

## **When Halal Labels Are Absent: Trust as a Mediator Between Religiosity and Repurchase Intention in the Cosmetic Industry**

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### **ABSTRACT**

*Abstract This study aims to analyze the influence of religiosity on repurchase intention of non-halal-certified cosmetics, with trust as a mediating variable. Data were collected from Indonesian Muslim women who actively use such cosmetic products. The study employed a quantitative method and analyzed the data using the PLS-SEM approach. The findings reveal that religiosity does not directly affect repurchase intention, but it significantly influences trust. Moreover, trust significantly affects repurchase intention and mediates the relationship between religiosity and repurchase behavior. These results emphasize that while religious values are important, trust in the producer is a crucial determinant in repeated purchase decisions. This study contributes theoretically to Islamic value-based marketing and offers practical implications for non-halal cosmetic producers to enhance consumer trust through transparency and ethical product practices.*

**Keyword:** Religiosity, Trust, Repurchase Intention, Cosmetics, Halal

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## **1. INTRODUCTION**

The global halal market has expanded rapidly beyond food into industries such as finance, pharmaceuticals, and cosmetics. Among these, the beauty and personal care sector has experienced a surge in demand from Muslim consumers seeking halal assured products. In Indonesia home to the largest Muslim population globally cosmetic consumption has become increasingly scrutinized, particularly regarding the halal status of ingredients (Hudayah *et al.*, 2023, 2024; Robiansyah *et al.*, 2024). Despite this awareness, many international cosmetic brands remain uncertified yet continue to enjoy strong market

## When Halal Labels Are Absent: Trust as a Mediator Between Religiosity and Repurchase Intention in the Cosmetic Industry

penetration, largely due to perceived product quality, innovation, and effective branding (Irwansyah *et al.*, 2023; Karfina and Soedibyo, 2025; Rinaldi, A. Ariandi and Ramadhani, 2025).

In Islamic consumer behavior, religiosity is a key psychological and behavioral driver. Religious individuals are more likely to assess product permissibility based on Islamic law and avoid non-halal or doubtful items (Anggraini and Fitria, 2024; Rinaldi, Ramadhani, *et al.*, 2025a; Rinaldi, Sudirman, *et al.*, 2025). However, numerous empirical studies reveal that religiosity alone may not sufficiently drive repurchase intention, especially in cases where the product does not explicitly adhere to halal certification (Luthfiyyah Siregar and Sobari, 2025). This study builds on that theoretical gap by proposing that religiosity, while foundational, operates through trust as a psychological and behavioral conduit that enables value internalization to manifest into repeated purchasing. This conceptualization advances the Islamic value-based marketing literature by framing trust as an active mediating construct, rather than merely a derivative of religiosity.

Trust plays a pivotal role in halal consumption, especially when official halal labeling is absent. It is shaped by consumers' perceptions of the producer's ethical standards, ingredient transparency, and alignment with Islamic values (Dwi Agus and G Ngurah Jaya Agung, 2023; Yunandi Sapria, 2023). Previous studies have confirmed the significant mediating effect of trust in the relationship between religiosity and behavioral intention, such as donation behavior (Syafira, Ratnasari and Ismail, 2020; Ramadhani, Ambarita and Rinaldi, 2025; Rinaldi, M. A. Ariandi and Ramadhani, 2025), banking services (Hamdan *et al.*, 2023), and halal-certified food purchases (Muhammad Rinaldi *et al.*, 2025).

However, few studies have extended this mechanism to non-halal-certified product categories such as cosmetics, where religiosity may conflict with modern consumer aspirations for brand prestige and aesthetic quality. Thus, this study contributes a theoretical expansion by situating the trust-religiosity dynamic within a paradoxical consumption context, where moral conviction coexists with pragmatic consumption.

From a regulatory perspective, the Indonesian government has implemented Law No. 33 of 2014 on Halal Product Assurance, which mandates halal certification for products distributed in the country, including cosmetics. The National Agency of Drug and Food Control (BPOM) has also tightened labeling rules and product registration requirements. However, enforcement remains a challenge, particularly for imported cosmetics and online marketplaces. As a result, consumers often rely not only on certifications but also on perceived brand trust, digital literacy, and social influence in shaping their purchase decisions (Ramadhani and Rinaldi, 2023; Rinaldi and Ramadhani, 2023; Rinaldi *et al.*, 2023; Dini Safia *et al.*, 2025).

This gap between policy and practice has given rise to what could be called a loyalty paradox: Muslim consumers, especially in urban markets, continue to repurchase foreign cosmetics that are not halal-certified. This behavior may reflect the dominance of brand image and perceived quality over religious alignment, or it may indicate a deeper mechanism—where trust in brand ethics or perceived ingredient safety compensates for the lack of halal

## When Halal Labels Are Absent: Trust as a Mediator Between Religiosity and Repurchase Intention in the Cosmetic Industry

assurance. Such complexities make it necessary to explore how religious commitment interacts with trust to determine real-world buying behavior. Theoretically, this paradox underscores the insufficiency of conventional models of Islamic marketing that assume a linear religiosity–intention relationship. The current study challenges this assumption by empirically validating trust as a vital channel converting religious value orientation into loyal consumer behavior.

Moreover, in the digital age, brand communication plays a decisive role in forming trust. Halal-sensitive consumers no longer evaluate products solely on the presence of certification logos. Instead, they scrutinize brand narratives, ingredient disclosures, sustainability claims, and even political stances. Inconsistent or vague communication can erode trust, while clear and ethically grounded messaging can foster loyalty even in the absence of formal halal labels. Therefore, trust is not merely a by-product of religiosity but a construct shaped by proactive branding strategies that resonate with consumers' moral and religious expectations (Rinaldi, Respati and Fatimah, 2020; Oktafiani et al., 2023; Sudirman, Rinaldi and Khatib Ramadhani, 2023; Yulia, 2023; Rinaldi, Ramadhani, et al., 2025b). By positioning trust as both a moral and relational construct, this study provides a novel contribution to the Islamic consumer behavior literature, suggesting that in the absence of formal halal assurances, moral trust can substitute institutional certification as the basis of repurchase intention.

Given the increasing sensitivity of Indonesian Muslim consumers toward the halal status of everyday products, and the popularity of uncertified yet globally dominant cosmetic brands, this study aims to examine the role of trust as a mediator between religiosity and repurchase intention. The originality of this research lies in its contextual focus on non-halal-certified cosmetics—an underexplored yet socially significant market segment—and in demonstrating how trust reconfigures the religiosity–behavior link within the Islamic value-based marketing paradigm. By focusing on cosmetics without halal certification, this research contributes to a deeper understanding of Islamic consumer behavior in the beauty industry and offers practical insights for marketers seeking to build trust-based brand loyalty in halal-sensitive markets.

### 1.1 Hypothesis Development

#### 1.1.1 Religiosity and Repurchase Intention

Religiosity reflects the degree to which individuals internalize religious values in their daily lives, including in consumption behavior. For Muslim consumers, particularly in halal-sensitive contexts such as cosmetics, religiosity is expected to influence their product choices. Those with higher religiosity are more inclined to avoid products containing haram elements and may prioritize halal considerations when evaluating purchasing options (Dwi Agus and G Ngurah Jaya Agung, 2023; Amaris and Ekawati, 2024).

Several studies support the notion that religiosity has a positive influence on purchase or repurchase intentions. For example, (Yulia, 2023) found that religiosity significantly affects brand loyalty in halal product consumption. Similarly, Luthfiyyah Siregar & Sobari (2025) emphasized that religious orientation shapes long-term consumption behavior, especially

## When Halal Labels Are Absent: Trust as a Mediator Between Religiosity and Repurchase Intention in the Cosmetic Industry

when it aligns with Islamic principles. These studies suggest that religious motivation may lead consumers to repeatedly choose brands they perceive as compliant with their values.

However, other empirical findings provide conflicting evidence. Research by Arista & Nizam (2023) and Adelian *et al.* (2024) revealed that religiosity does not significantly affect repurchase intention in the absence of additional variables such as trust or product satisfaction. Consumers with strong religious convictions may still repurchase non-certified products if they perceive other attributes such as quality, effectiveness, or safety to outweigh their halal concerns.

This inconsistency indicates that while religiosity serves as a foundational value, its influence on repurchase behavior may not be direct, especially in the case of non-halal-certified cosmetic products. Hence, this study explores whether religiosity alone can predict repurchase intention in such contexts.

### 1.1.2 Religiosity and Trust

In Islamic consumption behavior, trust is a crucial element that influences how religious values are translated into purchasing decisions. Trust, in this context, refers to the consumer's belief that a product and its producer are credible, transparent, and aligned with Islamic ethical standards (Rachmawati, Handayani and Yuhananda, 2023; Karunia *et al.*, 2024). For products that lack formal halal certification such as many imported cosmetic brands trust becomes even more central to consumer decision-making.

Religious individuals tend to develop stronger trust in brands that explicitly communicate their alignment with Islamic principles. As shown by Tatatingtyas & Tjahjaningsih, (2022), religiosity positively influences trust, particularly when brands engage in transparent and ethical marketing. Ilham Syacroni *et al.* (2023) similarly found that religiosity was a significant antecedent of trust in Islamic banking and halal consumption contexts. This implies that religious consumers use their faith as a filter of credibility, leading to heightened trust in producers they perceive as morally upright.

Moreover, Rhamdhan & Riptiono (2023) demonstrated that in the halal cosmetics sector, religiosity directly enhances trust when consumers believe the brand prioritizes ethical sourcing, avoids haram ingredients, or shows a commitment to spiritual cleanliness even without a halal logo. These findings are reinforced by Ula Ananta Fauzi *et al.* (2021), who argued that religiosity is a "moral compass" that shapes both trust and loyalty in global brand evaluations among Muslim consumers.

Given these considerations, it is proposed that the stronger a consumer's religiosity, the greater their trust in cosmetic brands perceived to operate within Islamic ethical boundaries.

### 1.1.3 Trust and Repurchase Intention

Trust is one of the most influential predictors of consumer loyalty, especially in product categories that involve ethical, religious, or health-related concerns. In the context of halal-sensitive products such as cosmetics, trust refers to consumers' confidence in the brand's integrity, transparency, and ethical commitment, even in the absence of formal halal

## When Halal Labels Are Absent: Trust as a Mediator Between Religiosity and Repurchase Intention in the Cosmetic Industry

certification (Djazilan and Darmawan, 2021; Koc *et al.*, 2024). When trust is present, consumers are more likely to maintain their purchasing relationship and exhibit repurchase behavior.

Numerous studies confirm the positive and significant relationship between trust and repurchase intention. For example, Pawesty *et al.* (2022) found that trust significantly enhances repurchase behavior in the halal cosmetics sector, particularly when trust is built through brand transparency and credibility. Similarly, Anggraeni *et al.* (2024) showed that trust in live-streamed product sales strongly influences the decision to buy again, emphasizing its central role in shaping loyal consumption patterns.

Trust also compensates for the absence of complete halal certification by acting as a psychological assurance that the product meets acceptable moral and religious standards. Candra Kartika & Wahyu Hestya Budianto (2024) paper suggests that trust serves as a substitute for regulatory assurances when consumers believe that the producer adheres to Islamic values. Even in highly competitive markets, brands that successfully cultivate trust tend to secure long-term loyalty from Muslim consumers.

Therefore, when consumers believe that a cosmetic brand is ethical and consistent with Islamic expectations despite lacking halal certification they are more likely to repurchase the product repeatedly

### 1.1.4 Religiosity, Trust, and Repurchase Intentions.

While religiosity has been recognized as a key determinant of ethical consumption, its influence on repurchase behavior is not always direct or consistent particularly in situations where the halal status of a product is uncertain. This is often the case with imported cosmetic products that do not carry official halal certification. In such contexts, trust acts as a bridge that helps transform religious values into concrete behavioral intentions (Sudarti and Ulum, 2019; Irdiana *et al.*, 2024).

Several studies have highlighted the significant mediating effect of trust between religiosity and consumer behavior. For instance, Ramadhani *et al.* (2024) and Luthfiyyah Siregar & Sobari (2025) showed that trust mediates the impact of religiosity on consumer loyalty and repurchase decisions in halal banking and food products. Similarly, Karfina & Soedibyo (2025) found that in the halal cosmetics industry, trust is a crucial mechanism that validates religious motivation and turns it into actionable behavior. Without trust, religious consumers may hesitate to repurchase a product even if they align with the brand's overall image or values.

Moreover, Anggraeni *et al.* (2024) emphasize that for Generation Z Muslim consumers, religiosity influences brand loyalty only when it is accompanied by a sense of trust in the producer's moral stance and product integrity. In the absence of halal certification, trust becomes the primary assurance mechanism that allows religious consumers to feel confident in their purchase decisions.

## When Halal Labels Are Absent: Trust as a Mediator Between Religiosity and Repurchase Intention in the Cosmetic Industry

Based on this evidence, it is reasonable to propose that religiosity influences repurchase intention indirectly through the formation of trust, especially in non-halal-certified product contexts.

## 2. RESEARCH METHODOLOGY

### 2.1 Population and Sample

The target population of this study consists of Muslim consumers in Indonesia, particularly individuals who express concerns regarding the absence of halal certification on cosmetic products. This population includes those who have previously used cosmetic products without halal certification—especially international brands—and are now reconsidering their repurchase decisions due to uncertainties about ingredient sources and the absence of religious assurance.

The sample was selected using a purposive sampling technique, in which respondents were chosen based on specific criteria that align with the research objectives. The inclusion criteria are as follows:

1. The respondent must be a Muslim
2. Reside in Indonesia
3. Be at least 18 years old
4. Have used non-halal-certified cosmetics at least once in the past six months;
5. Express concern or awareness about the absence of halal certification and religious permissibility in cosmetics.

A total of 100 respondents were selected through the distribution of an online questionnaire targeting users across Indonesia. Although the sample size is relatively small, this study employs the PLS-SEM approach, which is robust for exploratory analysis and capable of handling complex models with small-to-medium samples (Hair et al., 2019). Nevertheless, this limitation is acknowledged as a constraint in terms of generalizability, as a larger sample might yield higher statistical power and better representation of the overall Muslim cosmetic consumer population.

### 2.2 Data Analysis Method

This study employed a quantitative approach with an explanatory research design to examine the causal relationships among the latent variables: religiosity (X), trust (Z), and repurchase intention (Y) toward halal Korean instant noodle products. Data were collected through an online questionnaire using a 5-point Likert scale and analyzed using SmartPLS software through the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach.

### 2.3 Operational Definition and Variable Indicators

This study involves three main constructs: religiosity (X) as the independent variable, trust (Z) as the mediating variable, and repurchase intention (Y) toward cosmetic products without halal certification. The operational definitions and measurement indicators are

## When Halal Labels Are Absent: Trust as a Mediator Between Religiosity and Repurchase Intention in the Cosmetic Industry

adapted from previous validated studies, adjusted to the context of non-halal-certified cosmetic products.

Table 1. Operational Definitions and Measurement Indicators

Variable	Definition	Indicators	Sources
<b>Religiosity (X)</b>	The degree to which individuals internalize and practice Islamic teachings in daily life, influencing their decision-making in selecting and using cosmetic products. Highly religious consumers tend to consider the permissibility (halal) and ethical aspects of the products they use.	1. Worship 2. Guidance 3. Preference 4. Belief 5. Guilt	(Syafira, Ratnasari and Ismail, 2020; Hamdan <i>et al.</i> , 2023)
<b>Trust (Z)</b>	The consumer's belief that a cosmetic brand is credible, honest, and committed to providing products that are safe, ethical, and aligned with Islamic values—even without official halal certification.	1. Certification transparency 2. Information clarity 3. Consistency 4. Safety 5. Responsibility	(Dwi Agus and G Ngurah Jaya Agung, 2023; Karfina and Soedibyo, 2025)
<b>Repurchase Intention (Y)</b>	A consumer's willingness to continue buying or reusing a cosmetic product in the future, based on previous usage experience and perceived trust, despite the absence of halal certification.	1. Intention 2. Recommendation 3. Satisfaction 4. Priority 5. Continuity	(Yulia, 2023; Rinaldi, A. Ariandi and Ramadhan, 2025)

### 3. RESULTS AND DISCUSSION

The conceptual model in this study is constructed based on three main variables: Religiosity (X) as the independent variable, Trust (Z) as the mediating variable, and Repurchase Intention (Y) as the dependent variable. This model aims to examine how religiosity influences consumers' repurchase intention toward non-halal-certified cosmetic products, taking into account trust as a mediating mechanism within the relationship.

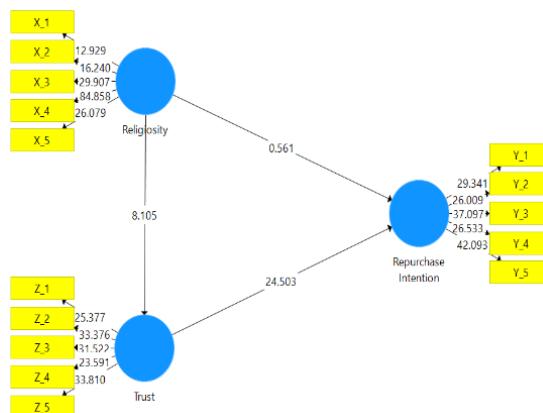


Figure 1. PLS-SEM Model

## When Halal Labels Are Absent: Trust as a Mediator Between Religiosity and Repurchase Intention in the Cosmetic Industry

In the PLS-SEM model diagram, the numbers above the arrows connecting the constructs represent the path coefficients ( $\beta$ ) of the inner model, the numbers inside the endogenous construct boxes indicate the  $R^2$  values, and the numbers near each reflective indicator represent the outer loadings. Specifically for this study:

1. The path Religiosity → Trust shows  $\beta = 0.543$  with T-statistic = 8.105 ( $p < 0.001$ ; significant);
2. The path Trust → Repurchase Intention shows  $\beta = 0.882$  with T-statistic = 24.503 ( $p < 0.001$ ; significant);
3. The direct path Religiosity → Repurchase Intention shows  $\beta = -0.031$  with T-statistic = 0.561 ( $p = 0.575$ ; not significant);
4. The indirect effect Religiosity → Trust → Repurchase Intention shows  $\beta = 0.479$  with T-statistic = 7.491 ( $p < 0.001$ ; significant).

Accordingly, the numerical values presented in the figure must be consistent with those reported in the Path Coefficients table and the results narrative.

In addition, all constructs were measured using five indicators, each of which was tested for validity and reliability during the outer model assessment. The visual representation of the model illustrates the directional relationships between variables, along with their loading values and path coefficients, which serve as the foundation for hypothesis testing and structural analysis. This model reflects the theoretical assumption that trust is a key element in bridging the influence of religious values on consumer loyalty toward cross border halal sensitive products particularly in the context of non-halal-certified cosmetic consumption in Indonesia.

### 3.1 Outer Model Evaluation Validity and Reliability

Table 2. Output Construct Reliability and Validity

Variable	Cronbach's Alpha	rho_A	Composite Reliability	AVE
Religiosity (X)	0,886	0,901	0,917	0,691
Trust (Z)	0,909	0,910	0,932	0,733
Repurchase Intentions (Y)	0,922	0,923	0,941	0,761

Based on the measurement model (outer model) evaluation, all constructs in this study exhibit high levels of validity and reliability. The Cronbach's Alpha values for Religiosity (0.886), Trust (0.909), and Repurchase Intention (0.922) exceed the threshold of 0.70, indicating strong internal consistency. The Composite Reliability values for all constructs are greater than 0.90, and the Average Variance Extracted (AVE) values are above 0.50, confirming adequate convergent validity.

### 3.2 R Square ( $R^2$ )

Table 3. Output R Square

Variable	R Square	R Square Adjusted
Trust (Z)	0,295	0,288
Repurchase Intention (Y)	0,749	0,743

## When Halal Labels Are Absent: Trust as a Mediator Between Religiosity and Repurchase Intention in the Cosmetic Industry

The  $R^2$  for Trust is 0,295, indicating that 29,5% of the variance in Trust is explained by Religiosity. The  $R^2$  for Repurchase Intention is 0,749, showing that 74,9% of its variance is explained jointly by Religiosity and Trust, reflecting a strong predictive power for repurchase intention in the context of non-halal-certified cosmetic products.

This section aims to interpret the results of the hypothesis testing based on the structural model (inner model).

Tabel 4. Output Path Coefficients

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
X -> Z	-0,031	-0,026	0,055	0,561	0,575
X -> Y	0,543	0,549	0,067	8,105	0,000
Z -> Y	0,882	0,880	0,036	24,503	0,000
X -> Z -> Y	0,479	0,484	0,064	7,491	0,000

### 3.3 Religiosity and Consumer Trust in Non-Halal-Certified Cosmetic Products

Based on the PLS-SEM analysis, the path coefficient from religiosity to repurchase intention ( $\beta = -0.031$ ;  $T = 0.561$ ;  $p = 0.575$ ) was not statistically significant, indicating that religiosity does not directly affect consumers' repurchase intentions toward non-halal-certified cosmetic products. Thus, Hypothesis H1 is rejected.

Although religiosity shapes moral awareness, highly religious consumers may still repurchase uncertified products when practical considerations—such as product performance, price, and brand trust—are more salient. This suggests that consumption decisions in halal-sensitive sectors are not purely value-driven but also influenced by rational evaluations and perceived reliability.

These findings differ from studies reporting a direct effect of religiosity on loyalty to halal-certified products (Luthfiyyah Siregar & Sobari, 2025; Sudarti & Ulum, 2019) but align with those emphasizing the role of trust as a mediating factor (Arista & Nizam, 2023; Ramadhani et al., 2024). Therefore, religiosity's influence on repurchase intention is better understood as indirect—channeled through consumer trust rather than expressed as a direct behavioral outcome.

### 3.4 Religiosity and Trust in Non-Halal-Certified Cosmetic Products

The PLS-SEM results show that religiosity significantly and positively affects trust ( $\beta = 0.543$ ;  $T = 8.105$ ;  $p < 0.001$ ), confirming Hypothesis H2. This indicates that higher religiosity strengthens consumer trust in cosmetic brands perceived to reflect Islamic ethical values, even without formal halal certification.

Such trust arises when brands demonstrate transparency, ethical sourcing, and consistency with moral standards, reinforcing consumers' belief that the brand aligns with their spiritual expectations. These results are consistent with Ilham Syacroni et al. (2023) and

## When Halal Labels Are Absent: Trust as a Mediator Between Religiosity and Repurchase Intention in the Cosmetic Industry

Tataningtyas & Tjahjaningsih (2022), who found that religiosity enhances trust in halal-related products, and with Yulia (2023), who identified religiosity as a key antecedent of brand trust.

However, Karfina & Soedibyo (2025) suggest that religiosity alone may not sustain trust when transparency or credibility is lacking. Despite such variations, the present findings reaffirm that religiosity is a pivotal determinant of trust among Muslim consumers, particularly in ethically sensitive sectors like non-halal-certified cosmetics.

### 3.5 Trust and Repurchase Intention Toward Non-Halal-Certified Cosmetic Products

The analysis shows that trust has a significant positive effect on repurchase intention ( $\beta = 0.882$ ;  $T = 24.503$ ;  $p < 0.001$ ), leading to the acceptance of Hypothesis H3. This indicates that higher consumer trust in non-halal-certified cosmetics strongly increases the likelihood of repeat purchases.

Trust is a crucial determinant of long-term consumer–brand relationships, especially in ethically sensitive product categories. When halal certification is absent, trust—built through transparency, ethical integrity, and consistent communication—acts as a psychological assurance that sustains purchase continuity.

These findings align with Ula Ananta Fauzi et al. (2021) and Dini Safia et al. (2025), who identified trust as a major predictor of loyalty and repurchase intention in halal-related products. However, as noted by Dwi Agus & G. Ngurah Jaya Agung (2023), trust must be supported by external factors such as price and accessibility to maintain behavioral consistency. Overall, the results reaffirm that trust is central to shaping Muslim consumers' repurchase intentions toward non-halal-certified cosmetics.

### 3.6 Trust, Religiosity, and Repurchase Intention of Non-Halal-Certified Cosmetic Products

The mediation analysis reveals that trust significantly mediates the relationship between religiosity and repurchase intention ( $\beta = 0.479$ ;  $T = 7.491$ ;  $p < 0.001$ ), thus supporting Hypothesis H4. This confirms that while religiosity does not directly affect repurchase intention, it indirectly influences it through trust.

Trust functions as a vital channel that transforms religious values into loyal consumer behavior. When consumers perceive brands as credible, transparent, and ethically consistent—despite lacking halal certification—their religiosity is effectively converted into repeated purchase intentions.

These results are consistent with findings by Adelian et al. (2024) and other studies on Islamic consumption behavior, emphasizing trust as a key mediator between religiosity and behavioral intention. Therefore, fostering consumer trust becomes essential for non-halal-certified or international cosmetic brands to translate moral and religious commitment into sustained brand loyalty.

## 4. CLOSING STATEMENT

### 4.1 Conclusion

This study examined the influence of religiosity on repurchase intention toward non-halal-certified cosmetics, with trust as a mediating variable. The results show that religiosity has no direct effect on repurchase intention but significantly influences trust, which in turn positively affects repurchase behavior. Trust fully mediates the relationship between religiosity and repurchase intention, indicating that religious values alone do not guarantee loyalty without consumer confidence in brand ethics and transparency.

Overall, the findings highlight trust as the key mechanism linking religiosity to purchasing behavior in halal-sensitive markets. For marketers, building trust through transparency, ethical practices, and consistent communication can convert moral commitment into long-term consumer loyalty, even in the absence of formal halal certification.

### 4.2 Suggestions

Cosmetic brands that have not yet obtained halal certification should prioritize transparency by openly disclosing their product ingredients, sourcing, and manufacturing processes. Clear and honest communication can strengthen consumer trust, particularly among Muslim consumers who are religiously conscious yet remain open to using non-certified products under certain conditions. Even without formal halal labels, brands can position themselves as ethically clean by avoiding controversial ingredients such as alcohol or pig-derived substances and by promoting values like cruelty-free, vegan, or organic production, which align with Islamic ethical principles. Furthermore, brands are encouraged to gradually pursue halal certification or at least communicate their intention to comply with halal standards, as this commitment not only reduces consumer skepticism but also broadens market access and reinforces long-term trust among Muslim consumers.

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## When Halal Labels Are Absent: Trust as a Mediator Between Religiosity and Repurchase Intention in the Cosmetic Industry

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