

**CELEBRITY'S FAME OVERSHADOWS PRODUCT RISKS:  
FACTORS INFLUENCING INTENTION TO PURCHASE HALAL  
COSMETICS**

THESIS



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Majoring : Marketing

**FACULTY OF BUSINESS AND ECONOMICS**

**UNIVERSITAS ISLAM INDONESIA**

**YOGYAKARTA**

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**CELEBRITY’S FAME OVERSHADOWS PRODUCT RISKS: FACTORS  
INFLUENCING INTENTION TO PURCHASE HALAL COSMETICS**

A THESIS

Is written and filed to accomplish final exam requirements in order to obtain a  
bachelor’s degree at Management International Program  
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**A BACHELOR DEGREE THESIS**

Written by:

**SITI AISYAH**

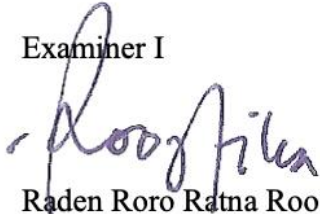
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## DECLARATION OF AUTHENTICITY

“Here I declare the originality of the thesis; I have not presented anyone else’s work to obtain my university degree, nor have I presented anyone else’s words, ideas, or expression without acknowledgement. All quotations are cited and listed in the bibliography of the thesis.

If in the future this statement is proven to be false, I am willing to accept any sanction complying with the determined regulation or its consequence.”

Yogyakarta, August 3rd, 2022

Author,  
  
Siti Aisyah

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# **CELEBRITY'S FAME OVERSHADOWS PRODUCT RISKS: FACTORS INFLUENCING INTENTION TO PURCHASE**

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## **ABSTRACT**

This research aims to find out the factors affecting purchase intention, especially in the context of halal cosmetics in Indonesia. A sample of 128 respondents was selected by using the purposive sampling technique, with the criteria of Muslim and following influencers on social media. The data obtained were then analyzed by making use of PLS-SEM method. Variables studied in this research consist of perceived expertise as exogenous variable, perceived risk and attitude towards halal cosmetics as both exogenous and endogenous variables, and purchase intention as endogenous variable. Overall, the findings indicate that perceived expertise positively affects attitude and purchase intention. Also, attitude towards halal cosmetics influences purchase intention positively. On the other hand, perceived expertise negatively affects perceived risk. However, contradicting with most of previous studies, perceived risk does not affect attitude and purchase intention.

**Keyword:** Perceived Expertise, Perceived Risk, Attitude, Purchase Intention.



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## ABSTRAK

Penelitian ini bertujuan untuk memahami faktor-faktor yang memengaruhi niat beli, khususnya pada konteks kosmetika halal di Indonesia. Sampel pada penelitian ini dikumpulkan dengan menggunakan teknik *purposive sampling*, dengan kriteria orang Muslim dan *follow influencer* di media sosial. Penelitian ini berhasil memperoleh 128 sampel yang dianalisis lebih lanjut menggunakan metode PLS-SEM. Variable yang diteliti dalam penelitian ini terdiri dari persepsi keahlian sebagai variable eksogen, persepsi risiko dan sikap terhadap kosmetika halal sebagai variable eksogen dan endogen, serta niat beli sebagai variable endogen. Secara garis besar, hasil penelitian ini menyatakan bahwa persepsi keahlian berpengaruh positif pada sikap dan niat beli, sedangkan sikap memengaruhi niat beli secara positif. Sikap juga berpengaruh positif terhadap niat beli. Sebaliknya, persepsi keahlian berpengaruh negatif pada persepsi risiko. Namun, bertentangan dengan mayoritas penelitian sebelumnya, persepsi risiko tidak memengaruhi sikap dan niat beli.

**Kata Kunci:** Persepsi Keahlian, Persepsi Risiko, Sikap, Niat Beli.

# CHAPTER I

## INTRODUCTION

### 1.1 Background

Cosmetics have been known as a beauty tool since ancient times. It includes many types ranging from makeup, skincare, body care, hair care, and nail care. As the world's most populous Muslim-majority country, cosmetic brands today are not only concerned with good quality, but also prioritize the halal ingredients used, so that they can be readily accepted in the Indonesian market. Halal cosmetics products are regarded as breakthroughs and revolutions in the cosmetic business as they provide high-quality products that adhere to sharia rules (Khan et al., 2021). Halal cosmetics go above and beyond religious standards since they must undergo thorough scientific inspection to ensure their products are pure, safe, and made with the most significant natural components. Therefore, halal is no more simply a certified assurance product for Muslims; it has transformed into a global image for first-rate assurance and lifestyle alternatives (Khan et al., 2021; Lada et al., 2009; Wilson & Liu, 2010, 2011).

Halal cosmetics are widely promoted by a number of celebrities and other public figures, not only by the universally well-known one, but also by the one who only famous among certain people. According to Kamins (1990), a famous celebrity is expected to create positive brand image as a result of his or her physical characteristics, personality, or status. Familiarity results from understanding the source through media exposure, whereas likeability results from a fondness for the

source due to his/her behavior, personal appearance, or other characteristics (Kok Wei & Li, 2013; Biswas et al., 2006; Byrne et al., 2003).

Nowadays, brands do not just rely on celebrities to advertise their product, but also influencers and experts. They generally engage influencers and experts to spread the knowledge of the brand. Influencers are people who established a large network of followers and are considered as trusted trendsetters in one or more niches (de Veirman et al., 2017). Influencers are considered micro-celebrities because they have a relatively high level of recognizability and utilize it for social influence and monetization; massive amounts of followers, active engagement, and brand or product endorsement (Jin et al., 2019). The social media influencer is proposed to have an impact on consumers' attitudes. This attitude can be either positive or negative, depending on how consumers perceive and interpret the social media influencer's image (Lubna et al., 2020). Based on Cialdini & Goldstein (2004), a product is desirable when it is popular. Considering this, some customers value an endorsed product on social media because the influencer has a large following, which count as popular, whereas others dislike the product for the same reason (Cialdini & Goldstein, 2004). It can be said that most of customers only judge a product based on what a famous celebrity or influencer says about it. Therefore, the celebrity or influencer's opinion tends to overshadow essential aspect on the product, including the risk and other disadvantages.

Nevertheless, the newest case that happened regarding this subject denote one of halal cosmetics in Indonesia, Helwa Beauty Care, found using a high dose of hydroquinone and using a harmful ingredient; mercury. As reported by CNN

Indonesia (2021), Dr. Richard Lee reviewed Helwa Beauty Care products by sending the products to a laboratory first. It turns out that the products contain 5.7% hydroquinone, which counts as hazardous. This case raises various perceptions from the public; either one is whether they have to trust the halal-claimed products, the influencer, or the experts before deciding to purchase. Especially, Helwa Beauty Care commonly use celebrities and influencers to endorse their product.

For that reason, this study has four variables to be investigated, namely: Perceived Expertise, Attitude, Perceived Risk, and Purchase Intention. Most of these variables are parts of the Theory of Reasoned Action (TRA) developed by Ajzen and Fishbein (1975). There two major factors that influence behavioral intention; a personal or “attitudinal”, and a social or “normative” (Vallerand et al., 1992). Behavioral intention is a person’s tendency to select whether or not to execute a job. To effectively identify attitudes, marketers must be aware of consumer relationship interests as purchase intention is frequently the best way to predict future purchase behavior. In the consumer behavior model, purchase intention is formed by perceptions about a product or brand and its features, followed by a switch in attitudes towards purchasing actions and is impacted by both internal and external factors (Aufi & Mustiko Aji, 2021; Olson & Peter, 2000; Ajzen, 1991). In this study setting, it is believed that Muslim’s purchase intention towards halal cosmetics can be predicted by perceived expertise, perceived risk, and attitude.

Expertise can be defined as the degree to which the communicator is regarded as a source of valid statements about the object. This points to an

endorser's skills, knowledge, or experience (Deshbhag & Mohan, 2020; Erdogan, 1999). Expertise is determined not by whether the endorser is an expert, but by how the target audience perceives the endorser (Deshbhag & Mohan, 2020; Hovland et al., 1953; Ohanian, 1990). Meanwhile, an expert refers to a communicator's ability to provide valid information (Rahmi et al., 2017; Pornpitakpan, 2003). An individual is deemed an expert when that person is believed to have a significant experience and knowledge about a product (Rahmi et al., 2017; Lüthje, 2004). Expertise also refers to influencers who are being perceived as educated and "the source of making valid assertions" (Wong et al., 2020; McCracken, 1989, p.311). Consequently, perceived expertise is related to a person's knowledge, proficiency, or experience (Deshbhag & Mohan, 2020). Due to the rising popularity of social media, a new marketing strategy known as influencer marketing has emerged (Chetioui et al., 2020; Li et al., 2012). Chetioui et al. (2020) stated that consumers have always cherished other people's opinions. Therefore, the upward use of social media platforms has encouraged regular individuals to share their thoughts and experience with their peers. In influencer marketing, marketers can access the engagement rate, such as views count, likes, comments, influencer's posts, and feedback on their products and/or service (Chetioui et al., 2020). Deshbhag & Mohan (2020) stated that consumers use influencers as one of the information sources available in the market, based on which they tend to build positive or negative views about the brands sponsored by the influencers (Deshbhag & Mohan, 2020; Lee & Lee, 2009).

There are numerous researchers who included perceived expertise in their study. According to the previous research by Wong et al. (2020), the result showed that perceived expertise had a positive influence towards attitude, yet oppositely, expertise had insignificant and no impact on intention, in the context of students' intention to take advice from others on university choice. In relation to attitude, finding emphasizes the research of Chetioui et al. (2020) stated the perceived influencer's expertise was positively associated with the consumer's attitude. Meanwhile, Rahmi et al. (2017) revealed that consumer's perception of expertise insignificantly affected the purchase intention, in the context of the beauty vlog clips on YouTube. However, both findings regarding expertise and intention are contradicted by previous research from Seiler & Kucza (2017) who stated that expertise or credibility had positive influence on intention to purchase and therefore perceived expertise of an endorser could be confirmed as relevant and appropriate, in the context of celebrity expert endorser. Therefore, it would be beneficial to conduct a future study to examine how perceived expertise influences not only attitude, but also purchase intention (Wong et al., 2020).

Beside perceived expertise, the perceived risk also had an influence on attitude and intentions. Perceived risk is an expectation of the disadvantages (Kamalul Ariffin et al., 2018; Schierz et al., 2010). It is defined as the nature and degree of unpredictability experienced by a buyer when contemplating a particular purchase (Biswas et al., 2006). Likewise, perceived risk is referred to a customer's intuition of the unpredictable and contradictory outcomes of purchasing a product or service (Kamalul Ariffin et al., 2018; Ko et al., 2004).

In the e-market environment, online shopping is known as risky activity (Kamalul Ariffin et al., 2018; Risque & Almousa, 2011). The likelihood of an online shopper losing money due to an unsatisfactory product that is not worth the price is higher (Kamalul Ariffin et al., 2018; Featherman & Pavlou, 2003). This clarifies that consumer's perceived risk has become a crucial issue and directly influences consumer's attitude. The attitude will significantly impact the purchase intention (Kamalul Ariffin et al., 2018; Ariff et al., 2014). As stated in the previous study of Gan & Wang (2017), their findings showed that perceived risk substantially and negatively affected purchase intention. The greater the perceived risk, the lower the level of satisfaction and purchasing intent (Gan & Wang, 2017). This supports the study of Alcántara-Pilar et al. (2017) that indicated a negative relationship between perceived risk and attitude. These contrast with the research of Deshbhag & Mohan (2020) revealing the influence of perceived risk on buyer's intention was supported, in the context of the Indian fast moving consumer goods. In addition, Kamalul Ariffin et al. (2018) explained that there are five factors of perceived risk that have a strong negative impact on consumer's buying intention; financial risk, product risk, security risk, time risk, and psychological risk, while the other one, social risk, was found to be insignificant. Furthermore, Mostafa & Elseidi (2018) pointed that perceived risk had a negative and insignificant impact on consumer's attitude towards the product. Otherwise, the attitude itself significantly and positively affected consumer's willingness to buy.

The third factor that strongly influences intention is attitude. According to Suparno (2020), attitude refers to the level of influence for or towards a particular

thing. People's beliefs can represent information about an object they owned (Suparno, 2020; Fishbein & Ajzen, 1975, p.11). According to the Theory of Reasoned Action (TRA), there is a positive impact between customer's attitude and intention to buy a product. The stronger the attitude, the stronger the intention will take place, and thus the purchase decision behavior will reflect, and vice versa (Briliana & Mursito, 2017).

The previous study from Rizkitysha & Hananto (2020) showed that there was a positive relationship between attitude and purchase intention. The more appreciative the people are of the Halal label, the more likely they are to establish a positive attitude towards the product, hence affecting their purchase intention more positively (Rizkitysha & Hananto, 2020). Furthermore, Suparno (2020) suggested that attitudes significantly had a positive effect on intention to purchase halal cosmetics products. Affective attitude was the strongest determinant for purchase intention towards halal cosmetics (Suparno, 2020). These findings strengthen Briliana & Mursito (2017), which confirmed that attitude towards halal cosmetic products had a positive impact on purchase intention.

In spite of the numerous studies investigating the relationship between expertise and intention, their findings seem to be inconsistent. Based on the research discussion, the researcher considered that it is necessary to investigate what factors significantly encourage Muslim's intention to buy halal cosmetics by re-examining the relationship between TRA and intention to purchase halal cosmetics.



In general, the research model in this thesis is replicated and modified from Chetioui et al. (2020) by adding perceived risk, removing; perceived credibility, trust, perceived behavioral control, subjective norms, and perceived congruence, and changing the context from fashion influencers contribute to consumers' purchase intention to experts contribute to Muslim's purchase intention towards the halal cosmetics.

## **1.2 Research Questions**

In general, this research study aims to find out the factors influencing Muslim customers' intention to purchase halal cosmetics. Specifically, the research questions of this thesis are:

1. Does perceived expertise positively affect Muslim customers' attitude towards halal cosmetics?
2. Does perceived expertise negatively affect Muslim customers' perceived risk towards halal cosmetics?
3. Does perceived expertise positively affect Muslim customers' purchase intention towards halal cosmetics?
4. Does perceived risk negatively affect Muslim customers' attitude towards halal cosmetics?
5. Does perceived risk negatively affect Muslim customers' purchase intention towards halal cosmetics?
6. Does attitude positively affect Muslim customers' purchase intention towards halal cosmetics?

### **1.3 Research Objectives**

In general, the purpose of this study research is to replicate Chetioui et al. (2020) model in the context of Muslim customers' intention to purchase halal cosmetics in Indonesia. Specifically, the research objectives of this thesis are to:

1. Investigate the relationship between perceived expertise and attitude towards halal cosmetics.
2. Investigate the relationship between perceived expertise and perceived risk towards halal cosmetics.
3. Investigate the relationship between perceived expertise and purchase intention towards halal cosmetics.
4. Investigate the relationship between perceived risk and attitude towards halal cosmetics.
5. Investigate the relationship between perceived risk and purchase intention towards halal cosmetics.
6. Investigate the relationship between attitude and purchase intention towards halal cosmetics.

### **1.4 Research Benefits**

This research provides benefits theoretically and practically. Theoretically, it would make a significant contribution to the field of marketing, especially related to the topics of perceived expertise, perceived risk, attitude, and purchase intention relationship, in the context of halal cosmetics in Indonesia. Furthermore, it can be a reference for other researchers to conduct further research. Practically,

it can also be a reference for decision-makers in achieving better marketing strategy in order to maintain the brand or product's reputation among the customers. Thus, the marketing performance can be more effective, efficient, and undoubted by the public, especially Muslims as potential customers.



## CHAPTER II

### LITERATURE REVIEW AND HYPOTHESES

#### 2.1 Theoretical Background and Research Model

In this study setting, there are four variables that are examined, specifically perceived expertise, perceived risk, attitude, and purchase intention. These variables are replicated from Chetioui et al. (2020) study of fashion influencers' contribution on customers' purchase intention. Nevertheless, there are some modifications. Beside changing the object and location of Muslim's purchase intention in Indonesia, this study also modifies some variables, such as removing perceived credibility, trust, perceived behavioral control, subjective norms, and perceived congruence, and adding perceived risk as the mediating factors.

Fundamentally, this study uses the Theory of Reasoned Action (TRA) established by Ajzen & Fishbein (1975). Based on the theory, The TRA contends that behavioral intentions, attitudes, and subjective social norm influences can be all used to predict behavior (Becker & Gibson, 1998). The TRA has an extension theory named the Theory of Planned Behavior (TPB) (Ajzen, 1991). The addition of perceived behavioral control differentiates the theory of planned behavior from the theory of reasoned action (Ajzen, 1991). According to Ajzen (1991), a central factor in the theory is the individual's intention to carry out a specified behavior. Intentions are regarded to convey the motivational factors that impact a behavior; they are indications of how hard people are willing to attempt, of how much effort they intend to put in to perform the behavior (Ajzen, 1991). In general, the stronger

the intention to engage in an activity, the more likely its performance should be. Nevertheless, it should be noted that a behavioral purpose can only be expressed in behavior if the action in question is under voluntary control (Ajzen, 1991).

In general, the model in this study is replicated from Chetioui et al. (2020) with some modifications by adding perceived risk. Perceived risk has been adopted by prior studies from Deshbhag & Mohan (2020), Kamalul Ariffin et al. (2018), Gan & Wang (2017), Mostafa & Elseidi (2018), and Alcántara-Pilar et al. (2017). Thus, the findings from those studies can support the relevancy in the context of this study. Therefore, perceived risk is investigated in this study.

Moreover, the researcher decides to remove perceived credibility because in past study perceived credibility was more general and not specifically discussing endorser expertise. As this study is aimed at investigating endorser expertise, therefore the researcher prefers to use perceived expertise instead of perceived credibility. Meanwhile, subjective norm is removed because it has the weakest result in Chetioui et al.'s (2020) study. Furthermore, trust, perceived behavioral control, and perceived congruence are also eliminated since in Chetioui et al.'s (2020) research, these were only focused on attitude towards the influencer which is not in accordance with this study's purpose that focuses on attitude towards halal cosmetics.

With careful consideration of case relevancy and availability of antecedent studies, this study only takes the variable of attitude and behavioral intention from TRA. The other variables including perceived risk and perceived expertise are taken

from many prior researchers as pertinent variables to be examined in the case of purchase intention towards halal claimed local cosmetic brand. Therefore, the model used in this study is based on the mapping from related previous studies. See Table 2.1 for further information.

**Table 2.1 Prior Studies Mapping on Purchase Intention**

No	Year	Title & Authors	Hypotheses	Object Context	Location	Results
1	2020	<p>“Study on Influential Role of Celebrity Credibility on Consumer Risk Perceptions”</p> <p>(Deshbhag &amp; Mohan, 2020)</p>	<p><b>H1:</b> Celebrity Trustworthiness towards Perceived Risk</p> <p><b>H2:</b> Celebrity Expertise towards Perceived Risk</p> <p><b>H3:</b> Celebrity Attractiveness towards Perceived Risk</p> <p><b>H4:</b> Perceived Risk towards Buyer Intention</p>	Indian fast moving consumer goods (FMCG)	India	<p><b>H1:</b> Supported</p> <p><b>H2:</b> Supported</p> <p><b>H3:</b> Unsupported</p> <p><b>H4:</b> Supported</p>
2	2020	<p>“Do knowledge, perceived usefulness of halal label and religiosity affect attitude and intention to buy halal-labeled detergent?”</p>	<p><b>H1:</b> Knowledge to Attitude</p> <p><b>H2:</b> Religiosity towards Purchase Intention</p> <p><b>H3:</b> Religiosity towards Attitude</p> <p><b>H4:</b> Attitude towards Purchase Intention</p> <p><b>H5:</b> Religiosity towards</p>	Halal-labeled Detergent	Indonesia	<p><b>H1:</b> Supported</p> <p><b>H2:</b> Supported</p> <p><b>H3:</b> Unsupported</p> <p><b>H4:</b> Supported</p> <p><b>H5:</b> Supported</p> <p><b>H6:</b> Supported</p> <p><b>H7:</b> Supported</p>

No	Year	Title & Authors	Hypotheses	Object Context	Location	Results
		(Rizkitysha & Hananto, 2020)	Perceived Usefulness <b>H6:</b> Perceived usefulness towards Attitude <b>H7:</b> Perceived usefulness towards Purchase Intention			
3	2020	“Online Purchase Intention of Halal Cosmetics: S-O-R Framework Application” (Suparno, 2020)	<b>H1a:</b> Religiosity towards Cognitive Attitude <b>H1b:</b> Religiosity towards Affective attitude <b>H2a:</b> Hedonic Shopping value towards Cognitive attitude <b>H2b:</b> Hedonic Shopping value towards Affective Attitude <b>H3a:</b> Utilitarian Shopping value towards Cognitive Attitude <b>H3b:</b> Utilitarian Shopping value towards Affective Attitude <b>H4:</b> Cognitive Attitude towards Online purchase intention	Halal cosmetics product	Indonesia	<b>H1a:</b> Supported <b>H1b:</b> Supported <b>H2a:</b> Supported <b>H2b:</b> Supported <b>H3a:</b> Unsupported <b>H3b:</b> Unsupported <b>H4:</b> Supported <b>H5:</b> Supported

No	Year	Title & Authors	Hypotheses	Object Context	Location	Results
			<b>H5:</b> Affective attitude towards online purchase intention			
4	2019	<p>“How Fashion Influencers Contribute to Consumers’ Purchase Intention”</p> <p>(Chetioui et al., 2020)</p>	<p><b>H1:</b> Perceived Credibility to Attitude toward the influencer</p> <p><b>H2:</b> Trust to Attitude towards the influencer</p> <p><b>H3:</b> Perceived Behavioral Control to Attitude toward the influencer</p> <p><b>H4:</b> Subjective Norms to Attitude toward the influencer</p> <p><b>H5:</b> Perceived Expertise to Attitude toward the influencer</p> <p><b>H6:</b> Perceived Congruence to Attitude toward the influencer</p> <p><b>H7:</b> Attitude toward the influencer to Brand Attitude</p> <p><b>H8:</b> Attitude toward the influencer to Purchase Intention</p> <p><b>H9:</b> Brand Attitude towards Purchase Intention</p>	Fashion Influencers	Morocco	<p><b>H1:</b> Supported</p> <p><b>H2:</b> Supported</p> <p><b>H3:</b> Supported</p> <p><b>H4:</b> Supported</p> <p><b>H5:</b> Supported</p> <p><b>H6:</b> Supported</p> <p><b>H7:</b> Supported</p> <p><b>H8:</b> Supported</p> <p><b>H9:</b> Supported</p>



No	Year	Title & Authors	Hypotheses	Object Context	Location	Results
5	2019	<p>“Examining The Impact of Perceived Source Credibility on Attitudes and Intentions Towards Taking Advice from Others on University Choice”</p> <p>(Wong et al., 2020)</p>	<p><b>H1:</b> Attitudes towards taking advice from others to Intention to take advice from others</p> <p><b>H2:</b> Subjective norms towards Intention to take advice from others</p> <p><b>H3a:</b> Perceived Expertise to Attitudes towards taking advice from others</p> <p><b>H3b:</b> Perceived Expertise towards Subjective Norms</p> <p><b>H4a:</b> Trustworthiness to Attitude towards taking advice from others</p> <p><b>H4b:</b> Trustworthiness towards Subjective norms</p> <p><b>H5a:</b> Similarity to Attitudes towards taking advice from others</p> <p><b>H5b:</b> Similarity towards Subjective Norms</p>	Students’ university choice	Hong Kong	<p><b>H1:</b> Supported</p> <p><b>H2:</b> Supported</p> <p><b>H3a:</b> Supported</p> <p><b>H3b:</b> Supported</p> <p><b>H4a:</b> Supported</p> <p><b>H4b:</b> Supported</p> <p><b>H5a:</b> Supported</p> <p><b>H5b:</b> Supported</p> <p><b>H6:</b> Rejected</p> <p><b>H7:</b> Rejected</p> <p><b>H8:</b> Rejected</p>

No	Year	Title & Authors	Hypotheses	Object Context	Location	Results
			<p><b>H6:</b> Perceived Expertise towards Intention to take advice from others</p> <p><b>H7:</b> Trustworthiness towards Intention to take advice from others</p> <p><b>H8:</b> Similarity towards Intention to take advice from others</p>			
6	2018	<p>“Influence of consumers’ perceived risk on consumers’ online purchase intention”</p> <p>(Kamalul Ariffin et al., 2018)</p>	<p><b>[Perceived Risk Factors]</b></p> <p><b>H1:</b> Financial Risk towards Online Purchase Intention</p> <p><b>H2:</b> Product Risk towards Online Purchase Intention</p> <p><b>H3:</b> Security Risk towards Online Purchase Intention</p> <p><b>H4:</b> Time Risk towards Online Purchase Intention</p> <p><b>H5:</b> Social Risk towards Online Purchase Intention</p> <p><b>H6:</b> Psychological Risk towards</p>	Online Shopping and E-Commerce	Malaysia	<p><b>H1:</b> Supported</p> <p><b>H2:</b> Supported</p> <p><b>H3:</b> Supported</p> <p><b>H4:</b> Supported</p> <p><b>H5:</b> Unsupported</p> <p><b>H6:</b> Supported</p>

No	Year	Title & Authors	Hypotheses	Object Context	Location	Results
			Online Purchase Intention			
7	2018	<p>“Factors Affecting Consumers’ Willingness to Buy Private Label Brands”</p> <p>(Mostafa &amp; Elseidi, 2018)</p>	<p><b>H1:</b> Store Image towards PLB Perceived Quality</p> <p><b>H2:</b> Store Image towards Perceived Risk</p> <p><b>H3:</b> Familiarity with PLB towards PLB Perceived Quality</p> <p><b>H4:</b> Familiarity with PLB towards Perceived Risk</p> <p><b>H5:</b> Price Consciousness to Attitude towards PLB</p> <p><b>H6:</b> PLB perceived quality to Attitude towards PLB</p> <p><b>H7:</b> Perceived Risk to Attitude towards PLB</p> <p><b>H8:</b> Attitude towards PLB to Willingness to buy</p>	Hypermarket’s Private label brands (PLBs) in Egypt	Cairo, Egypt	<p><b>H1:</b> Accepted</p> <p><b>H2:</b> Rejected</p> <p><b>H3:</b> Accepted</p> <p><b>H4:</b> Accepted</p> <p><b>H5:</b> Accepted</p> <p><b>H6:</b> Accepted</p> <p><b>H7:</b> Accepted</p> <p><b>H8:</b> Accepted</p>

No	Year	Title & Authors	Hypotheses	Object Context	Location	Results
8	2017	<p>“Language as A Cultural Vessel in Online Servicescapes: Its Impact on Consumers’ Perceived Risk, Attitudes, and Behavioral Intentions”</p> <p>(Alcántara-Pilar et al., 2017)</p>	<p><b>[Spanish sample browsing in Spanish vs. in English]</b>  <b>H1a:</b> Perceived Risk Online to Attitude toward the website  <b>H2a:</b> Attitude toward the website to Behavioral Intention toward the service offered on the website</p> <p><b>[English sample browsing in English vs in Spanish]</b>  <b>H1b:</b> Perceived Risk Online to Attitude toward the website  <b>H2b:</b> Attitude toward the website to Behavioral Intention toward the service offered on the website</p>	British and Spanish Language as website information	Spain & Great Britain	<p><b>H1a:</b> Confirmed  <b>H1b:</b> Confirmed  <b>H2a:</b> Not significant  <b>H2b:</b> Unconfirmed</p>
9	2017	“Exploring Antecedents and Consequences of Indonesian Muslim	<p><b>[Stage 1]</b>  <b>H1:</b> Knowledge to Attitude towards Halal Cosmetics (<i>Religiosity</i>)</p>	Halal cosmetic products	Jakarta, Indonesia	<p><b>H1:</b> Supported  <b>H2a:</b> Supported  <b>H2b:</b> Unsupported  <b>H2c:</b> Supported</p>

No	Year	Title & Authors	Hypotheses	Object Context	Location	Results
		<p>Youths' Attitude Towards Halal Cosmetic Products: A Case Study in Jakarta"</p> <p>(Briliana &amp; Mursito, 2017)</p>	<p><b>H2a:</b> Ideological to Attitude towards Halal Cosmetics</p> <p><b>H2b:</b> Ritualistic to Attitude towards Halal Cosmetic Product</p> <p><b>H2c:</b> Intellectual to Attitude towards Halal Cosmetic Product</p> <p><b>H2d:</b> Consequential to Attitude towards halal cosmetic product</p> <p><b>H2e:</b> Experimental to Attitude towards Halal cosmetic product</p> <p><b>H3:</b> Subjective Norms to Attitude towards Halal cosmetic product</p> <p><b>[Stage 2]</b></p> <p><b>H4:</b> Attitude towards halal cosmetics products to Purchase Intention</p>			<p><b>H2d:</b> Supported</p> <p><b>H2e:</b> Supported</p> <p><b>H3:</b> Supported</p> <p><b>H4:</b> Supported</p>

No	Year	Title & Authors	Hypotheses	Object Context	Location	Results
10	2017	<p>“The Influence of Perceived Value on Purchase Intention in Social Commerce Context”</p> <p>(Gan &amp; Wang, 2017)</p>	<p><b>H1:</b> Satisfaction affecting Purchase Intention  <b>[Perceived Benefits]</b>  <b>H2a:</b> Utilitarian value towards Satisfaction  <b>H2b:</b> Utilitarian Value towards Purchase Intention  <b>H3a:</b> Hedonic Value towards Satisfaction  <b>H3b:</b> Hedonic Value towards Purchase Intention  <b>H4a:</b> Social Value towards Satisfaction  <b>H4b:</b> Social Value towards Purchase Intention  <b>[Perceived risk]</b>  <b>H5a:</b> Perceived Risk towards Satisfaction  <b>H5b:</b> Perceived Risk towards Purchase Intention</p>	Social Commercial	China	<p><b>H1:</b> Supported  <b>H2a:</b> Supported  <b>H2b:</b> Supported  <b>H3a:</b> Supported  <b>H3b:</b> Supported  <b>H4a:</b> Supported  <b>H4b:</b> Supported  <b>H5a:</b> Supported  <b>H5b:</b> Unsupported</p>
11	2017	<p>“The Influence of Beauty Vlog on Perceived Source Credibility and</p>	<p><b>H1:</b> Beauty vlog (vs online commercial) towards Purchase Intention</p>	Beauty Vlog clips on Youtube	Indonesia	<p><b>H1:</b> Unsupported  <b>H2:</b> Unsupported  <b>H3:</b> Unsupported</p>

No	Year	Title & Authors	Hypotheses	Object Context	Location	Results
		Purchase Intention”  (Rahmi et al., 2017)	<b>H2:</b> Beauty vlog (vs online commercial) towards Perceived Trustworthiness <b>H3:</b> Beauty vlog (vs online commercial) towards Perceived Expertise <b>H4:</b> Perceived Trustworthiness towards Purchase Intention <b>H5:</b> Perceived Expertise towards Purchase Intention <b>H6:</b> Previous Experience in using the product towards Purchase Intention			<b>H4:</b> Unsupported <b>H5:</b> Unsupported <b>H6:</b> Supported
1 2	2017	“Source credibility model, source attractiveness model and match up-hypothesis—An Integrated Model”  (Seiler & Kucza, 2017)	<b>H1:</b> Attractiveness <b>H2:</b> Trustworthiness <b>H3:</b> Expertise <b>H4:</b> Attitude towards the ad <b>H5:</b> attitude towards the brand <b>H6:</b> Expertise to purchase intention <b>H7:</b> Product fit and attitude towards the ad	Testimonials and product fit	Switzerland	<b>H1:</b> Accepted <b>H2:</b> Accepted <b>H3:</b> Accepted <b>H4:</b> Accepted <b>H5:</b> Accepted <b>H6:</b> Accepted <b>H7:</b> Accepted <b>H8:</b> Accepted <b>H9:</b> Accepted <b>H10:</b> Accepted <b>H11:</b> Accepted

No	Year	Title & Authors	Hypotheses	Object Context	Location	Results
			<p><b>H8:</b> Congruence and attitude towards the ad</p> <p><b>H9:</b> Attitude towards the ad and attitude towards the brand</p> <p><b>H10:</b> congruence and purchase intention</p> <p><b>H11:</b> attitude towards the brand and purchase intention</p>			

Table 1.1 shows the research studies that are taken from international journals in the last 10 years with various topics. There are 12 papers used to be mapped and each paper is related to each other through the same variables. From the mapping, there are some gaps identified from each paper. The first is contextual gap. Those 12 papers come from a variety of object contexts and locations, both of which may have an impact on the findings. The second is an empirical gap. The research findings regarding the relationship between perceived expertise and intention were found inconsistent, specifically, the research from Wong et al. (2020) and Rahmi et al. (2017) that identified the different result with Seiler & Kucza (2017). Likewise, there are findings that still have insignificant result, especially in the connection between perceived risk and purchase intention.



## **2.2 Variables**

Specifically, there are four variables investigated in this study, which are: (a) perceived expertise; (b) perceived risk; (c) attitude; and (d) purchase intention.

The theoretical definitions of those variables are discussed in the following sub-sections.

### **2.2.1 Perceived Expertise**

Perceived expertise has been studied by researchers and is known as several terms. Consumers are more likely to trust content and recommendations offered by individuals considered expert in their sectors (Chetioui et al., 2020). Perceived expertise is a key contribution aspect to consumers' attitude and intention to buy (Chetioui et al., 2020). According to Ohanian (1990), expertise defined as the extent to which a communicator is perceived to be a source of valid assertions. An expert is often thought to be highly qualified, and hence more likely to provide valid and reliable evaluations (Chetioui et al., 2020). Many studies reveal that expert influencers can have a considerable impact on consumer perceptions toward a particular business (Chetioui et al., 2020). Deshbhag & Mohan (2020) indicated that the degree to which a communicator is perceived as a source of valid assertions about the item is described as expertise. Perceived expertise is referred to a person's knowledge, skill, or experience (Deshbhag & Mohan, 2020). Expertise is determined not by whether the endorser is an expert or not, but by how the target audience perceives the endorser (Deshbhag & Mohan, 2020). The expert

endorsement can have a bigger influence on customer views than celebrity endorsements (Deshbhag & Mohan, 2020).

### **2.2.2 Perceived Risk**

The concept “perceived risk” is firstly introduced by (Bauer, 1960) and determined as uncertainty and negative consequences (Mostafa & Elseidi, 2018). As stated by Mostafa & Elseidi (2018), Bauer (1960) believed consumer behavior entails risk in the sense that any action taken by individuals will have effects that they cannot predict with any degree of certainty, and a few of them are likely to be undesirable. Perceived risk is an expectation of losses (Kamalul Ariffin et al., 2018; Schierz et al., 2010). It is defined as the nature and amount of unpredictability felt by a buyer when considering a certain purchase choice (Biswas et al., 2006). The term “perceived risk” refers to a consumer’s impression of the unpredictable and opposing results of purchasing a product service (Kamalul Ariffin et al., 2018; Ko et al., 2004). The notion consists of two elements, which are indecisions, and consequences. Indecisions are defined as the likelihood of negative outcomes, while consequences are the magnitude of losses (Kamalul Ariffin et al., 2018; Laroche et al., 2005). According to Gan & Wang (2017), perceived risk in a shopping situation arises from a profound uncertainty about the outcome as well as the degree of the penalties associated with making the wrong decision (Gan & Wang, 2017; Hunter et al., 2004). Kamalul Ariffin et al. (2018) examined multidimensional perceived risk from previous studies, which includes financial risk, product risk, security risk, time risk, social risk, and psychological risk, that influence purchase intentions.

### **2.2.3 Attitude**

In general, attitude is defined as a hidden disposition or tendency to react to a psychological object favorably or unfavorably (Fishbein & Ajzen, 2010, p.76). Attitudes refer to a person's disposition and evaluation of some objects, such as a person, place, issue or behavior (Wong et al., 2020). Aside from being an antecedent and a good predictor of behavioral intention, attitude has also been demonstrated to affect behavioral intention (Wong et al., 2020; Ajzen & Fishbein, 1980). Behavioral intentions represent a person's willingness to engage in specific behaviors, and they have been shown to be the most accurate predictor of actual behavior over the long term (Wong et al., 2020; Ajzen, 1991). Fishbein & Ajzen (1974) stated that any single behavior that may be undertaken with respect to an object does not necessarily have to be associated with a person's attitude toward the object. However, it should be tied to the overall pattern of his activities, not just one specific instance. According to Chetioui et al. (2020), attitude toward the behavior refer to an individual's positive and negative appraisals of a particular action. The more positive an individual's attitude towards a specific behavior, the stronger the individual's intention to engage in it (Chetioui et al., 2020; Armitage & Conner, 2001).

### **2.2.4 Purchase Intention**

Purchase intention is human behavior tendencies in relation to a brand (Spears & Singh, 2004; Bagozzi, 1981; Ostrom, 1969). To put it another way, purchase intention is an individual's conscious decision to make an effort to buy a

particular brand (Spears & Singh, 2004). The latest definition was proposed by Benhardy et al. (2020) that purchase intention is the likelihood of a customer will purchase a specific brand or how likely a customer will switch from one brand to another. Benhardy et al. (2020) mentioned that various factors can influence the purchase intention, such as, consumer's feelings and emotions. When the consumers are happy and satisfied after acquiring a product or service, it might reinforce their desire to buy something, but if the expectations are not reached, they may decide not to buy the product or service (Benhardy et al., 2020; Swasta Dh. & Irawan, 2005). Other factors that can affect purchase intention are product quality, brand name, pricing, advertising, and packaging (Benhardy et al., 2020; Mirabi et al., 2015).

## **2.3 Hypotheses Development**

### **2.3.1 Perceived Expertise on Attitude Towards Halal Cosmetics**

Perceived expertise is another important aspect in consumers' attitude towards influencer and purchase intention (Chetioui et al., 2020). Consumers are more likely to trust content and recommendations communicated by influencers perceived as experts in their sector (Chetioui et al., 2020; Yadav et al., 2013). According to numerous studies, professional influencers have a significant impact on consumers' attitude toward a particular brand (Chetioui et al., 2020; Hayes & Carr, 2015; Bergkvist et al., 2015). An influencer's perceived expertise enhances the level of customers' trust and consequently influences their attitudes and their purchase intention (Chetioui et al., 2020; Smith et al., 2005). Wong et al. (2020)

identified that expertise is a relevant to present study in relation to attitude and intentions.

All prior studies agreed that perceived expertise did influence consumers' attitude, especially the influencers and experts who are trusted by customers in elaborating products or brands. In this study context, consumers' perceived expertise affects their attitude towards halal cosmetics as well. Therefore, when consumers' perceived expertise is high, the tendency to impact their attitude towards halal cosmetics is high as well. Thus, hypothesis 1 is proposed as follows:

*H1: Perceived expertise positively affects consumers' attitude toward halal cosmetics.*

### **2.3.2 Perceived Expertise on Perceived Risk**

Expertise is topic-specific; an expert reference must have experience on a specific issue rather than having it on a broad range level (Biswas et al., 2006). Since the aim of most advertisements is to convey certain messages and/or viewpoints associated with a brand (or an issue) in order to induce trial or repeated usage of the brand, using an expert endorser will tend to make audiences more agreeable to the delivered meanings (Biswas et al., 2006).

According to Deshbhag & Mohan (2020), although several studies have looked into the topic of celebrity endorsements, there are a few components missing from the previous literature, for instance, the celebrity's credibility, expertise, and attractiveness positively influence consumer and perception (Deshbhag & Mohan, 2020; Gupta et al., 2015). Deshbhag & Mohan's (2020) tried to demonstrate the

impact of influencers' credibility traits on consumer perceived risk. The research showed that there was an influence of expertise on consumers' perceived risk. The findings showed that the correlation between celebrity expertise and perceived risk was significant, it indicated a strong relationship between expertise and perceived risk.

Previous studies revealed that perceived expertise can have an impact on perceived risk. An endorsement by a person perceived to be an expert for a product or brand is more efficient in decreasing perceived risk than an endorsement held by non-expert (Biswas et al., 2006). It can be implied in this study context, which is halal cosmetics. Furthermore, borrowing the results of previous studies, in general, perceived risk towards halal cosmetics is very closely influenced by the perceived expertise. Moreover, the customers believe that influencers have enough knowledge to understand halal cosmetics. Thus, it is very possible for Muslims to believe in using halal cosmetics promoted by influencers. For those reasons, hypothesis 2 is proposed as follows:

*H2: Perceived expertise negatively affects consumers' perceived risk towards halal cosmetics.*

### **2.3.3 Perceived Expertise to Purchase Intention**

In general, Consumers are more likely to trust content and recommendations offered by individuals considered as expert in their sectors (Chetioui et al., 2020). Experts are frequently regarded to be highly qualified, and hence more likely to deliver accurate and dependable opinions (Chetioui et al., 2020). According to

Ohanian (1990), expertise is defined as the extent to which a communicator is perceived to be a source of valid assertions.

As cited from prior research, Wong et al. (2020) discovered that the relationship between perceived expertise towards the behavioral intention to take advice from others on the university choice was rejected. They stated that there was no direct impact between perceived expertise and the intention to take advice. The findings correspond with Rahmi et al.'s (2017) study which uncovered that the consumer's perception of vlogger's expertise had no effect towards consumer's purchase intention. On top of that, both findings comprehensively denote that perceived expertise did not mediate the influence of individual's intention. Otherwise, it contradicted to prior study from Seiler & Kucza (2017) which revealed that expertise had a positive influence on intention to purchase, and hence perceived expertise of an endorser can be testified as pertinent and effective concerning testimonials describing experts as endorsers.

Although, the prior research findings are contradictory, this current research attempts to adapt the research results from Seiler & Kucza (2017) by adjusting the framework into this study context. This implies that the consumers' perceived expertise has impact on customer's intention to buy halal cosmetics. In general, the more Muslims believe the influencers who promote halal cosmetics are knowledgeable, the more likely they are to purchase the product. Thus, hypothesis 3 is proposed as follows:

*H3: Perceived expertise positively affects consumers' purchase intention towards halal cosmetics.*

#### **2.3.4 Perceived Risk on Attitude Towards Halal Cosmetics**

The phrase “perceived risk” relates to an individual’s perception of the unpredictability and conflicting outcomes of acquiring a product or service (Kamalul Ariffin et al., 2018; Ko et al., 2004). It can also be assumed as a prediction of loss (Kamalul Ariffin et al., 2018). As stated by Mostafa & Elseidi (2018), consumer behavior is risky in any action in which they cannot anticipate the level of certainty, but most of them tend to be unpleasant. According to Mostafa & Elseidi (2018), lower perception of a private label brand leads to a more favorable attitude toward private label brands. It has been proven that perceived risk had a negative effect on consumers’ attitude towards private label brand products (Mostafa & Elseidi, 2018). Meanwhile, Alcántara-Pilar et al. (2017) also confirmed that British users’ perceived risk had a negative effect on attitude towards the website.

Furthermore, taking the results from prior studies to this research context, Muslims’ perceived risk does have negative impact on attitude towards halal cosmetics. Generally, the lesser the risk perceived by customers, the more positive of an attitude towards halal cosmetics, and vice versa. Thus, hypothesis 4 is proposed as follows:

*H4: Perceived risk negatively affects consumer's attitude towards halal cosmetics.*



### 2.3.5 Perceived Risk on Purchase Intention

A consumer's impression of the unpredictable and opposing results of purchasing a product service is known as "perceived risk" (Kamalul Ariffin et al., 2018; Ko et al., 2004). The notion consists of two elements, which are indecisions, as the likelihood of negative outcomes, and consequences, as the magnitude of losses (Kamalul Ariffin et al., 2018; Laroche et al., 2005; Bauer, 1960).

According to Deshbhag & Mohan's (2020) findings, the impact of perceived risk on FMCG buyer's intention was found supported and they claimed that FMCG buyer's intention was significantly influenced by their perception on risk. It aligns with Kamalul Ariffin et al.'s (2018) research that shifted the risk into six factors, where the five of factors, which are the financial risk, product risk, security risk, time risk, and psychological risk, had a significant negative effect on consumers' willingness to shop online. However, on the other hand, the social risk factor was found insignificant. The last factor has similar outcome with Gan & Wang's (2017) findings which confirmed if perceived risk did not have an effect on purchase intention.

Despite the significant differences among the previous research, this study considers the findings from Deshbhag & Mohan (2020) and Kamalul Ariffin et al. (2018) and align the theoretical framework. The context is shifted into halal cosmetics. Furthermore, Muslim' perceived risk does have negative impact on purchase intention towards halal cosmetics. In general, the higher the customers'

perception of risk, the less likely their intention to buy halal cosmetics. Thus, hypothesis 5 is proposed as follows:

*H5: Perceived risk negatively affects consumer's purchase intention towards halal cosmetics.*

### **2.3.6 Attitude Towards Halal cosmetics to Purchase Intention**

Attitudes refer to a person's disposition and evaluation of anything, including a person, place, issue, or behavior (Wong et al., 2020; Ajzen, 1991). In addition to being an antecedent and solid predictor of behavioral intention, attitude also has been discovered to mediate behavioral intention (Wong et al., 2020; Ajzen & Fishbein, 1980). According to the TRA, consumer's attitude has a favorable impact on their intents to purchase a product (Madden et al., 1992). The stronger the attitude, the stronger the intention would be, thus the decision to purchase behavior will reflect and vice-versa (Briliana & Mursito, 2017; Ajzen, 2008).

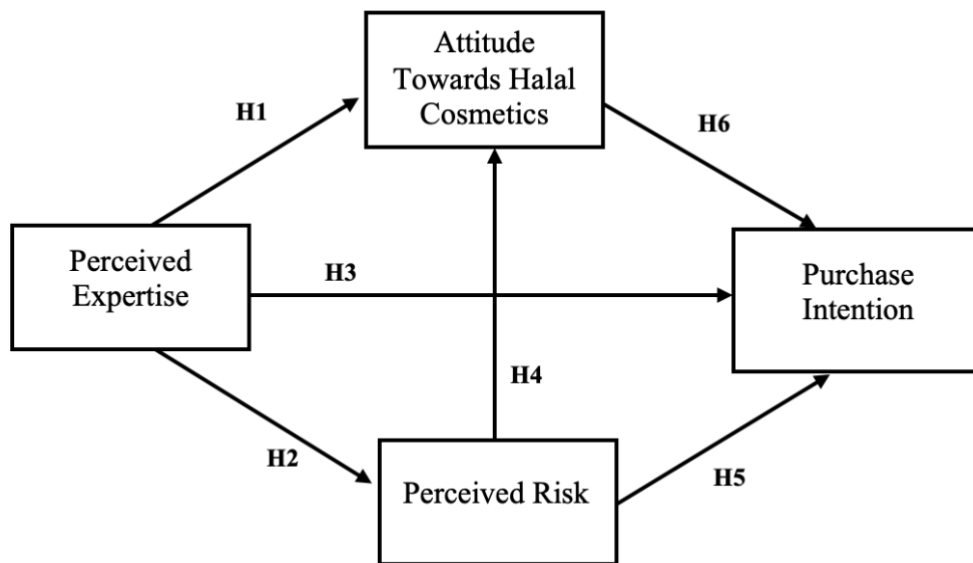
A study from Suparno (2020) concluded that there was a positive relationship between cognitive attitude and affective attitude towards online purchase intention of halal cosmetics product. This is in line with Briliana & Mursito's (2017) study that declared the positive results between attitude towards halal cosmetics products to purchase intention. According to Chetioui et al. (2020), both consumer and brand's attitude had a significant impact on consumer's purchase intention positively. Hence, in this research, the connection between attitude and purchase intention can be explained by the TRA model.

Furthermore, the background of prior research can be linked to the context of this study, in which customer's intention to purchase halal cosmetics can be fervently influenced by consumer's attitude itself. Moreover, halal cosmetics offer products that can be used by Muslims potential customers, thus that their attitude towards the products and the brand tends to be positive. When Muslims have a favorable opinion of halal cosmetics, they are more likely to purchase the products. Therefore, hypothesis 6 is proposed as follows:

*H6: Attitude towards halal cosmetics positively affect consumer's purchase intention.*

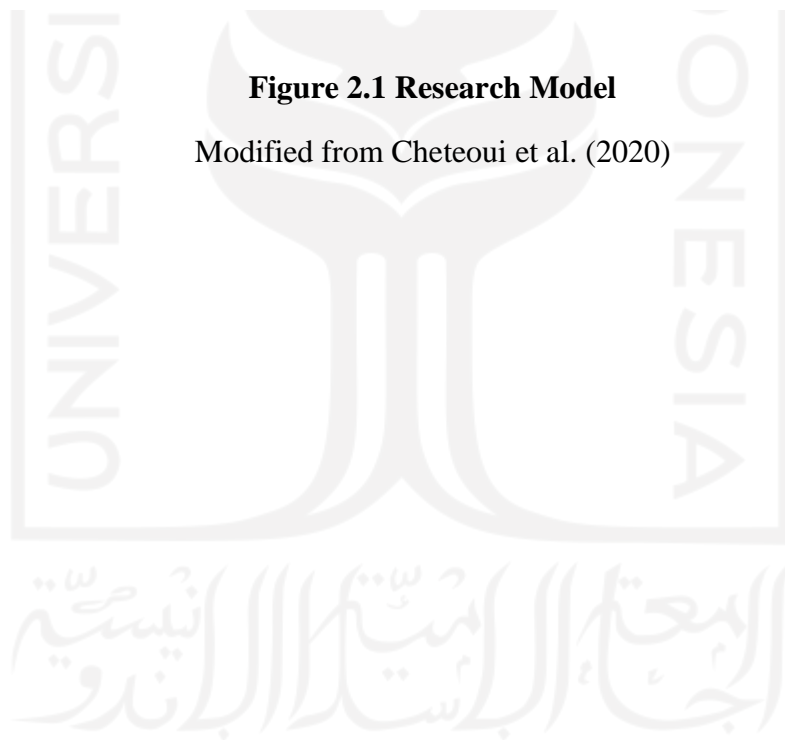
#### **2.4 Research Model**

Based on those hypotheses above, this study establishes a research model that consist of four variables, namely perceived expertise, perceived risk, attitude, and purchase intention towards halal cosmetics. In more detail, the research model is illustrated in figure 2.1.



**Figure 2.1 Research Model**

Modified from Cheteoui et al. (2020)



## CHAPTER III

### RESEARCH METHODOLOGY

#### 3.1 Research Design

This research study uses quantitative approach. According to Malhotra et al. (n.d.), a quantitative technique is utilized to measure data and frequently accompanied by statistical analysis. It is also defined as a research method which aims to provide numerical information (Bacon-Shone, 2015). They also stated that quantitative analysis is appropriate for answering “what” or “do” research questions and causality hypotheses.

This research uses quantitative survey method, the data used in this research is primary data. Primary data is information that is recorded directly and has not been processed (Schindler, 2018). The data were collected by spreading the survey questionnaire. Due to the pandemic situation, the survey was conducted online. Google form was used to create the online questionnaire. The questionnaire form is distributed on several social media platforms, including WhatsApp, Line, and Instagram. Specifically, by personal direct message to each respondent, posting the link in the status and story features, and share the link into group chats. Furthermore, the respondents need to answer the questionnaires using Likert scale with the following score criterions:

- a. Score 1 = Strongly Disagree
- b. Score 2 = Disagree
- c. Score 3 = Neutral

- d. Score 4 = Agree
- e. Score 5 = Strongly Agree

In general, there are two parts of questionnaires, namely:

a. Part One

It contains introduction that explains the aims of this research, and filter questions.

b. Part Two

It contains descriptive questions such as age, gender, status, income per month, educational level, area of origin, frequency of using social media per day, and a consumer's statement of halal cosmetics.

c. Part Three

It contains variable questions, namely perceived expertise, perceived risk, attitude, and purchase intention.

The object investigated in this study is halal cosmetics which is commonly used by people in Indonesia. This study defines halal cosmetics as products that are claimed to be halal by the cosmetic brand, regardless of whether or not the claims are registered at Indonesian Ulema Council (*Majelis Ulama Indonesia* or MUI). There are quite large number of halal cosmetics in Indonesia including skincare, makeup, body and hair care. Most of them are commonly used for daily basis and/or special occasion, such as, ERHA, Sariayu, Mineral Botanica, Somethinc, Wardah, Avoskin, Makeover, By Lizzie Parra, etc.

There are several variables studied in this research. It consists of both endogenous and exogenous variables. Specifically, perceived expertise as the endogenous variables. Perceived risk and attitude as both endogenous and exogenous variables. Last is purchase intention as the exogenous variables.

### **3.2 Population and Sample**

Population according to Schindler (2018) is the entire group consisting of people, events, or other interests who have the information needed to answer research questions. The population in this study is Muslims in Indonesia. Muslims are chosen as the population of this study because the focal target market of halal cosmetics is Muslims.

The sampling method used in this study is non-probability sampling, specifically purposive/judgement sampling technique. Non-probability sampling is usually used on unknown population size (Schindler, 2018). Schindler (2018) stated that non-probability sampling is arbitrary and subjective, in which the researcher selects a sample based on his or her preferences, which is usually retrieved using a pattern or scheme. The sampling method uses purposive sampling technique which is based on specific criteria set by the researcher. This study sets two respondent criterions which are Muslims and following influencers on social media. The respondents who admitted not Muslim and do not follow influencers are excluded.

According to Roscoe (1979), the minimum size of a sample size is equal to five times the total number of items used in the study, while the maximum size of

a sample is equal to ten times the total number of items used in the study. The calculation in detail is as follows:

$$\text{Minimum sample size} = 5 \times \text{total items}$$

$$= 5 \times 22$$

$$= 110$$

$$\text{Maximum sample size} = 10 \times \text{total items}$$

$$= 10 \times 22$$

$$= 220$$

### 3.3 Operational Definition and Variable Measurement

#### 3.3.1 Perceived Expertise

Perceived expertise is defined as a person's knowledge, skill, or experience (Deshbhag & Mohan, 2020). Operationally, perceived expertise is influencers' knowledge, skills, and experiences about halal cosmetics perceived by Muslims in Indonesia. This study measures perceived expertise by the items adapted from Chetioui et al. (2020) and Wong et al. (2020) as shown in Table 3.1.

**Table 3.1 Items for Measuring Perceived Expertise**

Code	Items
PE1	The influencers I am following are experts on halal cosmetics
PE2	The influencers I am following have great knowledge about halal cosmetics.



Code	Items
PE3	The influencers I am following provide halal cosmetics references based on their expertise.
PE4	I seek advice from the experts about halal cosmetics.
PE5	I seek advice from others who understand the certification process of halal cosmetics in Indonesia.

### 3.3.2 Perceived Risk

The definition of perceived risk is an expectation of losses (Kamalul Ariffin et al., 2018; Schierz et al., 2010). The term "perceived risk" refers to a consumer's perception of the unpredictable and opposing outcomes of purchasing a product or service (Kamalul Ariffin et al., 2018; Ko et al., 2004). Operationally, perceived risk is an expectation of losses and opposing outcomes perceived by Muslims in Indonesia about halal cosmetics. The items used in this measurement are from Mostafa & Elseidi (2018) and Gan & Wang (2017). It is shown in Table 3.2.

**Table 3.2 Items for Measuring Perceived Risk**

Code	Items
PR1	I am suspicious of the ingredients used in manufacturing halal cosmetics endorsed by the influencers, in reality is not halal yet.
PR2	I am worried that purchasing halal cosmetics which endorsed by the influencers, is not worth the money spent.

Code	Items
PR3	I am worried that purchasing halal cosmetics which endorsed by the influencers, may damage my skin.
PR4	It is likely that the halal cosmetics which endorsed by the influencers, failed to meet the standard of halal requirements.
PR5	It is likely that shopping halal cosmetics which endorsed by the influencers, will cause me suffer a financial loss due to the lack of warranty in case of promised halal quality.
PR6	It is likely that the halal cosmetics which endorsed by the influencers is unsafe.
PR7	I am concerned that there is no after-sales warranty related to the halal-fulness of halal cosmetics which endorsed by the influencers.

### 3.3.3 Attitude Towards Halal Cosmetics.

As what have been mentioned in the previous chapter, attitude is a part of Theory of Reasoned Action or TRA established by Ajzen and Fishman in 1975. According to Chetioui et al. (2020), attitude toward behavior refer to an individual's positive and negative appraisals of particular action. Attitude according to Ajzen (2011) is the extent to which a person has a good or bad evaluation or assessment of the behavior under consideration. Operationally, attitude is the Muslim's evaluation about halal cosmetics that are endorsed by influencers. Thus, the items examined in this study are from Briliana & Mursito (2017) as shown in the Table 3.3.

**Table 3.3 Items for Measuring Attitude of Indonesian Muslims Customers toward Halal cosmetics**

Code	Items
ATT1	I like the halal cosmetics endorsed by influencers.
ATT2	I always look for the halal cosmetics endorsed by influencers who are experts at that field.
ATT3	In my opinion, it is important to choose halal cosmetics endorsed by influencers who are experts at that field.
ATT4	Using halal cosmetics endorsed by influencers is my own choice.

### 3.3.4 Purchase Intention

Purchase intention is also included in TRA. It is the one that is determined by attitude. As mentioned by Briliana & Mursito (2017), TRA is an effective model in predicting intention to choose halal products. According to Ajzen (1991), purchase intention is a primary factor to perform a given behavior. Purchase intention can be defined as the probability that a consumer will buy a specific product or the likelihood that a consumer will convert from one product to another (Benhardy et al., 2020). Operationally, purchase intention is the likelihood of Muslims in Indonesia to buy halal cosmetics endorsed by influencers. Thus, the items of measurement are taken from Briliana & Mursito (2017) and Gan & Wang (2017) as shown in Table 3.4.

**Table 3.4 Items for Measuring Purchase Intention**

Code	Items
PI1	I am willing to pay more for halal cosmetics endorsed by influencers.
PI2	I am willing to wait longer to buy halal cosmetics endorsed by influencers.
PI3	I am willing to shop around to buy halal cosmetics endorsed by influencers.
PI4	I am willing to travel long distances to buy halal cosmetics endorsed by influencers.
PI5	I intend to purchase halal cosmetics endorsed by influencers in the future.
PI6	I will recommend others to purchase halal cosmetics endorsed by influencers.

### 3.4 Data Analysis

The data analysis method used in this research is using PLS-SEM (Partial Least Square-Structural Equation Modeling). SEM is a multivariate data analysis technique that can combine factor analysis and multiple regression analysis. By using SEM, the researcher can simultaneously test and estimate a series of relationships between independent and dependent variables with many indicators (Hair et al., 2019). Hair et al. (2019) stated that statistically, the main purpose of PLS-SEM is prediction that maximizes the variance described in the dependent variable. PLS-SEM focuses on explaining variance in dependent or endogenous

constructs. PLS-SEM analysis method consists of two models, namely outer model and inner model. The outer model is a measurement model that shows how the manifested or observed variables can represent the latent variables to be measured, while the inner model or structural model shows the strength of estimation between latent variables or constructs (Hair et al., 2019).

A latent construct, also termed as latent variable, is a hypothetical, undiscovered concept that can be represented by discovered or measured variables (Hair et al., 2019). Latent constructs are measured implicitly by assessing multiple measured variables, further known as manifest variables, or indicators (Hair et al., 2019). There are four latent variables in total measured within this study. It consists of both exogenous and endogenous variables. Specifically, perceived expertise becomes the exogenous or independent variable. Attitude towards halal cosmetics and perceived risk become both exogenous and endogenous variables. Last is purchase intention becomes the endogenous or dependent variable. The manifest variables in this study consist of statements from each latent variables in the questionnaires.

The outer model testing uses Average Variance Extracted (AVE), Square Roots AVE, Cross Loadings, Cronbach Alpha (CA) and Composite Reliability (CR) as the indicators. As for the inner model, the suitability of the model is measured by PLS Bootstrapping method. It uses t-values, and R-square ( $R^2$ ) as the indicators. More explanation for each test can be seen in the following sub-chapters.

### **3.4.1 Measurement Model (Outer Model)**

Hair et al. (2019) stated that measurement model or commonly known as Outer Model in PLS-SEM is a component of a theoretical path model that contains the indicators and their relationships with the constructs. The indicator of this study is tested using validity test and reliability test. The following is the explanation of validity test and reliability test that are used in this research.

#### **3.4.1.1 Validity Test**

Schindler (2018) declared that validity test is used to determine the instrument's ability to reflect latent construct. Validity test is capable of providing an explanation that the validity of a construct can explain the statement items used in the research instrument. Construct validity according to Hair et al. (2019) includes convergent validity and discriminant validity.

Hair et al. (2019) explained that convergent validity functions in assessing the number where the correlation of two measures of the same concept. The convergent construct is indicated as valid when the value of the factor loading is a minimum of 0.5 to 0.7 or higher. However, it can be removed when it can increase the value of Average Variance Extracted (AVE) and Composite Reliability (CR). Convergent validity test can be fulfilled when the loading value to other construct (cross loading) is lower than to the construct itself.

Discriminant validity can serve to see the extent to which the measurement of a construct differs from another construct. Discriminant validity uses cross loading values and compares the square root value of AVE with the correlation of

the latent construct as a parameter (Hair et al., 2019). The high loading value of the construct itself will meet discriminant validity. The square root value of AVE which is greater than the largest correlation value between constructs and other constructs also fulfills discriminant validity.

#### **3.4.1.2 Reliability Test**

Schindler (2018) identified that reliability test serves to determine the consistency of a measuring instrument used to measure a concept. The research instrument is declared reliable if it is used repeatedly to measure the same object and the results remain the same. The reliability test in this study uses the Composite Reliability (CR) and Cronbach Alpha (CA) parameters. The CA coefficient value is declared reliable if CA value  $\geq 0.70$  (Schindler, 2018).

#### **3.4.2 Structural Model (Inner Model)**

Structural models can show the connection between constructs of theories that have been developed or existing theories. This study uses parameters from Hair et al. (2019), namely the path coefficient ( $\beta$ ) and p-value, as well as the determinant coefficient (Adjust R-Squared). The following is an explanation of each parameter used:

##### **3.4.2.1 Collinearity Test**

Multicollinearity according to Hair et al. (2019) explains the extent to which a variable can be explained by other variables in the analysis. Meanwhile, according to Schindler et al. (2014), multicollinearity is a statistical phenomenon in which two

or more independent variables have a high correlation in multiple linear regression models. The multicollinearity test aims to test whether there is a correlation between variables in the regression model used. In a good regression model, there should be no correlation between independent variables (Ghozali, 2018).

Multicollinearity in this study is seen through the tolerance value and Variance Inflation Factor (VIF). A greater tolerance value is equal to 0.10 (tolerance value 0.10) and a smaller VIF value is equal to 10 (VIF 10) (Hair et al., 2019). If the VIF value is 10 and the tolerance value is 0.1, the model is said to be free from multicollinearity. A high VIF value indicates a high level of collinearity or multicollinearity between independent variables (Hair et al., 2019). If there is multicollinearity, the research can be continued by removing or correcting one of the independent variables in the research model.

#### **3.4.2.2 Path Coefficient ( $\beta$ ) and p-value**

The value of path coefficient ( $\beta$ ) and p-value are used for hypothesis testing. The positive value of the path coefficient indicates that the construct has a positive relationship. The p-value serves to determine whether the hypothesis is supported or not supported by the significance value. The value of p-value  $<0.1$  (significance level 10%), p-value  $<0.05$  (significance level 5%), and p-value  $<0.01$  (significance level 1%) means the hypothesis is supported (Hair et al., 2019).



### 3.4.2.3 T-statistic value

The t-statistic value indicates whether the independent variable is significant or not on the dependent variable. Having a 95% confidence level, then the t-statistic is equal to or exceeds 1.96 ( $t \geq 1.96$ ), meaning that the effect of the independent variable on the dependent variable is significant (Hair et al., 2019).

### 3.4.2.4 Determinant Coefficient Value (Adjust R-Squared)

R-Squared ( $R^2$ ) or the coefficient of determination is used to see whether exogenous or independent latent can have an effect on endogenous or dependent latent constructs. The R-Squared value is approximately zero to one, if the R-Squared ( $R^2$ ) value is almost one, thus it has a high level of accuracy (Hair et al., 2019).

### 3.4.2.5 Blindfolding (Q-Square)

Blindfolding or Q-Square ( $Q^2$ ) determines the model's predictive power, defined as predictive relevance. When the PLS path model shows predictive relevance, it accurately predicts data that is not used in model estimation. In the structural model, the value ( $Q^2 > 0$ ) for a particular reflection of the endogenous latent variable represents the path model prediction of relevance for a particular dependent construct (Hair et al., 2019).

According to Hair et al. (2019), the Q-square value is collected from the blindfolding procedure. To collect the Q-square value, first the raw data values are removed sequentially, the values are then imputed, and the model parameters are predicted. The parameter estimates are then used to forecast the raw data values that

are removed. The process is repeated until every data point has been removed and the model is re-estimated (Hair et al., 2019). When the difference between the original and predicted values is small, the result is a larger Q-square, which signifies the predictive accuracy is higher. As a rule, Q-square values larger than zero ( $Q^2 > 0$ ) for a specific endogenous construct indicates the path model's predictive accuracy is compatible for that construct. Simultaneously, Q-square values less than zero ( $Q^2 < 0$ ) indicate a lack of predictive relevance (Hair et al., 2019).

### **3.5 Pilot Test**

Malhotra et al. (2017) defined a pilot test or pretest as a small-scale testing procedure used to identify and eliminate potential errors in surveys or questionnaires. In this study, a pilot test is used to measure the validity or accuracy and reliability or consistency of items in the questionnaires. The software used to conduct the pilot test is SmartPLS. There are 52 respondents involved in the pilot test with specific criteria that has been explained in the previous sub-chapters. The following sub-chapters are the validity test and reliability test using SmartPLS.

#### **3.5.1 Validity Test**

The validity test used in this study is Confirmatory Factor Analysis (CFA) using SEM-PLS through two stages, namely the convergent validity test and the discriminant validity test. The convergent validity test can be declared valid if the loading factor is a minimum of 0.40 and ideal if  $> 0.70$  and the AVE value is  $> 0.5$  (Hair et al., 2019). The following is the loading factor value based on the validity test result:

**Table 3.5 Loading Factor Value**

	<b>Attitude</b>	<b>Perceived Expertise</b>	<b>Perceived Risk</b>	<b>Purchase Intention</b>
<b>ATT1</b>	0.764			
<b>ATT2</b>	0.836			
<b>ATT3</b>	0.726			
<b>ATT4</b>	0.752			
<b>PE1</b>		0.875		
<b>PE2</b>		0.865		
<b>PE3</b>		0.815		
<b>PE4</b>		0.552		
<b>PE5</b>		0.540		
<b>PR1</b>			0.802	
<b>PR2</b>			0.893	
<b>PR3</b>			0.854	
<b>PR4</b>			0.745	
<b>PR5</b>			0.848	
<b>PR6</b>			0.897	
<b>PR7</b>			0.859	
<b>PI1</b>				0.881
<b>PI2</b>				0.865
<b>PI3</b>				0.751

	<b>Attitude</b>	<b>Perceived Expertise</b>	<b>Perceived Risk</b>	<b>Purchase Intention</b>
<b>PI4</b>				0.804
<b>PI5</b>				0.844
<b>PI6</b>				0.788

Source: Data Processed (2022)

Table 3.5 shows that all loading factor values in the validity test results have values above 0.5 (Hair et al., 2019). This proves that all items used do not need to be deleted. Furthermore, convergent validity still needs to be proven using the AVE value. The following is the AVE value in this study:

**Table 3.6 AVE Value**

<b>Variables</b>	<b>Average Variance Extracted (AVE)</b>
<b>Attitude</b>	0.594
<b>Perceived Expertise</b>	0.555
<b>Perceived Risk</b>	0.712
<b>Purchase Intention</b>	0.678

Source: Data Processed (2022)

Table 3.6 shows that the AVE value in all variables in this research is above 0.5 (Hair et al., 2019). The loading factor value is above 0.5 and the AVE value is above 0.5 on all indicators used point out that the instrument in this study passed the convergent validity test. Subsequently, the discriminant validity test must be examined. The findings of the discriminant validity test are as follows:

**Table 3.7 Cross Loading (Discriminant Validity)**

	<b>ATT</b>	<b>PE</b>	<b>PI</b>	<b>PR</b>
<b>ATT1</b>	<b>0,769</b>	0,560	0,464	-0,152
<b>ATT2</b>	<b>0,843</b>	0,445	0,536	-0,031
<b>ATT3</b>	<b>0,723</b>	0,344	0,375	-0,160
<b>ATT4</b>	<b>0,743</b>	0,461	0,562	-0,299
<b>PE1</b>	0,549	<b>0,875</b>	0,344	-0,368
<b>PE2</b>	0,456	<b>0,865</b>	0,447	-0,248
<b>PE3</b>	0,502	<b>0,816</b>	0,401	-0,369
<b>PE4</b>	0,372	<b>0,551</b>	0,286	-0,069
<b>PE5</b>	0,300	<b>0,539</b>	0,168	-0,172
<b>PI1</b>	0,585	0,394	<b>0,881</b>	-0,299
<b>PI2</b>	0,591	0,313	<b>0,864</b>	-0,181
<b>PI3</b>	0,399	0,415	<b>0,751</b>	-0,171
<b>PI4</b>	0,528	0,468	<b>0,804</b>	-0,023
<b>PI5</b>	0,521	0,292	<b>0,844</b>	-0,014
<b>PI6</b>	0,497	0,389	<b>0,788</b>	-0,205

	<b>ATT</b>	<b>PE</b>	<b>PI</b>	<b>PR</b>
<b>PR1</b>	-0,099	-0,183	-0,032	<b>0,802</b>
<b>PR2</b>	-0,155	-0,362	-0,182	<b>0,889</b>
<b>PR3</b>	-0,298	-0,461	-0,254	<b>0,854</b>
<b>PR4</b>	-0,068	-0,147	0,028	<b>0,748</b>
<b>PR5</b>	-0,123	-0,173	-0,149	<b>0,849</b>
<b>PR6</b>	-0,138	-0,262	-0,102	<b>0,896</b>
<b>PR7</b>	-0,170	-0,203	-0,161	<b>0,862</b>

Source: Data Processed (2022)

Table 3.7 shows the cross loading of the pilot test. Cross-Loading requires an indicator to be declared valid if it has a higher loading factor for the correlated construct than the other constructs (Hair et al., 2019). The results reveal that the cross-loading value of each variable item is higher than the value of the other variables. It can be said that all latent variables are therefore fulfill the requirement and determine to be valid discriminantly.

**Table 3. 8 Square Root AVE (Discriminant Validity)**

	<b>Attitude</b>	<b>Perceived Expertise</b>	<b>Perceived Risk</b>	<b>Purchase Intention</b>
<b>Attitude</b>	0.771			
<b>Perceived Expertise</b>	0.598	0.745		
<b>Perceived Risk</b>	-0.213	-0.355	0.844	

	<b>Attitude</b>	<b>Perceived Expertise</b>	<b>Perceived Risk</b>	<b>Purchase Intention</b>
<b>Purchase Intention</b>	0.639	0.457	-0.184	0.823

Source: Data Processed (2022)

A construct is declared discriminantly valid if it has the highest AVE square root value in its own construct (Hair et al., 2019). Table 3.7 shows that the variables and the indicators in this research is considered valid discriminantly because the AVE square root value owned is higher than the constructs group itself.

### 3.5.2 Reliability Test

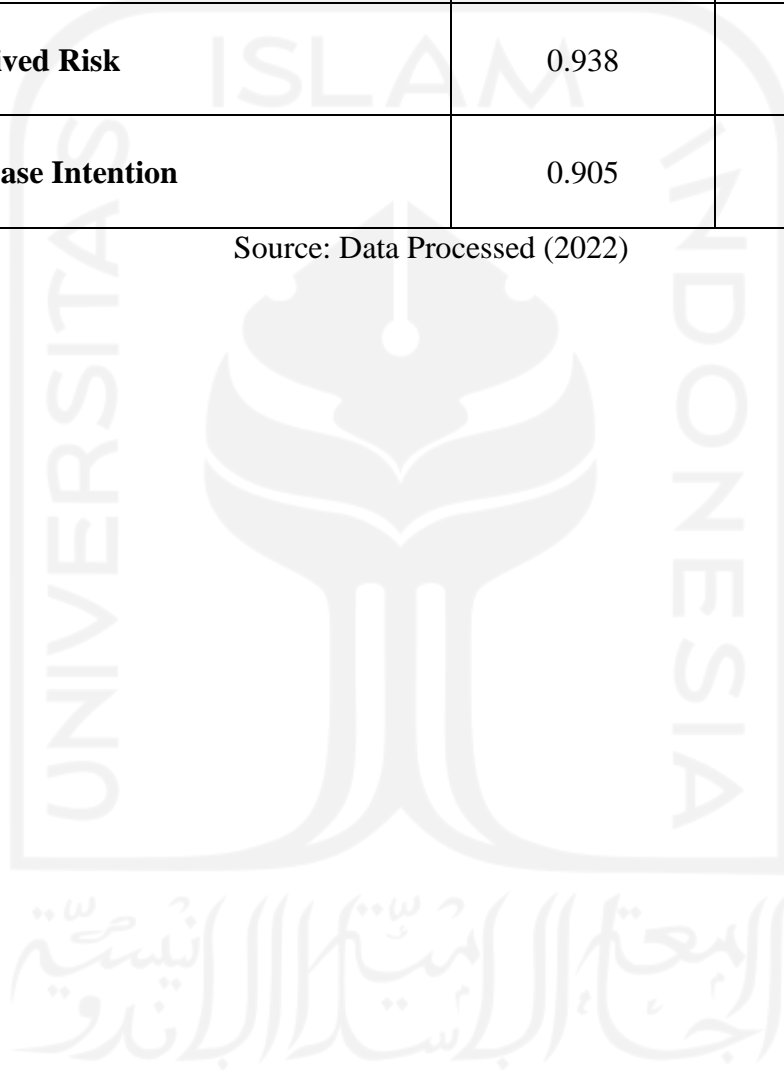
The next outer model measurement is reliability test by using the indicator of Cronbach's Alpha and Composite Reliability (CR). The construct can be declared to be reliable if the value of Cronbach's Alpha and  $CR \geq 0.70$  (Hair et al., 2019). The result of the reliability test in this study shows that the Cronbach's Alpha and CR value in each construct has a value of  $\geq 0.70$ , indicating that all constructs are declared reliable. The findings of the reliability test in this study are as follows in Table 3.8:

**Table 3.9 Reliability Test Result**

	<b>Cronbach's Alpha (CR)</b>	<b>Composite Reliability (CR)</b>
<b>Attitude</b>	0.773	0.854

	<b>Cronbach's Alpha (CR)</b>	<b>Composite Reliability (CR)</b>
<b>Perceived Expertise</b>	0.792	0.857
<b>Perceived Risk</b>	0.938	0.945
<b>Purchase Intention</b>	0.905	0.926

Source: Data Processed (2022)





## CHAPTER IV

### DATA ANALYSIS AND DISCUSSION

#### 4.1 Research Result

##### 4.1.1 Respondent Profile

This study successfully collected 128 respondents. The respondents were selected on predetermined purposive sampling criteria, namely Muslim and follow influencers on social media. This means those who are not Muslim and/or not following influencers on social media were eliminated from this study. The questionnaires were distributed online, thus the response rate is 100%.

As in Table 4.1, the proportion of female dominates male with the total 96 respondents or equal to 75%. In terms of age, the majority respondents aged around 21-30 years old (N=112, or 87.5%). There are 100 respondents who are single (78.13%) dominating the total sample, and the other 28 respondents are married (21.88%). Their monthly income is varied, dominated by the respondents with income below 2 million rupiah (N=56, or 43.75%), followed by income of 2 million to 3.9 million rupiah (N=40, or 31.25%), income of 4 million to 5.9 million rupiah (N=21, or 16.41%), and income above 6 million rupiah (N=11, or 8.58%). The educational level is dominated by undergraduate degree with the total of 73 respondents (57.03%) and followed by senior high school with 49 respondents (38.28%). Based on their origin, 96 respondents are from Java Island (75%) and dominate the sample. The rest of respondents are from Sumatra Island (N=26, or 20.31%) and Kalimantan Island (N=6, or 4.69%). It can be seen that the

respondent's distribution seems to be quite diverse since it is not only from one island.

When asked about their frequency of using social media, 61 respondents (47.66%) admitted that they used social media for over 6 hours a day. It is followed by 46 respondents (35.94%) who declared that they spent time for social media 4 to 5 hours a day. The other 20 respondents (15.63%) used social media for 2 to 3 hours per day and only one respondent who used social media for less than an hour per day. It means that most of them were attached to social media in their daily routine.

**Table 4.1 Demographics of Respondents**

Category	Frequency	Percentage
<b>Gender</b>		
• Male	32	25%
• Female	96	75%
<b>Age</b>		
• < 20 years old	3	2.34%
• 21 – 30 years old	112	87.5%
• 31 – 40 years old	10	7.81%
• 41 – 50 years old	1	0.78%
• > 50 years old	2	1.56%
<b>Marital Status</b>		

Category	Frequency	Percentage
• Single	100	78.13%
• Married	28	21.88%
<b>Monthly Income</b>		
• < 2 Million IDR	56	43.75%
• 2 Million IDR – 3.9 Million IDR	40	31.25%
• 4 Million IDR – 5.9 Million IDR	21	16.41%
• > 6 Million IDR	11	8.59%
<b>Education</b>		
• Senior High School degree	49	38.28%
• Diploma degree	1	0.78%
• Undergraduate degree	73	57.03%
• Master degree	4	3.13%
• Doctoral degree	1	0.78%
<b>Origin</b>		
• Sumatra Island and surrounding	26	20.31%
• Java Island and surrounding	96	75%
• Kalimantan Island and surrounding	6	4.69%
<b>Frequency of Using Social Media per day</b>		
• < 1 hour	1	0.78%

Category	Frequency	Percentage
• 2 – 3 hours	20	15.63%
• 4 – 5 hours	46	35.94%
• > 6 hours	61	47.66%

Source: Data Processed (2022)

#### 4.1.2 Descriptive Variables

This sub-chapter reveals the descriptive result of each variable. There are four variables, which include perceived expertise, perceived risk, attitude, and purchase intention. Table 4.2 shows the interval score of variables and its meaning or category based on 5-Likert Scale.

**Table 4.2 Descriptive Variable Category**

Interval	Category
1.00 – 1.80	Strongly Disagree
1.81 – 2.60	Disagree
2.61 – 3.40	Neutral
3.41 – 4.20	Agree
4.21 – 5.00	Strongly Agree

##### 4.1.2.1 Perceived Expertise Variable

Table 4.3 indicates that overall respondents declared that they agreed all questions on the perceived expertise variable (Mean= 4.04). It is strengthened by

the statement number five, “I seek advice from others who understand the certification process of halal cosmetics in Indonesia”, in which the respondents feel strongly agree (Mean= 4.22). Whilst, in the other four statements, the respondents stated that they agreed. This data shows that the respondents in this research have already understood regarding to the role of expertise on halal cosmetics.

**Table 4.3 Descriptive Variable of Perceived Expertise**

<b>Code</b>	<b>Items</b>	<b>Mean</b>	<b>Category</b>
PE1	The influencers I am following are experts at halal cosmetics	3.87	Agree
PE2	The influencers I am following have great knowledge about halal cosmetics.	4.01	Agree
PE3	The influencers I am following provide halal cosmetics references based on their expertise.	4.00	Agree
PE4	I seek advice from the experts about halal cosmetics.	4.10	Agree
PE5	I seek advice from others who understand the certification process of halal cosmetics in Indonesia.	4.22	Very Agree
<b>Mean</b>		4.04	Agree

#### 4.1.2.2 Perceived Risk Variable

In Table 4.4, the response of the statements tends to be neutral to negative. The respondents disagreed in statement number one (Mean=2.37), number two (Mean=2.55), and five (Mean=2.48). The rest of the statement shows the same category which is “neutral”. Neutral could be viewed as either nescience, doubt, or they had no concern about halal cosmetics requirements in the industry. The respondents’ doubt or unconcerned situation might be caused by experiencing no bad side effect when using the halal cosmetic products. Thus, the overall result in descriptive variable of perceived risk is neutral (Mean=2.61).

**Table 4.4 Descriptive Variable of Perceived Risk**

Code	Items	Mean	Category
PR1	I am suspicious of the ingredients used in manufacturing halal cosmetics endorsed by the influencers, in reality is not halal yet.	2.37	Disagree
PR2	I am worried that purchasing halal cosmetics endorsed by the influencers, is not worth the money spent.	2.55	Disagree
PR3	I am worried that purchasing halal cosmetics endorsed by the influencers, may damage my skin.	2.68	Neural

Code	Items	Mean	Category
PR4	It is likely that the halal cosmetics endorsed by the influencers, failed to meet the standard of halal requirements.	2.66	Neutral
PR5	It is likely that shopping halal cosmetics endorsed by the influencers, will cause me suffer a financial loss due to the lack of warranty in case of promised halal quality.	2.48	Disagree
PR6	It is likely that the halal cosmetics endorsed by the influencers is unsafe.	2.84	Neutral
PR7	I am concerned that there is no after-sales warranty related to the halal-fullness of halal cosmetics endorsed by the influencers.	2.71	Neutral
<b>Mean</b>		2.61	Neutral

#### 4.1.2.3 Attitude Towards Halal Cosmetics Variable

Table 4.5 below contains the items of attitude towards halal cosmetics, the results reveal that the majority of respondents agreed with the statements on the items from this variable. Moreover, this result is strengthened by the statement on item number three (ATT3), “In my opinion, it is important to choose halal cosmetics which have been endorsed by influencers who are experts in that field” which has yielded strongly agree (Mean=4.30). Overall respondents agree (Mean=4.15) that

their behavior towards halal cosmetics is influenced by halal cosmetic products endorsed by the influencers they follow on social media.

**Table 4.5 Descriptive Variable of Attitude Towards Halal Cosmetics**

Code	Items	Mean	Category
ATT1	I like the halal cosmetics which have been endorsed by influencers.	3.97	Agree
ATT2	I always look for the halal cosmetics which have been endorsed by influencers who are experts in that field.	4.14	Agree
ATT3	In my opinion, it is important to choose halal cosmetics which have been endorsed by influencers who are experts in that field.	4.30	Very Agree
ATT4	Using halal cosmetics which endorsed by influencers is my own choice.	4.20	Agree
<b>Mean</b>		4.15	Agree

#### 4.1.2.4 Purchase Intention Variable

Table 4.6 shows that all respondents agree with each statement items on the purchase intention variable (Mean=3.86). Respondents agreed that they wanted to pay more or wait longer to buy halal cosmetics endorsed by influencers



(Mean=3.77). Respondents also agreed that they were willing to shop around to buy halal cosmetics endorsed by influencers (Mean=3.95). In addition, respondents stated that they were willing to travel a long way to get halal cosmetics endorsed by influencers (Mean=3.55). Respondents also admitted that they did have the intention to buy halal cosmetics endorsed by influencers in the future (Mean=4.02). At the end, respondents agreed that they would recommend the halal cosmetics endorsed by influencers to their relatives or other people (Mean=4.10).

**Table 4.6 Descriptive Variable of Purchase Intention**

Code	Items	Mean	Category
PI1	I am willing to pay more for halal cosmetics which endorsed by influencers.	3.77	Agree
PI2	I am willing to wait longer to buy halal cosmetics which endorsed by influencers.	3.77	Agree
PI3	I am willing to shop around to buy halal cosmetics which endorsed by influencers.	3.95	Agree
PI4	I am willing to travel long distances to buy halal cosmetics which endorsed by influencers.	3.55	Agree
PI5	I intend to purchase halal cosmetics which endorsed by influencers in the future.	4.02	Agree
PI6	I will recommend others to purchase halal cosmetics which endorsed by influencers.	4.10	Agree

Code	Items	Mean	Category
	<b>Mean</b>	3.86	Agree

### 4.1.3 Measurement Model (Outer Model)

#### 4.1.3.1 Validity Test

As mentioned in the previous chapter, validity test aims to assess the accuracy among items. It consists of two types, which include, convergent validity and discriminant validity. The convergent construct is indicated as valid when the value of factor loading is minimum 0.5 to 0.7 (Hair et al., 2019). Each of them has a distinct approach with a specific objective, convergent validity is assessed by considering outer loading value and AVE (see Table 4.7 and Table 4.8), while discriminant validity is assessed by considering square root AVE through Fornell-Lacker's approach (see Table 4.9 and 4.10). The criteria for good result are AVE > 0.5, outer loading > 0.5, and the score of square root AVE must be greater than the correlation score of other variables (Hair et al., 2019). The detail can be seen in the following tables below.

**Table 4.7 Outer Loading**

	Attitude	Perceived Expertise	Purchase Intention	Perceived Risk
<b>ATT1</b>	0.794			

	<b>Attitude</b>	<b>Perceived Expertise</b>	<b>Purchase Intention</b>	<b>Perceived Risk</b>
<b>ATT2</b>	0.877			
<b>ATT3</b>	0.584			
<b>ATT4</b>	0.831			
<b>PE1</b>		0.866		
<b>PE2</b>		0.785		
<b>PE3</b>		0.867		
<b>PE4</b>		0.505		
<b>PE5</b>		0.564		
<b>PI1</b>			0.897	
<b>PI2</b>			0.866	
<b>PI3</b>			0.745	
<b>PI4</b>			0.864	
<b>PI5</b>			0.884	
<b>PI6</b>			0.838	
<b>PR1</b>				0.839
<b>PR2</b>				0.897
<b>PR3</b>				0.856
<b>PR4</b>				0.901
<b>PR5</b>				0.886
<b>PR6</b>				0.914

	<b>Attitude</b>	<b>Perceived Expertise</b>	<b>Purchase Intention</b>	<b>Perceived Risk</b>
<b>PR7</b>				0.901

Source: Data Processed (2022)

Table 4.7 shows the result of outer loading. Based on statistical calculations, all items have an outer loading value greater than 0.5 (Hair et al., 2019). Thus, all research items can be said to be valid. For instance, as seen in PR1, PR2, PR3, PR4, PR5, PR6, and PR7 which have result above 0.8; as well as variable PI1, PI2, P3, PI4, PI5, and PI6 that have result above 0.7. Meanwhile, ATT variable and PE, both have result above 0.5. It indicates that the model is free from convergent validity issue and there is no item need to be excluded since none of the variable's results are below 0.5.

**Table 4.8 Average Variance Extracted (AVE)**

<b>Variables</b>	<b>Average Variance Extracted</b>
Attitude	0.608
Perceived Expertise	0.538
Purchase Intention	0.723
Perceived Risk	0.783

Source: Data Processed (2022)

The criterion for AVE in fact varies. According to Hair et al. (2019), a good score for AVE is greater than 0.50 ( $AVE > 0.50$ ). As seen in Table 4.8, there is no

variable having AVE score below the standard criterion or 0.50. It indicates that there is no error variance due to the measurement or error item.

**Table 4. 9 Cross Loading (Discriminant Validity Result)**

	<b>Attitude</b>	<b>Perceived Expertise</b>	<b>Purchase Intention</b>	<b>Percived Risk</b>
<b>ATT1</b>	<b>0,794</b>	0,606	0,564	-0,394
<b>ATT2</b>	<b>0,877</b>	0,566	0,707	-0,384
<b>ATT3</b>	<b>0,584</b>	0,351	0,332	-0,079
<b>ATT4</b>	<b>0,831</b>	0,666	0,705	-0,482
<b>PE1</b>	0,600	<b>0,866</b>	0,574	-0,401
<b>PE2</b>	0,584	<b>0,785</b>	0,563	-0,373
<b>PE3</b>	0,621	<b>0,867</b>	0,602	-0,429
<b>PE4</b>	0,366	<b>0,505</b>	0,228	-0,055
<b>PE5</b>	0,421	<b>0,564</b>	0,391	-0,352
<b>PI1</b>	0,676	0,618	<b>0,897</b>	-0,455
<b>PI2</b>	0,692	0,552	<b>0,866</b>	-0,483
<b>PI3</b>	0,503	0,508	<b>0,745</b>	-0,242
<b>PI4</b>	0,695	0,625	<b>0,864</b>	-0,494
<b>PI5</b>	0,667	0,571	<b>0,884</b>	-0,408
<b>PI6</b>	0,669	0,559	<b>0,838</b>	-0,432
<b>PR1</b>	-0,330	-0,314	-0,295	<b>0,839</b>
<b>PR2</b>	-0,415	-0,466	-0,480	<b>0,897</b>

	<b>Attitude</b>	<b>Perceived Expertise</b>	<b>Purchase Intention</b>	<b>Percived Risk</b>
<b>PR3</b>	-0,495	-0,556	-0,506	<b>0,856</b>
<b>PR4</b>	-0,396	-0,365	-0,429	<b>0,901</b>
<b>PR5</b>	-0,393	-0,387	-0,472	<b>0,886</b>
<b>PR6</b>	-0,394	-0,382	-0,398	<b>0,914</b>
<b>PR7</b>	-0,424	-0,382	-0,465	<b>0,901</b>

Source: Data Processed (2022)

Table 4.9 shows the result of the cross loading. Cross-Loading requires an indicator is valid if it has a higher loading factor for the associated construct than the other constructs (Hair et al., 2019). The results show that each variable item has a cross-loading value higher than the cross-loading value of other variables. Thus, it can be concluded that all latent variables are declared to meet discriminant validity.

**Table 4.10 Square Root AVE (Discriminant Validity Result)**

	<b>Attitude</b>	<b>Perceived Expertise</b>	<b>Purchase Intention</b>	<b>Perceived Risk</b>
Attitude	0.780			
Perceived Expertise	0.721	0.733		
Purchase Intention	0.770	0.674	0.850	
Perceived Risk	-0.466	-0.471	-0.501	0.885

Source: Data Processed (2022)

Table 4.10 shows the variable score for square root AVE is measured by Fornell Lacker's approach (Schindler, 2018). It has been mentioned before that a good criterion for square root AVE score is when the square root AVE score itself is greater than the correlation score of other variables underneath (Hair et al., 2019). Particularly, attitude score (0.780) is higher than perceived expertise (0.721), purchase intention (0.770), and perceived risk (-0.466). Perceived expertise value (0.733) is higher than purchase intention (0.674), and perceived risk (-0.471). Purchase intention value (0.850) is higher than perceived risk (-0.501). The last variable, perceived risk (0.885), which has no more variable underneath that exceed its value. The research findings suggest that each variable has successfully described one unique occurrence and no redundancy.

#### **4.1.3.2 Reliability Test**

In research, besides conducting convergent test and discriminant validity test, reliability test is also carried out by using Cronbach's Alpha (CA) and Composite Reliability (CR) measurement. As described in previous chapter, the aim of conducting reliability test is to measure the consistency among the items (Schindler, 2018). According to Schindler (2018), a variable is rated to be valid if the CA value and the CR value are at least 0.70 ( $CR \geq 0.70$ ) ( $CA \geq 0.70$ ). Table 4.11 shows that CA values from each variable are reliable because each has fulfilled the requirement which is above 0.70. Particularly, the CA value of attitude (0.783), perceived expertise (0.777), purchase intention (0.923), and perceived risk (0.954) are upon 0.70. Similarly, the CR value also has fulfilled the standard requirement

( $CR \geq 0.70$ ). Specifically, the score of attitudes (0.859), perceived expertise (0.848), purchase intention (0.940), and perceived risk (0.962) are beyond 0.70. Thus, all items are reliable and pass the reliability test.

**Table 4.11 Cronbach's Alpha and Composite Reliability**

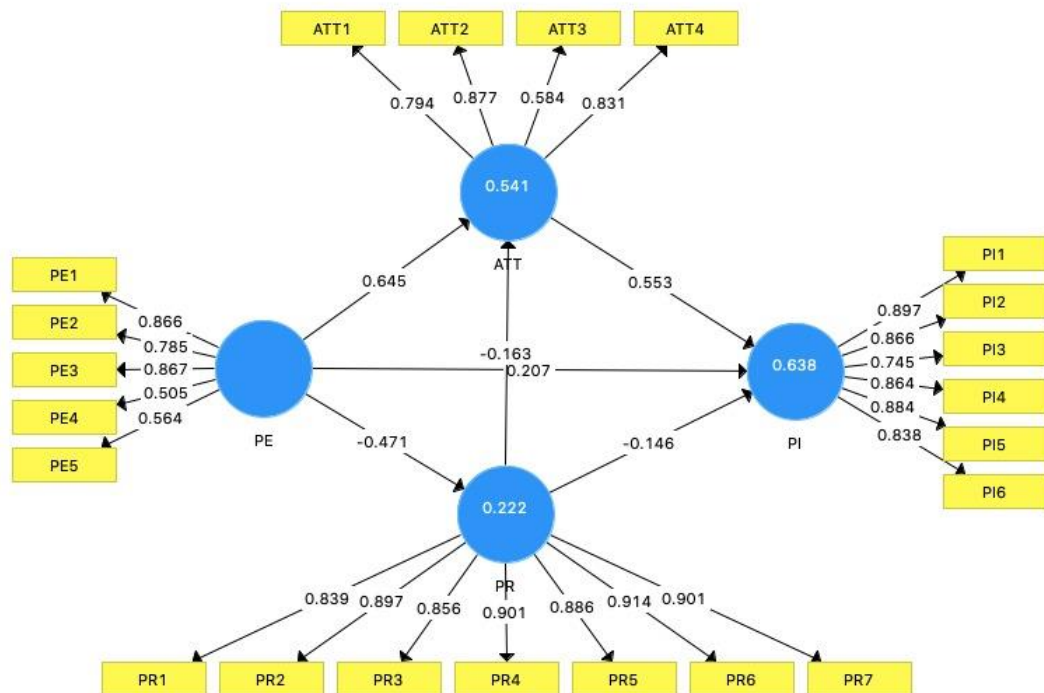
	<b>Cronbach's Alpha (CA)</b>	<b>Composite Reliability (CR)</b>
Attitude	0.783	0.859
Perceived Expertise	0.777	0.848
Purchase Intention	0.923	0.940
Perceived Risk	0.954	0.962

Source: Data Processed (2022)

#### **4.1.4 Structural Model (Inner Model)**

This study likewise conducts the structural model, often referred to as the inner model, which is used to find out the relationship between variables. The structural model test is conducted by analyzing the value of R-Square ( $R^2$ ) for dependent or endogenous variables. As for independent or exogenous variables, they are conducted by examining the path coefficient. The structural model in this study can be seen in Figure 4.1 as follows:





**Figure 4.1 The structural model (Inner Model)**

#### 4.1.4.1 Collinearity Test

Collinearity test is one of approaches to conduct structural model test. It examines the relationship among latent variables. It is considered when variables have a strong correlation. It indicates that there is an issue within the model that can lead to redundancy. Hair et al. (2017) mentioned that collinearity test is examined using Variance Inflation Factor (VIF). A decent result can be achieved when VIF score is smaller than 5.00. For the details of collinearity test result, see Table 4.11.

**Table 4.12 Collinearity Test (Inner VIF Values)**

	<b>Attitude</b>	<b>Perceived Expertise</b>	<b>Purchase Intention</b>	<b>Perceived Risk</b>
Attitude			2.177	
Perceived Expertise	1.285		2.190	1.000
Purchase Intention				
Perceived Risk	1.285		1.343	

Source: Data Processed (2022)

Table 4.11 shows that all of the relationship among variables has no collinearity issues since the values are less than 5.00 ( $VIF < 5.00$ ). In detail, Table 4.11 indicates the following results:

- 1) VIF score between attitude and purchase intention is 2.177 ( $< 5.00$ ), it indicates that there is no collinearity issue between those variables.
- 2) VIF score between perceived expertise and attitude is 1.285 ( $< 5.00$ ), it indicates that there is no collinearity issue between those variables.
- 3) VIF score between perceived expertise and purchase intention is 2.190 ( $< 5.00$ ), it indicates that there is no collinearity issue between those variables.
- 4) VIF score between perceived expertise and perceived risk is 1.000 ( $< 5.00$ ), it indicates that there is no collinearity issue between those variables.
- 5) VIF score between perceived risk and attitude is 1.285 ( $< 5.00$ ), it indicates that there is no collinearity issue between those variables.

- 6) VIF score between perceived risk and purchase intention is 1.343 (<5.00), it indicates that there is no collinearity issue between those variables.

#### 4.1.4.2 Path Coefficient

Path coefficient denotes the result of the hypotheses. It is calculated by bootstrapping technique. The significance of the hypotheses test is measured by t-statistic value (t-value) and p-value. It is considered significant if t-value is higher than 1.96 ( $t > 1.96$ ) and p-value is less than 0.05 ( $p < 0.05$ ). Furthermore, path coefficient also can denote the direction of its significant relationship, whether it is negative or positive by considering the value of original sample.

**Table 4.13 Path Coefficient**

	<b>Original Sample (O)</b>	<b>T Statistics ( O/STDEV )</b>	<b>P Values</b>	<b>Result</b>
PE → ATT	0.645	8.079	0.000	H1 is supported
PE → PR	-0.471	8.019	0.000	H2 is supported
PE → PI	0.207	2.157	0.031	H3 is supported
PR → ATT	-0.163	1.899	0.058	H4 is unsupported
PR → PI	-0.146	1.774	0.077	H5 is unsupported
ATT → PI	0.553	5.937	0.000	H6 is supported

Note: PE=Perceived Expertise, PR=Perceived Risk, ATT=Attitude, PI=Purchase Intention

Table 4.12 demonstrates that most of the hypotheses are supported. Although, there are two hypotheses unsupported because they could not achieve the requirement of t-value ( $t > 1.96$ ) and p-value ( $p < 0.05$ ). In details, the results of H1, H3, H6 are supported and have a positive and significant influence on their dependent variables because their values fulfill the basis. H1, H3, and H6 have p-values that are less than 0.05 ( $p < 0.05$ ). H1 has t-statistic of 8.079, H3 has 2.157 of t-statistics, and H6 has t-statistic result of 5.937 which indicates their significance to their dependent variables. Meanwhile, their original sample values are positive. Specifically, perceived expertise has a positive significant influence on attitude (H1) and purchase intention (H3), and attitude has a positive significant influence on purchase intention (H6). Meanwhile, H2 has a negative and significant influence on their endogenous variables. In details, perceived expertise on perceived risk (H2) has the p-value of 0.000 which met the criteria ( $p < 0.05$ ) and the original sample value is negative (-0.471) and the t-statistic is 8.019 which is more than 1.96 ( $t > 1.96$ ) that indicates that PE significantly affects PR. In addition, H2 is supported. On the other hand, there are two hypotheses that are unsupported because they do not meet the basic criteria, namely, H4 and H5. For further explanation, the p-value of perceived risk to attitude (H4) is 0.058 which is larger than 0.05 and has not fulfilled the basis ( $p < 0.05$ ). Therefore, H4 is not supported. Besides, the original sample is negative (-0.163) which indicates that perceived risk negatively affects attitude. In addition, perceived risk is indicated to have an insignificant impact on attitude because the t-statistic value is 1.899 which is less than 1.96 and not fulfill the basis ( $t > 1.96$ ). Furthermore, PR has an insignificant impact on PI (H5) since

the t-statistic value is less than 1.96 (1.774). Perceived risk affects negatively purchase intention by reason of the sample value is negative (-0.146) and p-value is 0.061 which has not fulfilled the criterion ( $p < 0.05$ ). Therefore, H5 is unsupported.

#### 4.1.4.3 Determinant Coefficient (R-Square)

R-square ( $R^2$ ) is used to examine the extent to which the exogenous variable describes its dependent variable. The score varies from 0 to 1. Table 4.13 exhibits R-square result of each variable. It can be seen that the variable of attitude, purchase intention, and perceived risk each has value of 0.533, 0.629, and 0.216. The value of 0.533 on the attitude variable denotes that perceived expertise and perceived risk can explain attitude by 53.3%, the rest 46.7% is explained by other variables outside the model. The value of 0.629 on purchase intention indicates that perceived expertise, attitude, and perceived risk can explain purchase intention by 62.9%, the rest 37.1% is explained by other variables excluded in the model. The value of 0.216 in perceived risk indicates that perceived expertise can explain perceived risk by 21.6%, the rest 78.4% is explained by other variables outside the model.

**Table 4.14 Determinant Coefficient**

	<b>R Square</b>	<b>R Square Adjusted</b>
Attitude	0.541	0.533
Purchase Intention	0.638	0.629
Perceived Risk	0.222	0.216

Source: Data Processed (2022)

#### 4.1.4.4 Blindfolding (Q-Square)

As described in the previous chapter, blindfolding or Q-Square ( $Q^2$ ) determines the model's predictive power, defined as predictive relevance (Hair et al., 2019). The criterion for  $Q^2$  must be larger than zero. Thus, it indicates the relevance of path model prediction for a specific endogenous or dependent variable. If it is less than zero, it means that it does not have predictive relevance (Hair et al., 2019). The result of Q-square test is revealed on Table 4.14.

**Table 4.15 Q-Square**

	SSO	SSE	$Q^2 (=1-SSE/SSO)$
Attitude	512.000	356.686	0.303
Perceived Expertise	640.000	640.000	0
Purchase Intention	768.000	423.241	0.449
Perceived Risk	896.000	747.997	0.165

Source: Data Processed (2022)

As seen in Table 4.14, the Q-square value for perceived risk variable is 0.165 which has met the criteria ( $Q^2 > 0$ ), thus it can be concluded that perceived expertise has predictive relevance for perceived risk and is classified as having low predictive relevance. The Q-square value for attitude is 0.303 and has met the criteria ( $Q^2 > 0$ ), thus it can be concluded that perceived expertise and perceived risk have predictive relevance for attitude and are classified as having high predictive relevance. Furthermore, the Q-square value for purchase intention variable is 0.449

which has fulfilled the criteria ( $Q^2 > 0$ ). Hence, it can be concluded that perceived expertise, perceived risk and attitude have predictive relevance for purchase intention and are classified as having high predictive relevance.

## **4.2 Discussion**

### **4.2.1 Perceived Expertise and Attitude Towards Halal Cosmetics**

The relationship between perceived expertise and attitude towards halal cosmetics indicates a positive and significant result. It can be said that the perception of halal cosmetic experts has a strong influence on attitude of Muslim consumers in Indonesia. This is in line with several previous studies examining the influence of perceived risk on attitude. As stated in previous study by Chetioui et al. (2020), professional influencers could have a significant impact on consumers' attitude toward a particular brand. Chetioui et al. (2020) also mentioned that consumers are more likely to trust content and recommendations that conversed by influencers perceived as experts in their sector. In this context, the sector is halal cosmetics. Another study from Wong et al. (2020) identified that expertise is relevant to current studies in relation to attitude and intentions. An influencer's perceived expertise enhances the level of customers' trust and consequently influence their attitudes and their purchase intention (Chetioui et al., 2020; Smith et al., 2005).

Considering the respondents profile, the proportion of female dominates male with the total of 96 respondents or equal to 75%. It can be concluded that most of cosmetics users are female. In terms of age, the majority of respondents aged

around 21-30 years old amounting 112 people or 87.5%. Respondents in this age range usually have considered and know more precise information regarding halal cosmetics from the influencers and experts that they follow on social media. Therefore, they can have a certain attitude towards halal cosmetics from influencers who are perceived as experts.

The result of the positive relationship between perceived expertise and attitude towards halal cosmetics are likewise supported by recent phenomenon. As a well-known case told in chapter 1, after dr. Richard found out the improper ingredients used in Helwa products which were claimed to be halal by the brand, many people finally realized that there were harmful ingredients that should not be in any cosmetics product, especially halal cosmetics, in which halal means that the products must contains safe and harmless ingredients which fulfill Islamic requirements. From this phenomenon, it can be seen how the perception of an expert can directly affect consumers' attitude towards halal cosmetics. It aligned with the previous study by Chetioui et al. (2020) who claimed that an influencer's perceived expertise enhanced the level of customers' trust and consequently influence their attitudes and their purchase intention. As stated by Lubna et al. (2020), the social media influencer is proposed to have an impact on consumer attitudes and it is depending on how consumers perceive and interpret the social media influencer's image, this attitude can be either positive or negative.



#### 4.2.2 Perceived Expertise and Perceived Risk

In contrast to previous discussion, the result between perceived expertise and perceived risk is found supported by the path coefficient that designates negative and significant. This finding means that the relationship between the two variables is sustained by how perceived expertise negatively and significantly affects perceived risk. Consequently, the findings of this study corroborate earlier studies conducted by Deshbhag & Mohan (2020) and Biswas et al. (2006) revealing that the expertise factor is considered to have a negative influence on perceived risk. Furthermore, Biswas et al. (2006) stated that an endorsement by a person perceived to be an expert for a product or brand is more efficient in decreasing perceived risk than an endorsement held by non-expert. In this study context, it means that the higher the consumers' perception of the expert, which is the influencers followed by people on social media, the less the consumers' perception of the risk in the product, such as halal cosmetics.

As seen in respondent profile, 61 respondents (47.66%) admitted that they used social media for over 6 hours a day. It is followed by 46 respondents (35.94%) who declared that they spent time on social media 4 to 5 hours a day. It indicates that they are really engaged in the things that exist on social media. The more a person is attached to social media, the more information can be absorbed, especially in pandemic situations where everyone spends more time inside than outside the house. In such situation they work virtually, hold events virtually, and even attend school virtually without ever meeting in person. Moreover, the number of people who bought stuff online through websites or e-commerce was also rapidly

increasing. The information that they used to make purchasing decisions originated from various influencers because influencers had to use and experienced the benefits and disadvantages of the products. Therefore, it does not rule out the possibility that their perception on influencer increases. This implies the influencer they follow on social media. Most people these days believe that influencers are experts in particular fields. For instance, Tasya Farsya, a beauty influencer who reviews makeup and skincare, is regarded as an expert in providing information about products related to her self-branding. People who want to buy cosmetic products and learn about the benefits and drawbacks will, logically, watch Tasya Farasya's review video until they can make decisions and minimize the risk probability while using the product. The word 'expert' or 'expertise' here refers to the study from Deshbhag & Mohan (2020) who stated that expertise is determined not by whether the endorser is an expert or not, yet by how the target audience perceives the endorser. That is why, any product information that is provided by the influencers will be acknowledged without question. In this research context, halal cosmetics, which is all influencers who endorse halal cosmetic products are assumed to be knowledgeable about halal requirements. For that reason, if an influencer they follow contends that a cosmetic product is good, safe, and halal, then the audience will assume that the product certainly has a low risk in any circumstance.

#### **4.2.3 Perceived Expertise and Purchase Intention**

This research study reveals that the relationship between perceived expertise has a positive and significant impact on purchase intention. It indicates

that consumers' perception of experts highly affects their intention to purchase halal cosmetics. This finding is intriguing due to the fact that, empirically, a few studies had not found that expertise affected intention in various aspects. There are two previous studies quoted in this research, namely Wong et al. (2020) and Rahmi et al.'s (2017) which contradict the findings of this study. Wong et al. (2020) discovered that the relationship between perceived expertise towards the behavioral intention to take advice from others on the university choice was rejected. They stated that there was no direct impact between perceived expertise and the intention to take advice (Wong et al., 2020). Similarly, Rahmi et al.'s (2017) uncovered consumers' perception of vlogger expertise had no effect on customer purchase intention. Thus, these findings comprehensively denote that perceived expertise does not mediate the influence of individual's intention.

The researcher presumes that differences in the findings of the relationship between expertise and intention are not supported due to differences in context. Seiler & Kucza's (2017) findings, on the other hand, suggest that expertise had a positive impact on purchase intention. Seiler & Kucza (2017) revealed that expertise had a positive influence on intention to purchase, and hence perceived expertise of an endorser can be testified as pertinent and effective concerning testimonials describing experts as endorsers. Thus, although the relationship between these variables have divergence from prior studies, the results of this study are still valid as there are a few studies have the same results.

Referring to this research survey, the respondents' monthly income is varying, dominated by respondents who have income below 2 million rupiah

(N=56, or 43.75%), followed by income of 2 million to 3.9 million rupiah (N=40, or 31.25%). It indicates that customers will definitely search more about halal cosmetic products from the influencers, who they consider to be experts, since, they do not want the money they spend on the product to be wasted because of a lack of information. The outcome of this connection is plausible. The more competent people who promote the products, the greater the willingness to purchase those products. Currently, there are quite numerous new cosmetic products that have gone viral as a result of excessive endorsement promotions. For example, a local product like Scarlett Whitening that is frequently promoted on social media platforms such as Twitter, Instagram, and YouTube. Promotions emerge not only from macro influencers, but also from micro influencers with fewer than 100,000 followers on average. One of the reasons its products have gone viral is that they are not only endorsed by beauty influencers, but also food vloggers, tech vloggers, celebrities, up to education content creators. Beauty vloggers also provide information and testimonials about the products, which encourages people to purchase them. If there was no contribution from beauty influencers, it seems that the product would not have received much attention from potential customers because the information from endorsers in other sectors was considered irrelevant, so the desire to buy might be lesser. As mentioned in the theory from Friedman & Friedman (1979) who state that the product type and endorser type should match. For example, cosmetics, such as lipstick, should be endorsed by beauty influencer or celebrity, whereas medicine should be endorsed by somebody perceived as an expert.

#### 4.2.4 Perceived Risk and Attitude Towards Halal Cosmetics

The relationship between perceived risk and attitude towards halal cosmetics is found negative and insignificant. As shown in path coefficient output (Table 4.12), the p-value is 0.054 and the original sample is -0.163 which indicates that consumers' perceived risk negatively and insignificantly influences consumers' attitude towards halal cosmetics. The phrase "perceived risk" relates to an individual's perception of the unpredictability and conflicting outcomes of acquiring a product or service (Kamalul Ariffin et al., 2018; Ko et al., 2004). It means that the lower the consumers' prediction of loss (Kamalul Ariffin et al., 2018), the higher the consumers' attitude towards the product itself including selection, purchase and testimonials. This research finding is in line with the prior study by Mostafa & Elseidi (2018) who claimed that lower perceived of a private label brand led to a more favorable attitude toward private label brands. It was proven by the result of their research which revealed that perceived risk had a negative and insignificant effect on consumers' attitude towards private label brand products (Mostafa & Elseidi, 2018). In this study context, it is interpreted as attitude towards halal cosmetics.

Regarding to respondents' profile, the majority of respondents aged around 21-30 years old (87.5%) and respondents who are single (78.13%) dominate the total sample. People in that age range tend to be typically unable to consider the implications of risks. Even more if they idolize well-known public figures such as a celebrity. When a person admires a famous, they will typically show their support for that celebrity in a certain way, such as by purchasing the product that the celeb

endorses. Nevertheless, when the celebrity is extremely well-known and shining, their fame has a tendency to overshadow an essential aspect, namely risks. People will tend to go crazy buying things and ignore any risks that may exist in those products. For example, when NCT Dream, a Korean boyband, endorsed Somethinc. Despite the fact that fans of NCT Dream were unaware of Somethinc – what kind of products this brand sold, the benefits and hazards of the products, they assumed that Somethinc products were good as the brand was endorsed by NCT Dream. As a result, this observation implies that there is no relationship between perceived risk and attitude.

#### **4.2.5 Perceived Risk and Purchase Intention**

Unlike the other relationships, the path coefficient between perceived risk and purchase intention generates negative and insignificant result. It implies that Muslim customers' perceived risk towards halal cosmetics has no effect on their intention to purchase the product itself. The result is aligned with prior study from Kamalul Ariffin et al.'s (2018) and Gan & Wang's (2017) that confirmed if perceived risk did not have an effect on purchase intention. Kamalul Ariffin et al.'s (2018) categorizes the risk into six factors, five of which are financial risk, product risk, security risk, time risk, and psychological risk having a significant negative effect on consumers' willingness to shop online, while the other one is social factor risk which turns out insignificant. Commonsensically, if a consumer has a high perception of the risk related to halal cosmetics, it is likely that they will have a low desire to buy the product, and vice versa. However, because these findings are

insignificant or have no significant impact, consumers may continue to purchase these products even if their perception of risk for halal cosmetics is high.

The insignificant relationship between perceived risk and purchase intention can be linked with the profile of respondents. According to the educational level, majority of respondents are dominated by undergraduate degree with the total of 73 respondents (57.03%) and followed by senior high school with 49 respondents (38.28%). In addition, the proportion of females is dominated by a total of 96 respondents or equal to 75%.

Based on the data, women (75%) dominate men (25%). In general, most of consumers purchase certain things because they are endorsed by someone they admire, such as celebrities, musicians, or other public figures. Therefore, the risk associated with the products is frequently overshadowed by the fame that the celebrities have. In most cases, this does not prevent consumers from purchasing because the important thing is that they have a product endorsed by the celebrity. Despite the fact that the majority of the respondents earn a bachelor's degree (57.03%), it turns out that a celebrity's popularity is superior to the logic a bachelor's degree usually has so that they no longer perceive the risks in the products being endorsed. Therefore, that is the reason why the perceived risk in Hypothesis 4 (H4) has no impact on the consumer's intention of making a purchase.

#### **4.2.6 Attitude Towards Halal Cosmetics and Purchase Intention**

Just as H1 and H3, the relationship between attitudes toward halal cosmetics and purchase intention likewise has a positive and significant impact. This research

finding is consistent with the TRA theory, which postulates that consumer's attitude has a favorable impact on their intents to purchase a product (Madden et al., 1992). It means that the stronger the attitude, the stronger the intention would be, thus the decision to purchase behavior will reflect and vice-versa (Briliana & Mursito, 2017; Ajzen, 2008). This research finding is also in line with the previous study from Chetioui et al. (2020), Suparno (2020), and Briliana & Mursito (2017). Suparno's (2020) study concluded that there was a positive relationship between cognitive attitude and affective attitude towards online purchase intention of halal cosmetics products. Similarly, Briliana & Mursito's (2017) declared the positive results between attitude towards halal cosmetics products to purchase intention. In addition, study from Chetioui et al. (2020) denoted that both consumer and brand's attitude had a significant impact on consumer's purchase intention positively. Therefore, there is no difference between this research result with the theory and the prior research.

As mentioned in respondents' profile regarding their frequency of using social media, there are 61 respondents (47.66%) who admitted that they used social media for over 6 hours a day, followed by 46 respondents (35.94%) who declared that they spent time for social media 4 to 5 hours a day. Due to the rapid information flow, ranging from good to bad information, the duration of using social media is more likely to influence someone's behavior over something. Just take an example of the viral case, Helwa Beauty Care, which claimed as a halal cosmetics brand. When it was discovered that there were improprieties in the ingredients they utilized, many people became skeptical of the brand, and their desire to purchase



Helwa products diminished. Despite this, numerous customers still kept on buying the products because the product promoters were the celebrities they respected and admired or celebrities with Islamic attributes. In the end, it all comes back to the individual, how they behave toward halal cosmetics.



## **CHAPTER V**

### **CONCLUSION**

#### **5.1 Conclusion**

This research aims to add theoretical contribution by enriching empirical studies related to purchase intention of Muslim consumers in Indonesia, especially in the context of halal cosmetics. Based on the result and discussion, it can be concluded as follows:

- 1) Muslim customers' perception of expertise positively affects their attitude towards halal cosmetics
- 2) Muslim customers' perception of expertise negatively affects their perceived risk towards halal cosmetics
- 3) Muslim customers' perception of expertise positively affects their intention to purchase halal cosmetics
- 4) Muslim customers' perception of risk negatively affects their attitude towards halal cosmetics
- 5) Muslim customers' perception of risk negatively affects their intention to purchase halal cosmetics
- 6) Muslim customers' attitude towards halal cosmetics positively affects their intention to purchase halal cosmetics

#### **5.2 Research Benefits and Managerial Implications**

The results of this thesis research might be useful for further studies related to the model of perceived expertise and purchase intention. In relation to

implications, halal cosmetics companies should be more selective and segmented in choosing influencers for endorsements since the findings showed how influencers have a strong impact on customers' attitude and their intention to purchase, especially if the consumers idolize them. Even their opinion of a product, in some cases, overshadow its drawbacks.

The managers of halal cosmetics companies are suggested to choose the influencers who understand the complexities of halal related to the ingredients contained in halal cosmetics and have a good image because they will represent the value of the product or the brand. These are potential names which can be taken into account: Tasya Farasya, as a beauty influencer who is Muslim and has massive followers on any platform of her social media such as YouTube, Instagram, and TikTok. She is a proficient beauty vlogger who is concerned with halal cosmetics because she actively uses different products and digs the information to be reviewed. Another name is Kiara Leswara, a beauty influencer who wears hijab on her daily basis and also has a good knowledge about halal cosmetics. Her appearance can represent the brand identity as a halal cosmetic brand. The last name is Yessica Tania who is a certified beautician and has over a million followers on TikTok. Even though she is not a Muslim, but she always shows a good attitude on her social media platform and is always transparent about information on a cosmetic product, mostly skincare, as well as being transparent about the halal factor of the product.

Halal cosmetics should be free from harmful ingredients. Therefore, as the policy recommendation, the company should cooperate with influencers who can

strengthen that value. The savvier the influencer is about introducing the product, the more willing the Muslim customers purchase it.

In addition, the results of the research on risk perception and attitude towards halal cosmetics models in this thesis show a negative and significant relationship. It means the higher the Muslim perception of risk, including risks related to halal and product safety, the lower the Muslim's attitude towards halal cosmetics. This is of course in line with the findings of the attitude model towards halal cosmetics on consumer intentions to purchase, which is known to have positive and significant results. As a result, the more favorable the consumer's attitude toward halal cosmetics, the greater their desire to purchase the halal cosmetic products.

Another implication is that, it is crucial for companies to always maintain the quality of their products and to always care about the safety and satisfaction of their customers. If customers' attitude toward the brand continue to improve, there will be a high willingness to buy halal cosmetic products from the brand. Managers of companies can create dedicated marketing programs to maintain and improve consumer attitudes. For example, a brand image optimization program, in which all information related to launched products is written clearly and transparently on the official website, official social media, and official e-commerce. The related information includes the ingredients used in the product, official certification numbers or codes from MUI and BPOM, do's and don'ts in using the product, etc.

Moreover, there is a loyalty program in which customers who purchase more than three products can become official members of the brand shop and earn benefits in the form of points that can be collected and exchanged for the brand's exclusive products. Then, a discount pricing program every certain period, for example, on the brand's birthday, and so forth. Lastly, there is a program such as customer satisfaction program, in which customers can provide honest testimonials, either positive or negative, based on the benefits or drawbacks they experience while using the product, and this becomes their alternatives way to understand the product rather than only rely on influencers' reviews. Also, it could become an evaluation for the product quality improvement. If these are implemented, the Muslim community will feel that the company does not refuse to acknowledge the right to express an opinion and is even keen to implement it in the future, which will have an impact on greater consumer attitudes toward the brand, resulting in a significant increase in their intentions to purchase its products.

### **5.3 Limitations**

This research study has few limitations related to the proportion of respondents. The distribution of the questionnaires in this study seem to be unbalanced as the majority of respondents came from Java Island (75%). The proportion of respondents between the ages of 21 and 30 dominates the sample (87.5%). Thus, in terms of gender, female is dominant (75%). This dominating phenomenon can lead to biased result.

Another limitation is related to the results of data processing in which the perceived risk variable has a neutral category. This may be caused by the statements in the questionnaires that do not represent the respondents' opinions well. In terms of determinant coefficient (R-square), it was found that the perceived risk variable was 21.6% by the perceived expertise variable. These results indicate that the perceived expertise variable is still weak in explaining the perceived risk variable. Meanwhile, there are still 78.4% other independent variables outside this research model that can explain perceived risk.

#### **5.4 Recommendations for Further Research**

Based on the limitations, several recommendations are proposed in order to achieve better results for future research. An intriguing finding discussed in this study is the positive and significant relationship between perceived expertise and purchase intention, which contradicts prior studies. As a result, this relationship needs a further punctilious and more insightful analysis.

As for respondent profile, it is recommended that future studies bring in even respondents based on various criteria, hence preventing biased results. Since the topic is related to the rate of consuming, it also will be interesting to collect monthly expenses data than the monthly income data from the sample. In addition, to avoid problems with measurement items that often occur in quantitative research, it is suggested that further studies quantitatively explore more the factors that affect consumer intentions in buying halal cosmetics. Qualitative research can complement and enrich the findings on this topic.

Considering the neutral outcome of average data collection, it is recommended that future studies design a better questionnaire statement that accurately represents respondent's opinion. To minimize the neutral result, an earlier and deeper survey can be conducted according to what statements are to be included in the questionnaire. Furthermore, due to the weak determinant coefficient (R-square) obtained in this study, it is suggested that future studies include additional antecedent variables that can describe more proportionally.



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**ATTACHMENT**

**Attachment 1**

**Template of Questionnaires**

*Kode: .....*

***Kuesioner Penelitian Skripsi***

**“CELEBRITY’S FAME OVERSHADOWS PRODUCT RISKS:  
FACTORS INFLUENCING INTENTION TO PURCHASE  
HALAL COSMETICS”**

**PROGRAM STUDI MANAJEMEN**

**FAKULTAS BISNIS DAN EKONOMIKA**

**UNIVERSITAS ISLAM INDONESIA**

**2022**

## SURAT PENGANTAR KUESIONER

Assalamu'alaikum Warrohmatullohi Wabarokatuh

Kepada Yth. Responden

Di tempat

Saya, Siti Aisyah (16311011), mahasiswa program studi manajemen, Fakultas Bisnis dan Ekonomia, Universitas Islam Indonesia (UII) sedang melakukan penelitian skripsi dengan judul:

**“CELEBRITY’S FAME OVERSHADOWS PRODUCT RISKS: FACTORS INFLUENCING INTENTION TO PURCHASE HALAL COSMETICS”**

Kami mohon kesediaannya untuk mengisi kuesioner ini sesuai dengan persepsi pribadi. Perlu untuk kami sampaikan bahwa data responden dijamin kerahasiannya dan hanya akan digunakan untuk kepentingan penelitian akademik saja.

Atas perhatian dan bantuannya kami ucapkan terima kasih yang sebesar-besarnya.

Wassalamu'alaikum Warrohmatullohi Wabarokatuh

**Siti Aisyah**

**16311011**

**[16311011@students.uii.ac.id](mailto:16311011@students.uii.ac.id)**



## **BAGIAN I. DESKRIPTIF**

### **Petunjuk pengisian:**

Mohon untuk melingkari salah satu pilihan yang tersedia sesuai dengan keadaan bapak/ibu/saudara/i

**1. Agama:**

- a. Islam
- b. Non-Islam

**2. Apakah anda mengikuti (follow) akun media social influencer?**

- a. Ya, saya follow.
- b. Tidak, saya tidak follow.

**3. Usia:**

- a. < 20 tahun
- b. 20 - 30 tahun
- c. 31 - 40 tahun
- d. 41 - 50 tahun

- e. > 50 tahun

**4. Jenis Kelamin:**

- a. Pria
- b. Wanita

**5. Status:**

- a. Single
- b. Menikah
- c. Belum Menikah

**6. Penghasilan Perbulan:**

- a. < Rp 2.000.000
- b. Rp 2.000.000 - Rp 3.900.000
- c. Rp 4.000.000 - Rp 5.900.000
- d. > Rp 6.000.000

**7. Latar Belakang Pendidikan:**

- a. Tidak Sekolah
- b. SD atau setara
- c. SMP atau setara
- d. SMA atau setara
- e. D3 atau setara
- f. S1 atau setara
- g. S2 atau setara
- h. S3 atau setara

**8. Asal Daerah:**

- a. Pulau Sumatra dan sekitarnya
- b. Pulau Jawa dan sekitarnya
- c. Pulau Kalimantan dan sekitarnya
- d. Pulau Bali dan sekitarnya
- e. Pulau Sulawesi dan sekitarnya
- f. Pulau Papua dan sekitarnya

**9. Frekuensi Menggunakan Media Sosial Per Hari:**

- a. < 1 jam
- b. 2 - 3 jam
- c. 4 - 5 jam
- d. > 6 jam

**10. Apakah Anda Menggunakan Produk Kosmetik Halal?**

- a. Ya, saya menggunakan.
- b. Tidak, saya tidak menggunakan.



## BAGIAN II. VARIABEL

### Petunjuk pengisian:

Mohon untuk melingkari salah satu pilihan yang tersedia sesuai dengan keadaan bapak/ibu/saudara/I.

- 1 = Sangat Tidak Setuju
- 2 = Tidak Setuju
- 3 = Netral
- 4 = Setuju
- 5 = Sangat Setuju

#### Keterangan:

Mohon kaitkan setiap pertanyaan di bawah dengan kosmetika halal yang ada di Indonesia.

PERSEPSI KEAHLIAN						
1	Influencer yang saya ikuti adalah seorang yang ahli terkait produk kosmetik halal.	1	2	3	4	5
2	Influencer yang saya ikuti memiliki pengetahuan yang mumpuni tentang produk kosmetik halal.	1	2	3	4	5
3	Influencer yang saya ikuti memberikan referensi produk kosmetik halal berdasarkan keahliannya.	1	2	3	4	5
4	Saya mendengarkan saran dari ahli dibidangnya tentang produk kosmetik halal.	1	2	3	4	5
5	Saya mendengarkan saran dari mereka yang paham proses sertifikasi kosmetika halal di Indonesia.	1	2	3	4	5

<b>PERSEPSI RISIKO</b>						
1	Saya curiga bahan-bahan dalam pembuatan produk kosmetik halal yang diendorse influencer sebetulnya belum halal.	1	2	3	4	5
2	Saya khawatir membeli produk kosmetik halal yang diendorse influencer tidak sepadan dengan uang yang dihabiskan.	1	2	3	4	5
3	Saya khawatir membeli produk kosmetik halal yang diendorse influencer dapat merusak kulit saya.	1	2	3	4	5
4	Ada kemungkinan produk kosmetik halal yang diendorse influencer ternyata tidak memenuhi standar halal.	1	2	3	4	5
5	Ada kemungkinan, berbelanja produk kosmetik halal yang diendorse influencer akan menyebabkan saya menderita kerugian finansial karena tidak adanya garansi terkait kualitas halal yang dijanjikan.	1	2	3	4	5
6	Ada kemungkinan, produk kosmetik halal yang diendorse oleh influencer tidak aman.	1	2	3	4	5
7	Saya khawatir tidak ada garansi after sales terkait kehalalan kosmetika halal yang diendorse oleh influencer.	1	2	3	4	5
<b>SIKAP TERHADAP KOSMETIK HALAL</b>						
1	Saya suka produk kosmetik halal yang sudah diendorse oleh influencer.	1	2	3	4	5
2	Saya selalu mencari kosmetika halal yang sudah diendorse oleh influencer yang expert dalam bidangnya.	1	2	3	4	5
3	Menurut saya, penting untuk memilih kosmetika halal yang sudah diendorse oleh influencer yang expert dalam bidangnya.	1	2	3	4	5
4	Menggunakan produk kosmetik halal yang diendorse oleh influencer adalah pilihan saya.	1	2	3	4	5

NIAT BELI						
1	Saya bersedia membayar lebih produk kosmetik halal yang diendorse oleh influencer.	1	2	3	4	5
2	Saya bersedia menunggu lebih lama untuk membeli produk kosmetik halal yang diendorse oleh influencer.	1	2	3	4	5
3	Saya bersedia melihat-lihat untuk membeli kosmetika halal yang diendorse oleh influencer.	1	2	3	4	5
4	Saya bersedia melakukan perjalanan yang jauh untuk membeli kosmetika halal yang diendorse oleh influencer.	1	2	3	4	5
5	Saya berniat untuk membeli produk kosmetik halal yang diendorse oleh influencer di masa yang akan datang.	1	2	3	4	5
6	Saya akan merekomendasikan kepada orang-orang untuk membeli produk kosmetik halal yang diendorse oleh influencer.	1	2	3	4	5

**Terimakasih Atas Partisipasinya**

الجمعة، الأستد الاندو  
الجمعة، الأستد الاندو

**Attachment 2**

**Tabulation of Data**

No	R e l i g i o n	F o l l o w I n f l u e n c e r	A g e	G e n d e r	S t a t u s	I n c o m e	E d u c a t i o n	O r i g i n	F r e q u e n c y	C o s m e t i c s	PERCEIVED EXPERTISE					PERCEIVED RISK							ATTITUDE				PURCHASE INTENTION								
											P E 1	P E 2	P E 3	P E 4	P E 5	P R 1	P R 2	P R 3	P R 4	P R 5	P R 6	P R 7	A T 1	A T 2	A T 3	A T 4	P I 1	P I 2	P I 3	P I 4	P I 5	P I 6			
1	1	1	2	1	1	2	4	2	4	1	5	5	5	4	5	3	3	2	3	3	4	3	4	3	4	3	4	4	3	3	4	3	3	4	
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10 9	1	1	2	2	2	3	6	2	4	1	3	5	4	3	4	1	1	2	1	1	2	2	5	5	4	5	4	5	4	5	4	5	4	5
11 0	1	1	2	1	1	1	4	1	4	1	5	5	5	4	4	2	2	1	1	1	2	2	5	4	3	5	4	5	4	4	4	4	5	
11 1	1	1	2	1	1	2	6	2	4	1	4	5	5	4	5	2	1	3	2	2	2	2	4	4	5	5	5	4	5	5	5	5	4	
11 2	1	1	3	1	2	2	6	2	4	1	5	4	5	4	5	1	2	2	2	1	2	1	5	5	4	5	4	4	5	5	5	5	5	
11 3	1	1	2	1	1	1	4	2	3	1	4	5	4	5	4	1	2	3	2	2	2	3	4	4	5	5	3	5	4	4	4	4	3	
11 4	1	1	2	2	1	2	4	1	4	1	5	5	5	4	4	1	1	1	2	2	2	1	5	5	4	5	5	4	3	5	5	5	5	
11 5	1	1	2	2	1	1	4	3	4	1	4	5	4	4	5	1	2	2	2	1	2	2	3	5	4	5	5	5	5	5	5	5	5	
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11 9	1	1	2	1	1	1	4	1	4	1	5	5	5	4	4	1	1	1	2	2	2	1	5	5	4	5	5	4	3	5	5	5	5	

12 0	1	1	2	1	1	2	6	2	4	1	4	5	4	5	4	1	2	3	2	2	2	3	4	4	5	5	3	5	4	4	4	3	
12 1	1	1	2	1	1	2	4	2	4	1	4	5	5	4	5	2	1	3	2	2	2	2	4	4	5	5	5	4	5	5	5	4	
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## Attachment 3

## SmartPLS

Figure 1: Outer Loading

	ATT	PE	PI	PR
ATT1	0.794			
ATT2	0.877			
ATT3	0.584			
ATT4	0.831			
PE1		0.866		
PE2		0.785		
PE3		0.867		
PE4		0.505		
PE5		0.564		
PI1			0.897	
PI2			0.866	
PI3			0.745	
PI4			0.864	
PI5			0.884	
PI6			0.838	
PR1				0.839
PR2				0.897
PR3				0.856



PE1	0.866
PE2	0.785
PE3	0.867
PE4	0.505
PE5	0.564
PI1	0.897
PI2	0.866
PI3	0.745
PI4	0.864
PI5	0.884
PI6	0.838
PR1	0.839
PR2	0.897
PR3	0.856
PR4	0.901
PR5	0.886
PR6	0.914
PR7	0.901

**Figure 2: Construct Validity and Reliability**

#### Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliabil...	Average Variance E...
ATT	0.783	0.826	0.859	0.608
PE	0.777	0.823	0.848	0.538
PI	0.923	0.929	0.940	0.723
PR	0.954	0.962	0.962	0.783

**Figure 3: Discriminant Validity**

**Discriminant Validity**

	ATT	PE	PI	PR
ATT	0.780			
PE	0.721	0.733		
PI	0.770	0.674	0.850	
PR	-0.466	-0.471	-0.501	0.885

**Discriminant Validity**

	ATT	PE	PI	PR
ATT1	0.794	0.606	0.564	-0.394
ATT2	0.877	0.566	0.707	-0.384
ATT3	0.584	0.351	0.332	-0.079
ATT4	0.831	0.666	0.705	-0.482
PE1	0.600	0.866	0.574	-0.401
PE2	0.584	0.785	0.563	-0.373
PE3	0.621	0.867	0.602	-0.429
PE4	0.366	0.505	0.228	-0.055
PE5	0.421	0.564	0.391	-0.352
PI1	0.676	0.618	0.897	-0.455
PI2	0.692	0.552	0.866	-0.483
PI3	0.503	0.508	0.745	-0.242
PI4	0.695	0.625	0.864	-0.494
PI5	0.667	0.571	0.884	-0.408
PI6	0.669	0.559	0.838	-0.432
PR1	-0.330	-0.314	-0.295	0.839
PR2	-0.415	-0.466	-0.480	0.897
PR3	-0.495	-0.556	-0.506	0.856

## Discriminant Validity

	ATT	PE	PI	PR
PE1	0.600	0.866	0.574	-0.401
PE2	0.584	0.785	0.563	-0.373
PE3	0.621	0.867	0.602	-0.429
PE4	0.366	0.505	0.228	-0.055
PE5	0.421	0.564	0.391	-0.352
PI1	0.676	0.618	0.897	-0.455
PI2	0.692	0.552	0.866	-0.483
PI3	0.503	0.508	0.745	-0.242
PI4	0.695	0.625	0.864	-0.494
PI5	0.667	0.571	0.884	-0.408
PI6	0.669	0.559	0.838	-0.432
PR1	-0.330	-0.314	-0.295	0.839
PR2	-0.415	-0.466	-0.480	0.897
PR3	-0.495	-0.556	-0.506	0.856
PR4	-0.396	-0.365	-0.429	0.901
PR5	-0.393	-0.387	-0.472	0.886
PR6	-0.394	-0.382	-0.398	0.914
PR7	-0.424	-0.382	-0.465	0.901



Figure 4: R-Square

## R Square

	R Square	R Square Adjusted
ATT	0.541	0.533
PI	0.638	0.629
PR	0.222	0.216

Figure 5: Collinearity

## Collinearity Statistics (VIF)

	ATT	PE	PI	PR
ATT			2.177	
PE	1.285		2.190	1.000
PI				
PR	1.285		1.343	

**Figure 6: Path Coefficient**

**Path Coefficients**

	Original Sample (C)	Sample Mean (M)	Standard Deviator	T Statistics ( O/ST	P Values
ATT -> PI	0.553	0.553	0.093	5.937	0.000
PE -> ATT	0.645	0.638	0.080	8.079	0.000
PE -> PI	0.207	0.210	0.096	2.157	0.031
PE -> PR	-0.471	-0.478	0.059	8.019	0.000
PR -> ATT	-0.163	-0.176	0.086	1.899	0.058
PR -> PI	-0.146	-0.142	0.082	1.774	0.077

**Figure 7: Q-Square**

**Construct Crossvalidated Redundancy**

	SSO	SSE	Q <sup>2</sup> (=1-SSE/SSO)
ATT	512.000	356.686	0.303
PE	640.000	640.000	
PI	768.000	423.241	0.449
PR	896.000	747.997	0.165

Figure 8: The structural model

