indicate that price is an important consideration in determining consumption decisions. These findings reinforce consumer behavior theory, which states that price is a key factor in the consumption decision-making process. Consumers tend to choose products with prices they perceive as commensurate with the benefits they receive, so the right price can drive consumption decisions.

The results of this study align with previous research by Awan et al. (2015), which found that price perception significantly influences halal product purchasing decisions. Research by Briliana and Mursito (2017) also showed that the suitability of price to product quality is a crucial factor in shaping Muslim consumers' halal cosmetic purchasing decisions. Furthermore, Elseidi (2018) emphasized that price is the primary determinant of halal product consumption decisions, compared to demographic factors alone.

### **The Influence of Religiosity on Consumption Decisions**

The test results show that religiosity has a positive and significant influence on consumption decisions with a path coefficient value of 0.483, t-statistic 5.965, and *p-value* 0.000. This finding indicates that religiosity is the variable that has the strongest influence on consumption decisions. This suggests that consumers with high levels of religiosity tend to consider religious values, norms, and beliefs when making consumption decisions. Products perceived as aligned with religious principles will be prioritized in consumption decisions.

The results of this study align with previous research by Briliana and Mursito (2017), which found that religiosity significantly influences halal cosmetic purchasing decisions among Muslim consumers in Indonesia. Research by Elseidi (2018) also showed that religiosity is a key determinant in the decision to consume halal products compared to other demographic factors. Furthermore, research by Elseidi and El-Baz (2022) confirmed that the higher a consumer's religiosity, the stronger their tendency to choose and consume products that align with their religious values.

### **The Influence of Consumer Trust on Consumption Decisions**

The test results show that consumer confidence does not have a significant influence on consumption decisions. Market statistics 1.599 and *p-value* 0.110 shows that although the direction of the influence is positive, consumer confidence is not statistically strong enough to influence consumption decisions. These findings suggest that consumer trust is not the sole determinant of consumption decisions, and that consumers are likely more influenced by other factors such as price and religiosity. Therefore, consumer trust in this study was unable to act as a strong intervening variable.

The results of this study align with previous research conducted by Briliana and Mursito (2017), which found that consumer trust does not always directly influence the decision to purchase halal cosmetics, but is instead influenced by other variables such as attitudes and religiosity. Research by Elseidi (2018) also shows that although trust plays a role in shaping consumer attitudes, religiosity and perceived values have a stronger influence on the decision to consume halal products. Furthermore, research by Elseidi and El-Baz (2022) confirms that consumer trust does not always function as a strong intervening variable when other dominant factors such as religious values and price perceptions are present.

### **CONCLUSION**

This study found that price and religiosity have a positive and significant influence on consumer trust and consumption decisions of halal cosmetic products among Muslim female students at Andalas University, with religiosity as the most dominant factor (coefficient 0.483,  $t=5.965$ ), while socioeconomic factors and consumer trust are not significant ( $t<1.96$ ). The SEM-PLS model explains 62.6% of the variation in consumption decisions ( $R^2=0.626$ , moderate), confirming the research gap in Chapter I that non-economic factors such as religiosity are stronger than economic factors in an Islamic perspective, with a valid external model ( $AVE>0.5$ ,  $CR>0.7$ ). This finding confirms that the principle of halal *thayyiban* encourages sustainable consumption behavior.

The limitations of the study include a limited sample of 100 female students at Andalas University (purposive, minimum  $n$  Slovic  $e=10\%$ ), making generalization difficult for a wider population or non-students. Suggestions for further research: expanding the sample to general/multiregional consumers, adding intervention variables (product quality), and

longitudinal testing post-mandatory halal certification 2024. Practically, halal cosmetic MSMEs are advised to prioritize competitive prices and religious campaigns to increase trust, while the government strengthens certification for Gen Z to achieve the projected halal industry of USD 11 billion by 2030.

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