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HALAL KNOWLEDGE, BRAND CREDIBILITY, AND THE MEDIATING ROLE OF ATTITUDE IN SHAPING HALAL PURCHASE INTENTION: EVIDENCE FROM SKINCARE CONSUMERS

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Abstract

Background *- Muslim consumer spending on halal skincare is expanding rapidly, with Indonesia positioned as a key market. However, halal knowledge and brand credibility have rarely been tested together as joint antecedents of attitudes toward halal products, and prior evidence on the mediating role of attitude remains inconsistent.*

Aim *- This study examines the effect of halal knowledge and brand credibility on halal purchase intention among Muslim female skincare consumers, with attitude toward halal as a mediating variable.*

Design/Methodology/Approach *– A quantitative causal approach was employed using a structured survey involving 244 female respondents selected via purposive sampling. Data were analysed using partial least squares structural equation modelling (PLS-SEM) via SmartPLS 4.0.*

Findings *– Both halal knowledge and brand credibility exert a significant and positive influence on attitudes toward halal. Attitude fully mediates the effect of brand credibility on halal purchase intention (full mediation, indirect-only) and partially mediates the effect of halal knowledge (partial mediation, complementary), which retains a small direct effect.*

Conclusion *- Consumers' decisions to purchase halal skincare are influenced not only by sound knowledge of halal products but also by brand credibility, namely the extent to which the brand can be trusted. These two factors shape a positive attitude toward halal skincare brands, which in turn drives the intention to purchase them.*

Research Implication *– The application of the Theory of Reasoned Action (TRA) and signalling theory is expanded by these findings in the context of halal skincare. They confirm that consumer attitudes act as a crucial psychological bridge, linking cognitive inputs and brand perceptions to purchasing decisions.*

Limitations: *The cross-sectional design and dominance of young female respondents in East Java limit causal inference and generalisability; future studies should employ longitudinal designs, broader geographic and demographic samples, and test religiosity as a moderator.*

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Abstrak

Latar Belakang – Pengeluaran konsumen Muslim untuk skincare halal berkembang pesat, dengan Indonesia sebagai pasar strategis, namun pengetahuan halal dan kredibilitas merek masih jarang diuji secara simultan sebagai anteseden sikap terhadap halal, dan bukti mengenai peran mediasi sikap masih belum konsisten.

Tujuan – Penelitian ini menguji pengaruh pengetahuan halal dan kredibilitas merek terhadap niat pembelian produk halal, dengan sikap terhadap halal sebagai variabel mediasi, pada konsumen muslimah pengguna skincare.

Desain / metodologi / pendekatan – Penelitian menggunakan pendekatan kuantitatif kausal dengan survei terstruktur terhadap 244 responden Perempuan yang dipilih melalui purposive sampling. Analisis data menggunakan PLS-SEM melalui SmartPLS.

Temuan – Baik pengetahuan halal maupun kredibilitas merek memberikan pengaruh yang signifikan dan positif terhadap sikap terhadap halal. Sikap memediasi sepenuhnya (mediasi penuh) pengaruh kredibilitas merek terhadap niat membeli produk halal (mediasi tidak langsung saja) dan memediasi sebagian (mediasi parsial) pengaruh pengetahuan halal (mediasi komplementer), yang tetap mempertahankan efek langsung yang kecil.

Kesimpulan - Keputusan konsumen untuk membeli skincare halal tidak hanya dipengaruhi oleh pengetahuan yang baik terhadap produk halal, tetapi juga oleh kredibilitas merek, yakni sejauh mana merek tersebut dapat dipercaya. Kedua faktor ini membentuk sikap positif terhadap merek skincare halal, yang pada akhirnya mendorong niat untuk membelinya.

Implikasi Penelitian – Penerapan Theory of Reasoned Action (TRA) dan signalling theory diperluas oleh temuan-temuan ini dalam konteks skincare halal. Temuan ini menegaskan bahwa sikap konsumen berperan sebagai jembatan psikologis yang krusial, menghubungkan masukan kognitif dan persepsi merek dengan keputusan pembelian.

Batasan Penelitian – Desain cross-sectional dan dominasi responden perempuan muda di Jawa Timur membatasi inferensi kausal dan generalisasi; penelitian mendatang disarankan menggunakan desain longitudinal, sampel geografis dan demografis yang lebih luas, serta menguji religiusitas sebagai moderator.

Kata Kunci: Pengetahuan Halal; Kredibilitas Merek; Sikap terhadap Halal; Niat Pembelian Produk Halal; Skincare

INTRODUCTION

The global halal cosmetics and skincare industry has shown significant growth post-pandemic, with growth now outpacing the average growth in the beauty industry. According to the latest data, global Muslim consumer spending on the cosmetics sector reached USD 70 billion in 2021 and is expected to increase to USD 84 billion by 2022 (Liaqat, 2023). More recently, the global halal cosmetics market was valued at USD 53.12 billion in 2025 and is projected to grow from USD 59.14 billion in 2026 to USD 143.02 billion by 2034, a compound annual growth rate of 11.67% (Fortune Business Insights, 2026). Indonesia, as one of the countries with the largest Muslim population in the world, holds a strategic position in the halal product industry ecosystem(Pew Research Center, 2025). The continuously growing global Muslim market highlights both the practical and theoretical urgency of understanding the factors that can shape the purchase intention of halal products among

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Muslim consumers, particularly young Muslim consumers, such as millennials and Generation Z (Handriana et al., 2020; Widyanto & Sitohang, 2022; Irfany et al., 2023; Juliana et al., 2024). Among the various determinants of halal product purchase intention that have been previously studied, halal knowledge consistently emerges as the most highlighted cognitive factor in the literature (Abd Rahman et al., 2015; Ahmad et al., 2015; Mohd Suki & Mohd Suki, 2018; Öztürk, 2022; Putri et al., 2018). Halal knowledge refers to consumers understanding halal principles, prohibitions against certain (haram) ingredients, and the benefits of consuming halal products, which tends to foster a more positive attitude toward this product category (Abd Rahman et al., 2015; Mohd Suki & Mohd Suki, 2018; Öztürk, 2022). Meanwhile, brand credibility, which describes the extent to which consumers perceive a brand as reliable, trustworthy, and not exaggerating its product claims, is also theoretically relevant as a determinant of consumer attitudes in certain product categories with a high level of trust.(Chin et al., 2020; Erdem & Swait, 2004; Wu & Wang, 2011). A similar pattern, in which product knowledge and brand-related perceptions jointly shape purchase intention, has been reported outside the halal category, for example in a study of refrigerator purchases in Gresik (Suparlan, 2014). Signalling theory offers a general explanation for this pattern: under uncertainty, consumers combine product-related information with brand-based signals when forming evaluations and purchase intentions (Erdem & Swait, 1998, 2004)

A literature review of halal skincare and cosmetics purchase intention reveals three research themes, each leaving a specific question unanswered. The first theme examines internal cognitive and religious antecedents, showing that halal knowledge, often studied alongside religiosity, is associated with more favourable attitudes and stronger intentions (Abd Rahman et al., 2015; Isa et al., 2023; Mohd Suki & Mohd Suki, 2018; Öztürk, 2022; Putri et al., 2018) . However, these studies mostly emphasise direct associations and rarely decompose effects into direct, indirect, and total components, so it remains unclear whether knowledge operates through attitude or independently of it.

The second theme focuses on external marketing cues such as halal certification, halal awareness, and brand image (Afisa & Andni, 2024; Aslan, 2023; Aziz & Chok, 2013; Widyanto & Sitohang, 2022; Yener, 2015) . Each cue is usually treated separately, and brand credibility, defined as the believability of a brand's information based on trustworthiness and expertise (Erdem & Swait, 2004) , has been studied mainly outside the halal setting (Chin et al., 2020; Wu & Wang, 2011) . Whether credibility adds to attitude beyond what consumers already

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know about halal principles is therefore unknown.

The third theme concerns the mediating role of attitude toward halal, where the evidence varies by antecedent. Attitude has been reported to fully mediate the effects of religiosity (Nawaz et al., 2024; Widyanto & Sitohang, 2022) and subjective norms (Widyanto & Sitohang, 2022) , but to partially mediate the effects of halal knowledge and halal certification (Widyanto & Sitohang, 2022) and of halal brand awareness (Pratama et al., 2023) . Koc et al. (2024) reported indirect effects through attitude for trust and religious practice. These studies rely on different antecedents, including religiosity, subjective norms, trust, knowledge, and certification, and the type of mediation does not follow a simple split between internal and external antecedents. It is therefore unclear which characteristics of an antecedent determine whether it reaches purchase intention only through attitude or also directly, and whether an internal cognitive antecedent and an external brand-based signal follow the same attitudinal route.

This study addresses these gaps in three ways. First, it tests halal knowledge (an internal, cognitive antecedent) and brand credibility (an external, signal-based antecedent) simultaneously in one model, allowing a direct comparison of their contribution to attitude toward halal. Second, it decomposes the effect of each antecedent on purchase intention into direct, indirect, and total effects, so the type of mediation is established empirically rather than assumed. Third, it interprets the findings through the Theory of Reasoned Action (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 2011) , complemented by signalling theory (Erdem & Swait, 1998, 2004) , to explain why the two antecedents differ in strength and what the mediation pattern implies for TRA among young Muslim women in Indonesia.

This study contributes to the halal marketing literature in two ways. Theoretically, it shows that the type of mediation through attitude differs between an internal cognitive antecedent (halal knowledge) and an external brand-based signal (brand credibility), which offers one possible explanation for the inconsistent mediation results reported in earlier studies. Practically, it indicates where halal skincare brands may focus their efforts to build favourable attitudes among young Muslim women. Specifically, this study examines (1) the effect of halal knowledge on attitude toward halal, (2) the effect of brand credibility on attitude toward halal, (3) the effect of attitude toward halal on halal purchase intention, (4) the mediating role of attitude in the relationship between halal knowledge and halal purchase intention, and (5) the mediating role of attitude in the relationship between brand credibility and halal purchase intention.

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LITERATURE REVIEW

This study is based on the Theory of Reasoned Action (TRA) (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 2011), which states that behavioural intention is shaped by a person's attitude toward a behavior, and that attitude is formed from the individual's beliefs about the consequences of the behavior. In the realm of halal product consumption, consumer attitudes, which encompass both cognitive and affective evaluations of the product, consistently function as primary predictors of purchase intention.(Pratama et al., 2023; Anubha, 2023; Aslan, 2023; Nawaz et al., 2024). To explain the brand credibility mechanism, this study complements the TRA with signalling theory (Erdem & Swait, 1998, 2004), which argues that under conditions of information asymmetry, brands serve as signals that reduce consumer uncertainty about product quality and status (Erdem & Swait, 1998, 2004). Halal knowledge, as an internal cognitive antecedent, contributes to the formation of positive consumer beliefs regarding halal skincare (Abd Rahman et al., 2015; Ahmad et al., 2015; Öztürk, 2022), whereas brand credibility, as an external perception factor, drives the formation of positive attitudes (Erdem & Swait, 1998, 2004; Wu & Wang, 2011; Chin et al., 2020) . These two antecedents have often not been tested simultaneously within a single integrated model in the context of halal skincare in Indonesia.

Hypothesis

Based on the theoretical framework outlined above namely, the integration of the Theory of Reasoned Action (TRA) (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 2011) with signalling theory (Erdem & Swait, 1998, 2004) this study proposes five hypotheses that explain the relationships between halal knowledge, brand credibility, attitude toward Halal, and intention to purchase Halal products. Each relationship is explained by triangulating the theoretical foundation, prior empirical findings, and recent research relevant to the context of halal skincare products.

Halal Knowledge and Attitude toward halal

Within the TRA framework, it is stated that attitude is formed from an individual's beliefs regarding the consequences of a particular behavior (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 2011). Halal knowledge functions as an internal cognitive antecedent shaping consumers' beliefs about whether a product is halal, safe, and in accordance with Islamic law, and therefore logically precedes the formation of attitudes toward halal products (Abd Rahman et al., 2015; Ahmad et al., 2015; Öztürk, 2022). The greater the consumer's understanding of halal principles and processes, the easier it is for them to evaluate products positively due to reduced cognitive uncertainty regarding the halal status of the product. These findings are also reinforced by recent studies on halal cosmetics and skincare products as explained

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by (Isa et al., 2023; Putri et al., 2018; Widyanto & Sitohang, 2022), which show that consumers' knowledge of halal cosmetics contributes positively to the formation of attitude and purchase intention. Based on the above explanation, the first hypothesis is formulated as follows:

H_1: Halal knowledge positively and significantly affects attitudes toward Halal.

Brand Credibility and Attitude toward Halal

Unlike halal knowledge, which is cognitive and internal in nature, brand credibility is an external perceptual factor that serves as a signal to reduce information asymmetry between producers and consumers (Erdem & Swait, 1998, 2004). When consumers cannot fully verify halal claims or quality of a product before purchase, brand credibility—which is reflected in trustworthiness and expertise becomes a cue that reassures consumers that the brand is consistently able and willing to deliver on its promises (Chin et al., 2020; Erdem & Swait, 2004; Wu & Wang, 2011). This argument is consistent with previous research on brand credibility, which asserts that under conditions of information uncertainty, a credible brand consistently enhances consumers' affective and cognitive evaluations, thereby fostering the formation of more positive attitudes toward both the brand and its product category (Chin et al., 2020; Erdem & Swait, 2004; Wu & Wang, 2011). In the context of halal cosmetics, recent studies also indicate that strong brand image and credibility contribute to the development of more positive consumer attitudes toward Korean halal brands in the Muslim consumer market. In the broader Indonesian skincare market, brand image factors such as trustworthiness and expertise have likewise been shown to significantly influence purchase intention, lending further support to brand credibility's role as a determinant of consumer response (Ohanna & Kesumahati, 2024). Based on the above explanation, the second hypothesis is formulated as follows:

H_2: Brand credibility positively and significantly affects attitudes toward Halal.

Attitude toward Halal and Intention to Purchase Halal Products

The core of TRA is the proposition that attitude toward a behavior is the direct predictor of the intention to perform that behavior (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 2011). In the context of halal consumption, consumers' evaluations of halal products have been identified as a key determinant of purchase intention across product categories, including culinary products (Aslan, 2023) , halal cosmetics (Anubha, 2023; Nawaz et al., 2024; Widyanto & Sitohang, 2022), and halal products in Indonesia more broadly (Pratama et al., 2023). Studies of young Muslim consumers of halal cosmetics point in the same direction (Handriana et al., 2020; Irfany et al., 2023) .

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These findings consistently affirm the role of attitude as a cognitive-affective bridge to behavioural intention in halal consumption. Based on the above discussion, the third hypothesis is formulated as follows:

H_3: Attitude toward Halal positively and significantly affects the intention to purchase Halal products.

The Mediating Role of Attitude toward Halal between Halal Knowledge and Halal Purchase Intention

According to the TRA, beliefs, represented here by halal knowledge, influence behavioural intention mainly indirectly because they are channelled through attitude (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 2011) . In other words, consumers' halal knowledge is expected to drive purchase intention mainly when it is first internalised as a positive evaluation of halal products. Prior studies of halal cosmetics and related halal products have examined knowledge, attitude, and intention within the same model Abd Rahman et al. (2015), Mohd Suki & Mohd Suki (2018), Öztürk (2022), and Pratama et al. (2023) reported that attitude mediated the effect of halal brand awareness on purchase intention among Indonesian consumers. Adapting this mechanism to halal skincare, the fourth hypothesis is formulated as follows:

H_4: Attitude toward Halal products mediates the relationship between Halal knowledge and the intention to purchase Halal products.

The Mediating Role of Attitude toward Halal between Brand Credibility and Halal Purchase Intention

In line with the integration of the TRA and signalling theory, brand credibility is positioned as an external signal that consumers first process into an attitudinal evaluation before it shapes behavioural intention (Ajzen & Fishbein, 1980; Erdem & Swait, 2004; Fishbein & Ajzen, 2011) . In other words, brand credibility reduces uncertainty and perceived risk, but this effect is expected to translate into purchase intention only after a favourable attitude has formed. Evidence for this route comes mainly from outside the halal domain. (Sheeraz et al., 2016) found that attitude toward the brand mediated the relationship between service brand credibility and purchase intention, and (Chin et al., 2020) reported a mediating role of attitude toward the brand in the effect of endorser and brand credibility on purchase intention. Lou & Yuan (2019) likewise showed that perceived credibility shapes consumers' trust in branded content on social media. Because evidence from halal skincare is scarce, this study tests the mechanism in that context. Based on this discussion, the fifth hypothesis is formulated as follows:

H_5: Attitude toward Halal products mediates the relationship between brand credibility and the intention to purchase Halal product.

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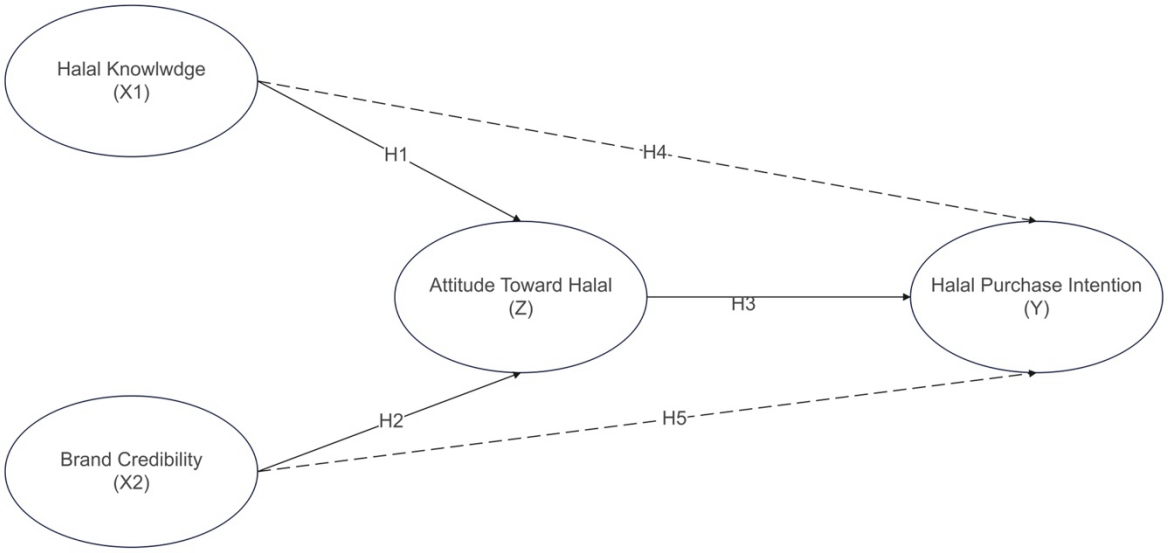


Figure 1. Research Model
Source: Processed by researchers (2026)

RESEARCH METHODOLOGY

This study used a quantitative approach with a causal design. Data were collected via an online survey using a structured questionnaire distributed to female Muslim consumers who used skincare products in East Java. Purposive sampling was applied using the following criteria: (1) adherents of Islam, (2) residing in East Java, and (3) having used or currently using skincare products. A total of 244 respondents met the criteria for analysis. The minimum sample size was determined through a power analysis in G*Power (Faul et al., 2007) , using a moderate effect size (f^2 = 0.15), a significance level of 0.05, a power of 0.80. and three predictor variables in the largest regression model, which indicated that the minimum number of respondents was 77. The final sample of 244 exceeded this threshold as well as the rule of thumb of ten times the number of structural paths leading to a construct (Hair et al., 2022).

The research instrument was adapted from the validated literature. The halal knowledge variable was measured using three indicators from Abd Rahman et al. (2015), Ahmad et al. (2015), Mohd Suki and Mohd Suki (2018), and Öztürk (2022), covering the understanding of the benefits of halal skincare, prohibitions on alcohol/khamr-based ingredients, and requirements for halal raw material sources. The brand credibility variable was measured using four indicators adapted from Erdem & Swait (2004), Wang & Yang (2010), and Chin et al. (2020) , reflecting

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dimensions of reliability, trust, quality assurance, and brand honesty. The attitude toward halal variable was operationalized through four indicators from Osman et al. (2022), and Aslan (2023) : lifestyle assessment, Islamic identity, comfort of use, and religious obligation. The intention to purchase halal products was measured using four indicators from Widyanto & Sitohang (2022), , Miftahuddin et al. (2022), Aslan (2023), and Irfany et al. (2023) , reflecting future repeat purchase intention. Respondents assessed each item using a Likert scale with five points, where 1 indicated Strongly Disagree and 5 indicated Strongly Agree. The analysis of the data was performed through partial least squares structural equation modelling (PLS-SEM) using the SmartPLS software. PLS-SEM was chosen because of its ability to handle complex models with moderate sample sizes without requiring the assumption of data distribution normality (Hair et al., 2022) . The evaluation was carried out in two stages: (1) measurement model testing (outer model), including convergent validity (AVE and outer loading), discriminant validity (HTMT and Fornell-Larcker), and construct reliability (Cronbach's Alpha, CR rho_a, and CR rho_c); and (2) structural model testing (inner model), covering path coefficients, R^2, f^2, Q^2, as well as hypothesis testing with path coefficients and mediation using the bootstrapping procedure.

RESULTS AND DISCUSSION

Respondent Characteristics

Table 1 presents the profiles of the 244 female respondents who participated in the study. Most respondents resided in East Java (97.13%). Respondents aged 18 years or younger accounted for 11.07% of the sample, and the 19 to 21 years group was the largest (64.34%), followed by the 22 to 25 years group (21.31%). In terms of education, 92.62% were active undergraduate students whose primary occupation was student (83.61%). Nearly all respondents resided in East Java (97.13%) and used local Indonesian skincare products (87.70%). A total of 93.44% of the respondents recognized the halal logo on the products they used. Monthly spending on skincare was dominated by those who spent less than Rp300.000 (48.77%) and between Rp300. 000 and Rp500.000 (37.70%).

Measurement Model Evaluation Results (Outer Model)

As shown in Table 2, all the constructs had AVE values above the threshold of 0.50 (0.577–0.873), confirming that convergent validity had been achieved. Most of the outer loading values were above 0.70. Two indicators, HA3 (0.673) and HPI2 (0.676), were slightly below 0.70 but were retained because their removal did not meaningfully increase the AVE or composite reliability, in accordance with Hair et al. 's(2022) recommendations. Construct reliability is confirmed by CR (rho_c) values for all

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constructs being above 0.70 (0.803–0.965). The CR (rho_a) value for the Halal Knowledge construct was 0.683, slightly below the threshold but still acceptable, considering the exploratory nature of this construct, which only has three indicators (Hair et al., 2022).

Based on table 3, all HTMT values were below the critical threshold of 0.90. with the highest value being 0.843 (attitude toward halal–purchase intention), which approaches the more conservative 0.85 benchmark and is considered further in the Discussion. The SRMR value for the saturated model was 0.062, which is also below the recommended threshold of 0.08, confirming an adequate model fit. Discriminant validity according to the Fornell–Larcker criterion was also satisfied, where the square root of the AVE for each construct was greater than the correlations between the constructs. Overall, the measurement model was deemed valid and reliable.

Results of Structural Model Evaluation (Inner Model)

Based on Table 4, the R^2 value of 0.186 for Attitude Toward Halal indicates that halal knowledge and brand credibility together explain 18.6% of the variation in consumers' attitudes toward halal products. The R^2 value of 0.587 for Halal Purchase Intention shows that the model accounts for 58.7% of the variation in the intention to purchase halal products, and Table 5 shows that attitude is by far the largest contributor (f^2 = 0.972). The positive Q^2 values for both endogenous constructs (0.129 and 0.411, respectively) confirmed the predictive relevance of the model. The f^2 values of the two direct paths to purchase intention (0.018 for halal knowledge and 0.011 for brand credibility) are below the 0.02 threshold of a small effect. The R^2 of 0.186 for attitude toward halal is below the 0.25 level that Hair et al. (2022) label as weak, although acceptable R^2 values depend on the research context, and the Q^2 of 0.129 indicates small predictive relevance. The R^2 of 0.587 for halal purchase intention is moderate. Most of the variation in attitude is therefore explained by factors outside the model, a point examined in the discussion.

Hypothesis Testing

Based on the bootstrapping results in Tables 6 and 7, all direct effect hypotheses (H1–H3) and both mediation hypotheses (H4–H5) were supported at the 95% confidence level. To establish the type of mediation, the effect of each antecedent on purchase intention was decomposed into direct, indirect, and total effects. The total effect of halal knowledge on purchase intention was significant (β = 0.363; T = 4.940; $p < 0.001$), as was the total effect of brand credibility (β = 0.173; T = 2.527; p = 0.012). When attitude toward halal was included in the model, the direct effect of halal knowledge on purchase intention remained small but significant (β = 0.096; T = 2.013; p = 0.044; 95% CI [0.009, 0.197]), whereas the direct effect of brand credibility was not

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significant (β = 0.071; T = 1.422; p = 0.155; 95% CI [−0.021, 0.173]). Both specific indirect effects were significant: halal knowledge → attitude → purchase intention (β = 0.267; T = 5.031; p < 0.001) and brand credibility → attitude → purchase intention (β = 0.102; T = 2.368; p = 0.018) (Table 7).

The type of mediation was determined following (Baron & Kenny, 1986) , as clarified by Zhao et al. (2010) . A significant indirect effect accompanied by a non-significant direct effect indicates full mediation (indirect-only), whereas a significant indirect effect accompanied by a significant direct effect of the same sign indicates partial mediation (complementary). Conditions (1) and (3) of (Baron & Kenny, 1986) are met by H1–H3, and condition (2) by the significant total effects. Condition (4) is met completely for brand credibility, whose direct effect becomes non-significant once attitude is controlled, and only partly for halal knowledge, whose effect falls from 0.363 to 0.096 but remains significant. Attitude toward halal therefore acts as a full mediator for brand credibility (H5) and as a partial mediator for halal knowledge (H4). The indirect effects were tested using the bootstrapping procedure (Preacher et al., 2007; Preacher & Hayes, 2004) , which does not assume a normal distribution of the indirect effect and is therefore preferable to the Sobel test, consistent with the PLS-SEM guidelines of Hair et al. (2022)

Table 1. Respondent Characteristics (n = 244)

Characteristics	Category	f (n)	%
Age	< 18 years old	27	11,07%
	19 – 21 years old	157	64,34%
	22 – 25 years old	52	21,31%
	> 25 years old	8	3,28%
Education	Bachelor's degree (S1)	226	92,62%
	Graduate (Master's/ S2)	3	1,23%
	Passed/Others	15	6,15%
Work status	Student	204	83,61%
	Private Employee	9	3,69%
	Entrepreneurship	2	0.82%
	Others	29	11,88%
Source of Income	Parental Provision	148	60.66%
	Part-Time Salary/Wages	81	33,20%
	Scholarship	15	6,15%
Skincare expenditure/month	< Rp 300.000	119	48,77%
	Rp 300.000 – < Rp 500.000	92	37,70%
	≥ Rp 500.000	33	13,53%

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Characteristics	Category	f (n)	%
Halal Logo Knowledge	Already Know	228	93,44%
	Don't Know Yet	16	6,56%
Product Origin	Indonesian Local Product	214	87,70%
	Foreign Product	30	12,30%

Source: Processed primary data (2026)

Table 2. Construct Validity and Reliability

Construct	code	Outer Loading	Cronbach's Alpha	CR (rho_a)	CR (rho_c)	AVE
Halal Knowledge	HA1	0.828	0.644	0.683	0.803	0.577
	HA2	0.771				
	HA3	0.673				
Brand Credibility	BC1	0.935	0.951	0.953	0.965	0.873
	BC2	0.965				
	BC3	0.941				
	BC4	0.895				
Attitude Toward Halal	ATT1	0.800	0.887	0.906	0.921	0.746
	ATT2	0.851				
	ATT3	0.919				
	ATT4	0.881				
Halal Purchase Intention	HPI1	0.893	0.862	0.889	0.908	0.713
	HPI2	0.676				
	HPI3	0.879				
	HPI4	0.908				

Source: SmartPLS 4.0 output (2026)

Table 3. Discriminant Validity – HTMT

Construct	ATH	Brand Credibility	Halal Knowledge	Halal Purchase Intention
Attitude Toward Halal (ATH)	–			
Brand Credibility	0.230	–		
Halal Knowledge	0.515	0.226	–	
Halal Purchase Intention	0.843	0.271	0.503	–

Source: Output SmartPLS 4.0 (2026)

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Table 4. R^2, Adjusted R^2, and Q^2 values

construct	R^2	R^2 Adjusted	Q^2
Attitude Towards Halal	0.186	0.180	0.129
Halal Purchase Intention	0.587	0.582	0.411

Source: SmartPLS 4.0 Output (2026)

Table 5. Effect Size (f^2) of Structural Paths

Pathway	f^2
Attitude Toward Halal → Purchase Intention	0.972
Brand Credibility → Attitude Toward Halal	0.025
Halal Knowledge → Attitude Toward Halal	0.171
Brand Credibility → Purchase Intention (direct)	0.011
Halal Knowledge → Purchase Intention (direct)	0.018

Source: Output SmartPLS 4.0 (2026)

Table 6. Path Coefficients, Direct Effects on Purchase Intention (with Attitude as Mediator), and Total Effects

Hypothesis Pathway	Coef. (O)	Mean (M)	STDEV	T-stat	P-value	Decision
H1: Halal Knowledge → ATH	0.380	0.386	0.070	5.432	0.000	Supported
H2: Brand Credibility → ATH	0.145	0.148	0.062	2.338	0.019	Supported
H3: ATH → Halal Purchase Intention	0.702	0.701	0.061	11.474	0.000	Supported
Halal Knowledge → Halal Purchase Intention (direct effect, ATH included)	0.096	0.099	0.048	2.013	0.044	Significant
Brand Credibility → Halal Purchase Intention (direct effect, ATH included)	0.071	0.072	0.050	1.422	0.155	Not significant
Halal Knowledge → Halal Purchase Intention (total effect)	0.363	0.370	0.073	4.940	0.000	Significant
Brand Credibility → Halal Purchase Intention (total effect)	0.173	0.175	0.068	2.527	0.012	Significant

Note: ATH = attitude toward halal; HPI = halal purchase intention. Direct effect = effect of the antecedent on HPI when ATH is included in the model; total effect = direct effect + specific indirect effect. Direct effects were estimated to classify the type of mediation and are not separate hypotheses. Source: SmartPLS 4.0 output (2026).

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Table 7. Results of Mediation Effect Testing (Specific Indirect Effects – Bootstrapping)

Mediation Pathway	Coeff. (O)	Mean (M)	STDEV	T-stat	P-value	Decision
H4: Halal Knowledge → ATH → HPI	0.267	0.271	0.053	5.031	0.000	Partial Mediation
H5: Brand Credibility → ATH → HPI	0.102	0.103	0.043	2.368	0.018	Full Mediation

Note: ATH = attitude toward Halal; HPI = Halal Purchase Intention. Source: SmartPLS 4.0 Output (2026)

Discussion

The results show that halal knowledge has a positive and significant effect on attitude toward halal (β = 0.380; T = 5.432; p < 0.001; f^2 = 0.171), so H1 is supported. The direction is consistent with (Abd Rahman et al., 2015; Ahmad et al., 2015; Khan et al., 2026; Mohd Suki & Mohd Suki, 2018; Öztürk, 2022) , and the effect size shows that knowledge is the stronger of the two antecedents in this model. The more important question is why knowledge matters. Under TRA, attitude is built from beliefs about the outcomes of a behaviour (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 2011) . Skincare has credence attributes: users cannot verify through use whether its ingredients and processes comply with Islamic law, so the evaluation depends on what they know about halal principles, such as the prohibition of alcohol (khamr) based ingredients and the requirements for the source of raw materials. Consumers who hold this knowledge can form a clear belief that a product is free from haram elements and consistent with their identity as Muslims, and this belief is converted into a favourable evaluation. Consumers with limited knowledge have no such basis and can be expected to remain uncertain, which weakens attitude formation. The respondent profile also helps to explain the size of the effect: 93.44% of respondents recognised the halal logo and most were university students, so they were likely exposed to enough halal information to use it as an evaluative standard. Unlike earlier studies that examine knowledge together with religiosity, this study isolates knowledge and shows that it is meaningfully related to attitude even when religiosity is not modelled.

Brand Credibility and Attitude Toward Halal

Brand credibility has a positive but small effect on attitude toward halal (β = 0.145; T = 2.338; p = 0.019; f^2 = 0.025), so H2 is supported. The direction agrees with Erdem & Swait (2004), Wu & Wang, (2011), and Chin et al. (2020) , who show that credible brands and sources improve consumers' evaluations, but the effect here is clearly weaker than that of halal knowledge. This is consistent with

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broader evidence from the beauty industry, where trust-building mechanisms such as credible information have also been shown to significantly shape consumer trust and purchasing behaviour (Toar, 2025) . Three explanations are plausible. First, from the signalling perspective, a signal is valuable to the extent that it resolves uncertainty (Erdem & Swait, 1998, 2004) . Most respondents already recognised the halal logo, so the halal label already acts as a prior signal at the product category level, and the brand adds relatively little new information about halal compliance. Brand credibility therefore seems to work as a complementary signal rather than the primary one. Second, 87.70% of respondents used local Indonesian brands that they know well, so perceived credibility may vary little across respondents, which limits its statistical contribution. Third, the very high loadings of the credibility indicators (0.895 to 0.965) suggest that respondents treated credibility as a single and fairly homogeneous judgement of familiar brands. These explanations are interpretations and were not tested directly.

Attitudes Toward Halal and Intention to Purchase Halal Products

Attitude toward halal has a very strong effect on purchase intention ($\beta = 0.702$; $T = 11.474$; $p < 0.001$; $f^2 = 0.972$), which is a large effect according to Cohen (1992) , so H3 is supported. This agrees with TRA, in which attitude is the most immediate determinant of intention (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 2011) , and with studies of young Muslim consumers of halal cosmetics (Aslan, 2023; Handriana et al., 2020; Nuryakin et al., 2024; Osman et al., 2022; Widyanto & Sitohang, 2022) . Two points explain why the coefficient is this large and why it should be read with care. First, attitude was operationalised through lifestyle assessment, Islamic identity, comfort of use, and religious obligation. These indicators go beyond a simple like or dislike evaluation because they include identity and obligation, which are close to a moral commitment to use halal products, and a construct that carries such commitment is naturally close to intention. Second, the HTMT value between the two constructs is 0.843, close to the conservative 0.85 benchmark, and both constructs were measured in the same survey from the same respondents. Part of the strength of this path may therefore reflect conceptual closeness and common method variance rather than a purely causal effect. The managerial reading is that attitude is a strong indicator of readiness to buy, but the size of the path should not be taken as the expected size of behavioural change.

The Mediating Role of Attitude Toward Halal

Attitude toward halal mediates both relationships, but the type of mediation differs between the two antecedents. For brand credibility (H5), the total effect is

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significant (β = 0.173), the indirect effect through attitude is significant (β = 0.102; T = 2.368; p = 0.018), and the direct effect is not (β = 0.071; T = 1.422; p = 0.155), so the mediation is full (indirect-only). For halal knowledge (H4), the indirect effect (β = 0.267; T = 5.031; p < 0.001) coexists with a small but significant direct effect (β = 0.096; T = 2.013; p = 0.044; f^2 = 0.018), so the mediation is partial (complementary): most of the effect of knowledge on intention passes through attitude, while a small residual part reaches intention directly. The direct effect of knowledge is borderline in significance, the lower bound of its confidence interval is close to zero (0.009), and its effect size is below the 0.02 threshold of a small effect. It should therefore be read as a residual link, not as a second major route. The two indirect effects also differ in size: the knowledge pathway is about two and a half times as strong as the credibility pathway. This difference comes from the first stage of each pathway (β = 0.380 against 0.145), since the second stage from attitude to intention (β = 0.702) is shared. What separates the two antecedents is therefore not how attitude is converted into intention but how much each of them can shape attitude. The result is in line with Pratama et al. (2023) , who confirmed the mediating role of attitude in an Indonesian setting, and it helps to clarify part of the inconsistency reported in earlier studies (Koc et al., 2024; Nawaz et al., 2024; Widyanto & Sitohang, 2022) : even within one model and one sample, two antecedents produced two types of mediation, which suggests that the type of mediation depends on the nature of the antecedent. A brand signal appears to be processed entirely through evaluation, whereas knowledge, which also gives consumers confidence in their own ability to judge halal status, keeps a small direct link to intention. This is a proposition consistent with the pattern found here, not a conclusion that a single sample can establish.

Explanatory Power of the Model: Why Attitude Is Only Partly Explained

The R^2 of 0.186 means that halal knowledge and brand credibility together explain only 18.6% of the variance in attitude toward halal, whereas the model explains 58.7% of the variance in purchase intention. This contrast is itself an important finding. The model is much better at explaining how attitude is converted into intention than at explaining where attitude comes from, and more than 80% of the variation in attitude is shaped by factors outside the model. Several candidates can be drawn from the literature cited in this study. Religiosity is the most frequent companion of knowledge in halal consumer research (Abd Rahman et al., 2015; Ahmad et al., 2015; Koc et al., 2024; Nawaz et al., 2024), and the attitude indicators used here, Islamic identity and religious obligation, are close to religious commitment, so religiosity is a likely omitted determinant. Halal awareness and trust

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(Aslan, 2023; Pratama et al., 2023), as well as subjective norms, which the TRA treats as the second determinant of intention (Ajzen & Fishbein, 1980; Aslan, 2023; Fishbein & Ajzen, 2011; Irfany et al., 2023) , are further candidates. Other factors that may compete with halal considerations in forming attitude toward skincare, such as price, perceived efficacy, and peer or social media influence among young consumers, are suggestions for future testing rather than findings of this study. The practical consequence is that halal education and credible branding should be seen as necessary but not sufficient levers for building attitude. The theoretical consequence is that the mediation results describe how the two antecedents transmit their effect, not a complete account of how attitude toward halal skincare is formed.

Theoretical Meaning of the Mediation Pattern for TRA and Signalling Theory

A central question is whether these results truly strengthen the TRA mechanism in halal skincare, or whether they show that the link between knowledge or brand credibility and intention depends heavily on the attitudinal evaluation process. The answer differs slightly by antecedent. For brand credibility, the pattern is exactly what TRA and signalling theory predict: the signal influences intention through attitude, not around it (Ajzen & Fishbein, 1980; Erdem & Swait, 2004; Fishbein & Ajzen, 2011) , and no direct route remains once attitude is controlled. For halal knowledge, most of the effect also travels through attitude, which supports TRA, but the small direct effect shows that the strict TRA sequence is not the whole story. Knowledge may also influence intention through channels that the model does not measure, for example consumers' confidence in their ability to check and judge halal status, or subjective norms, which the TRA treats as the second determinant of intention (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 2011) . This interpretation was not tested here and needs direct measurement in future work. Together, the two results suggest that attitude is the dominant gateway between informational inputs and purchase intention, but not necessarily the only one.

Within the TRA, external variables such as knowledge or brand perceptions are expected to influence intention only indirectly, through attitude and subjective norms (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 2011) . The full mediation found for brand credibility is therefore exactly what the theory predicts. The small residual direct effect of halal knowledge is the part that the attitudinal sequence alone does not capture. Since subjective norms were not included in the model, part of this residual effect may reflect an omitted TRA component, in addition to the confidence in judging halal status discussed above. This interpretation was not tested here.

The result also shows how dependent the process is on attitude formation. Because

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attitude carries most or all of the effect of both antecedents, any factor that weakens it, such as limited knowledge or a brand that is not trusted, narrows the route to intention. Combined with the low R^2 of attitude, this indicates that the gateway is fed mostly by inputs that this model does not capture. The extension to TRA is that, for religiously charged products, attitude is not only an evaluation of consequences but also an expression of identity and obligation, as its indicators show, which helps to explain why it absorbs so much of the effect of both antecedents. For signalling theory, the small effect of brand credibility suggests that a signal is processed through the same attitudinal channel, but its contribution depends on how much uncertainty remains after other signals, such as the halal label, have been read.

Two cautions apply. The mediation pattern was established with cross-sectional data, so it shows statistical consistency with the TRA sequence and does not prove temporal order, and the direct effect of halal knowledge is borderline in significance and should be replicated. In addition, the findings may be partly specific to a sample of young, highly educated, and mostly student respondents, so they should not be generalised until they are replicated with other groups.

CONCLUSION

This study provides empirical evidence that both halal knowledge and brand credibility positively and significantly influence female Muslim consumers' attitudes towards halal skincare products. Additionally, attitude fully mediates the effect of brand credibility on the intention to purchase halal products and partially mediates the effect of halal knowledge, which retains a small direct effect. The study confirmed empirical support for all five proposed hypotheses. The small direct effect of halal knowledge indicates that attitude is the dominant, but not the only, route from knowledge to purchase intention. Collectively, these results are consistent with the TRA and signalling theory in explaining halal skincare purchase intention among young Muslim women in East Java, although the cross-sectional design and the composition of the sample call for caution in generalising to other groups and contexts.

RESEARCH IMPLICATIONS

This study provides three significant contributions to the theory and practice of halal marketing. Initially, it addresses a gap in existing literature by concurrently investigating two conceptually separate antecedents halal knowledge and brand credibility as predictors of attitudes towards halal products. This is achieved within a unified model, specifically in the context of halal skincare in Indonesia. Second, this

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study contributes to clarifying previous inconsistencies in mediation findings by reporting direct, indirect, and total effects explicitly and by showing that, within one model and one sample, attitude fully mediates the effect of brand credibility but only partially mediates the effect of halal knowledge; this suggests that the type of mediation depends on the nature of the antecedent, a proposition that remains to be tested with other antecedents and consumer groups. Third, by focusing on the East Java market, this study offers contextual insights that complement findings previously dominated by samples from West Java, Jabodetabek, and other Muslim-majority countries such as Malaysia.

From a managerial perspective, halal skincare industry players should not rely solely on strategies that highlight halal claims or halal certification labels, but also adopt more strategic approaches by building positive consumer attitudes through comprehensive halal education, authentic and consistent brand communication, and approaches rooted in modern Islamic values and lifestyle. Consumer education strategies that enhance halal knowledge, such as utilizing digital content that explains halal ingredient criteria and their benefits, need to be integrated into credible brand narratives to create synergy between cognitive factors and brand perception in shaping attitudes that ultimately drive purchases.

This study has several limitations. The dominance of young female respondents limits the generalizability of our findings to broader consumer groups. Future research should: (1) use longitudinal designs to observe the stability of attitudes and purchase intention over time; (2) expand the geographic scope beyond East Java or conduct inter-provincial comparisons; (3) include religiosity as a moderator to reveal boundary conditions of the identified mediation mechanism; and (4) consider samples from various age groups and occupational backgrounds to strengthen the generalizability of the model. In addition, the model explains only 18.6% of the variance in attitude toward halal, so future research should add other antecedents of attitude, such as religiosity, subjective norms, perceived behavioural control, and trust in halal certification, and should reduce common method bias, for example by measuring attitude and purchase intention at different times.

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