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The Relationship Between Religiosity and Trust in Halal Certification and Consumer Loyalty to Halal Cosmetics in Jakarta

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ABSTRACT

This study examines the relationships between religiosity, trust in halal certification, and consumer loyalty toward halal cosmetics in Jakarta, Indonesia. A quantitative approach with an explanatory and correlational design was employed, involving 65 respondents who were surveyed using a structured questionnaire with a five-point Likert scale. Data were analyzed using multiple linear regression with SPSS version 25. The findings reveal that religiosity has a positive and significant relationship with consumer loyalty, while trust in halal certification also demonstrates a positive and significant relationship. Simultaneously, both variables significantly explain consumer loyalty, with an R^2 value of 0.369, indicating that 36.9% of the variation in consumer loyalty is explained by the model. Religiosity demonstrates a stronger standardized association with consumer loyalty than certification trust. These findings highlight the importance of religious commitment and institutional certification credibility in understanding consumer loyalty. The study provides practical insights for cosmetic manufacturers and certification authorities to strengthen consumer confidence through credible halal assurance and marketing strategies aligned with religious values.

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1. INTRODUCTION

The halal cosmetics industry has emerged as an important segment of the global beauty and personal care market, reflecting the increasing integration of religious values, ethical considerations, and consumer preferences into purchasing decisions. Halal cosmetics are required to comply with Islamic principles concerning permissible ingredients, manufacturing processes, and product handling while meeting consumer expectations regarding quality, safety, and effectiveness. In Indonesia, where Islamic values play a significant role in consumption practices, religiosity and trust in halal certification have become relevant factors in understanding consumer loyalty [1], [2]. The Indonesian government has strengthened its halal assurance framework through Law Number 33 of 2014 concerning Halal Product Assurance and Government Regulation Number 42 of 2024 concerning the Implementation of Halal Product Assurance, with mandatory halal certification requirements extending to cosmetics

beginning October 18, 2026 (Badan Penyelenggara Jaminan Produk Halal [BPJPH], 2026). Nevertheless, regulatory compliance and certification do not necessarily guarantee consumer confidence or sustained purchasing behavior. This issue is particularly relevant in Jakarta, where consumers encounter diverse cosmetic brands through conventional retail channels, digital marketplaces, and social media platforms. Such market conditions require consumers to evaluate products based on functional attributes, religious compatibility, certification credibility, and personal preferences, making consumer loyalty a multidimensional phenomenon that warrants empirical investigation.

Religiosity represents an important psychological and sociocultural factor influencing consumer attitudes, preferences, and purchasing behavior. Within Islamic consumption practices, religiosity reflects the extent to which individuals internalize religious teachings and apply them when evaluating products, including cosmetics. Consumers with stronger religious commitments may prioritize halal-certified products, examine ingredient information, and maintain preferences for brands perceived as consistent with Islamic principles. [1] demonstrated that religiosity and product knowledge are relevant to consumer attitudes and purchase intentions toward halal cosmetics in Indonesia. However, religious commitment does not necessarily translate directly into sustained consumer loyalty, which may also depend on satisfaction, perceived quality, emotional attachment, and previous product experiences. [2], examining 457 halal cosmetics consumers, found that emotional attachment and product quality were stronger determinants of loyalty than religiosity. Conversely, [3] identified significant relationships between halal labeling, religiosity, and customer loyalty among cosmetic consumers in Malang. These findings suggest that religiosity contributes to halal cosmetic consumption, although its relationship with enduring loyalty may vary across consumer characteristics and market contexts.

Beyond religiosity, trust in halal certification constitutes another important factor associated with consumer loyalty. Trust in halal certification refers to consumers' confidence in the credibility, reliability, transparency, and integrity of institutional procedures used to verify compliance with Islamic requirements. Because consumers cannot independently assess every ingredient, manufacturing process, or supply chain practice, halal certification serves as an external assurance mechanism that reduces information asymmetry and perceived purchasing risks. Nevertheless, the effectiveness of certification depends on consumers' confidence in the institutions responsible for verification rather than merely recognizing halal labels. [4] highlighted the relevance of halal certification and brand trust in shaping purchase intentions among halal cosmetics consumers in Greater Bandung, while [5] found that trust played a more substantial role in cosmetic consumer loyalty than halal labeling alone. From a relationship marketing perspective, institutional trust may reinforce continued purchasing preferences by increasing confidence in product compliance and reducing uncertainty. However, trust in halal certification must be distinguished from brand trust because confidence in an institutional verification system does not automatically establish loyalty toward a particular manufacturer. More recent research by [6] emphasized the mediating role of halal brand trust between Islamic religiosity and purchase intention, while [2] examined halal trust and green trust as distinct dimensions of consumer confidence in halal–green cosmetics. These studies reinforce the importance of trust-related mechanisms, although purchase intention remains conceptually different from sustained consumer loyalty.

Despite extensive research on halal cosmetics consumption, important empirical gaps remain concerning the simultaneous relationships between religiosity, trust in halal certification, and consumer loyalty, particularly in Jakarta. Previous studies have

predominantly examined religiosity, halal labeling, product knowledge, brand trust, purchasing decisions, and purchase intentions through different conceptual frameworks and geographical settings [1], [5]; [2]; [3], [4]. Although these investigations provide valuable insights, their findings do not fully clarify the relative associations of internal religious commitment and confidence in institutional halal certification with consumer loyalty. Religiosity represents an individual value orientation that may motivate consumers to prioritize religiously compliant products, whereas trust in halal certification reflects confidence in an external assurance mechanism that verifies such compliance. Furthermore, evidence concerning purchase intention cannot automatically be generalized to loyalty, which involves continued product preferences, repurchase intentions, willingness to recommend, and resistance to switching. The distinction between religious motivation and institutional certification trust therefore requires closer empirical examination. Investigating both constructs within a single analytical framework offers an opportunity to clarify their individual and combined statistical relationships with consumer loyalty while addressing contextual differences in Jakarta's competitive halal cosmetics market.

Accordingly, this study aims to examine the relationship between religiosity and consumer loyalty, analyze the relationship between trust in halal certification and consumer loyalty, and evaluate the simultaneous statistical association of both independent variables with consumer loyalty toward halal cosmetics in Jakarta. Specifically, the study addresses whether religiosity and trust in halal certification are individually associated with consumer loyalty and whether both constructs jointly explain variations in consumers' loyalty tendencies. By adopting a quantitative, cross-sectional approach, the research seeks to provide empirical evidence regarding these relationships without assuming causality from observational data. The theoretical contribution lies in integrating individual religious orientation and institutionally grounded certification trust into a unified framework for understanding loyalty toward halal cosmetics while maintaining their conceptual distinctions. From a practical perspective, the findings are expected to inform cosmetic manufacturers, marketers, certification authorities, and relevant stakeholders about the importance of aligning product strategies with religious values, communicating credible halal assurance, and strengthening consumer confidence through transparent certification practices. Ultimately, this research seeks to contribute to the literature on Islamic consumer behavior, halal certification credibility, and consumer loyalty by providing a contextual examination of these relationships within Jakarta's halal cosmetics market.

2. LITERATURE REVIEW

2.1 Theoretical Foundations

Consumer loyalty toward halal cosmetics can be explained through the Theory of Planned Behavior [7], Commitment–Trust Theory [8], and consumer loyalty theory [9]. These perspectives suggest that religious values influence purchasing attitudes, while trust in halal certification reduces uncertainty and supports continued product preferences. [1] demonstrated that religiosity and product knowledge significantly influence consumer attitudes and purchase intentions toward halal cosmetics. Meanwhile, [8] emphasized the importance of trust in maintaining consumer relationships, whereas [9] explained loyalty as a sustained commitment involving cognitive, affective, conative, and behavioral dimensions. Accordingly, religiosity and trust in halal certification represent distinct but

complementary factors associated with consumer loyalty, providing a theoretical foundation for examining their relationships within Jakarta's halal cosmetics market.

2.2 *Religiosty*

Religiosity refers to the extent to which individuals internalize and practice religious beliefs in their daily lives, influencing attitudes, preferences, and purchasing decisions. [10] identified five dimensions of religiosity, encompassing beliefs, practices, experiences, knowledge, and religious consequences. In halal cosmetics consumption, religiosity encourages consumers to prioritize products that comply with Islamic principles, including ingredient safety and halal certification. [1] found that religiosity significantly influences consumer attitudes toward halal cosmetics, although product knowledge plays a stronger role. Similarly, [2] demonstrated that product quality and emotional attachment contribute more strongly to consumer loyalty than religiosity. Therefore, religiosity is considered an important factor in halal cosmetics preferences, although its relationship with consumer loyalty may also depend on product quality, satisfaction, and purchasing experiences.

2.3 *Trust in Halal Certification*

Trust in halal certification refers to consumers' confidence in the credibility, reliability, transparency, and integrity of institutional processes that verify compliance with Islamic requirements. Halal certification reduces information uncertainty by assuring consumers that cosmetic ingredients and production processes meet religious standards . [8] emphasized that trust strengthens consumer relationships by promoting confidence and commitment. [5] found that trust was more strongly associated with cosmetic consumer loyalty than halal labeling alone, while [4] highlighted the importance of halal certification and brand trust in shaping purchase intentions. Unlike brand trust, certification trust focuses on institutional credibility rather than product performance. Therefore, trust in halal certification is measured through certification credibility, verification reliability, label authenticity, information transparency, and institutional confidence, which may contribute to sustained consumer loyalty toward halal cosmetics.

2.4 *Consumer Loyalty*

Consumer loyalty refers to consumers' sustained preference and commitment toward a product or brand, reflected in repeated purchases, positive recommendations, and resistance to competing alternatives [9] explained that loyalty develops through cognitive, affective, conative, and behavioral stages, encompassing both attitudinal and behavioral dimensions. In halal cosmetics consumption, loyalty may be influenced by religious values, product quality, satisfaction, emotional attachment, and trust in halal certification. [2] found that emotional attachment and product quality were stronger determinants of consumer

loyalty than religiosity, highlighting the importance of functional and emotional factors alongside religious considerations. Accordingly, this study measures consumer loyalty through repurchases intentions, product preferences, willingness to recommend, and continued commitment to halal cosmetics, reflecting self-reported loyalty tendencies rather than verified long-term purchasing behavior.

2.5 Relationship Between Religiosty and Consumer Loyalty

The relationship between religiosity and consumer loyalty reflects how religious values influence purchasing preferences and commitment to halal cosmetics. Based on the Theory of Planned Behavior, religious beliefs may shape consumer attitudes and purchasing intentions [7]. [3] found that religiosity was significantly associated with consumer loyalty, while [2] demonstrated that product quality and emotional attachment were stronger determinants of loyalty than religiosity. These findings suggest that religious commitment may support continued purchasing preferences, although product quality, price, and consumer experiences also play important roles. Therefore, religiosity is expected to have a positive relationship with consumer loyalty toward halal cosmetics in Jakarta, forming the basis for the first research hypothesis (H1).

H1: Religiosity has a positive and significant relationship with consumer loyalty toward halal cosmetics in Jakarta.

2.6 Relationship Between Trust in Halal Certification and Consumer Loyalty

Trust in halal certification may strengthen consumer loyalty by increasing confidence in product compliance, reducing perceived risks, and encouraging continued purchasing preferences. According to the Commitment–Trust Theory, trust supports long-term relationships through reliability and commitment [5], [8] found that trust played an important role in consumer loyalty, while halal labels served as supporting factors. Similarly, [4] highlighted the relevance of halal certification and brand trust in cosmetic purchasing decisions. These findings suggest that credible certification may reinforce consumer confidence, although certification trust differs from brand trust and does not necessarily guarantee loyalty to a particular brand. Therefore, trust in halal certification is expected to have a positive relationship with consumer loyalty toward halal cosmetics in Jakarta, forming the basis for the second research hypothesis (H2).

H2: Trust in halal certification has a positive and significant relationship with consumer loyalty toward halal cosmetics in Jakarta.

2.7 Relationship Between Religiosity, Trust in Halal Certification, and Consumer Loyalty

Religiosity and trust in halal certification represent complementary factors that may jointly contribute to consumer loyalty toward halal cosmetics. Religiosity reflects internal religious commitment, while certification trust represents

confidence in institutional verification of halal compliance. [1] highlighted the role of religiosity in shaping consumer attitudes, while [5] emphasized the importance of trust in consumer loyalty. Similarly, [3] identified significant relationships between religiosity, halal labeling, and customer loyalty. These findings suggest that religious values and certification credibility may collectively strengthen consumer preferences for halal cosmetics. Therefore, this study examines their simultaneous relationship with consumer loyalty in Jakarta using multiple linear regression, forming the basis for the third research hypothesis (H3).

H3: Religiosity and trust in halal certification are jointly and significantly associated with consumer loyalty toward halal cosmetics in Jakarta.

3. METHODS

This study employs a quantitative approach with an explanatory and correlational design to examine the relationships between religiosity (X1), trust in halal certification (X2), and consumer loyalty (Y) toward halal cosmetics in Jakarta, Indonesia. A cross-sectional survey is conducted using structured questionnaires to collect data from 65 respondents. The research measures consumers' religious commitment, confidence in halal certification, and loyalty tendencies through a five-point Likert scale. Data are analyzed using SPSS version 25, incorporating descriptive statistics, validity and reliability tests, correlation analysis, and multiple linear regression at a significance level of 0.05. Given its observational design, the study focuses on statistical associations rather than causal relationships.

The target population consists of halal cosmetic consumers residing in Jakarta, with a sample of 65 respondents. The study proposes non-probability purposive sampling based on relevant criteria, including residence in Jakarta and experience purchasing or using halal cosmetics. Religiosity (X1) reflects the application of religious beliefs in purchasing decisions, while trust in halal certification (X2) measures confidence in certification credibility and reliability. Consumer loyalty (Y) represents continued purchasing preferences, repurchase intentions, and willingness to recommend halal cosmetics. These variables are operationalized through measurable questionnaire indicators, as presented in Table 1. Given the limited sample size and non-probability sampling approach, the findings should be generalized cautiously.

Table 1. Operational Definitions of Research Variables

Variable	Operational definition	Measurement indicators
Religiosity (X1)	The extent to which religious beliefs and values guide consumers' purchasing behavior.	Religious commitment; adherence to Islamic consumption principles; importance of halal compliance; application of religious values in cosmetic purchasing decisions.
Trust in Halal Certification (X2)	Consumers' confidence in the credibility and reliability of the halal certification system.	Certification credibility; reliability of halal verification; authenticity of certification information; confidence in certification institutions; perceived transparency of certification procedures.
Consumer Loyalty (Y)	Consumers' sustained preference and intention to maintain purchasing relationships with halal cosmetic products.	Repurchase intention; continued product preference; willingness to recommend; commitment to halal cosmetics; resistance to switching to non-halal alternatives.

Quantitative data analysis is conducted using SPSS version 25 to examine the relationships between religiosity, trust in halal certification, and consumer loyalty. The analysis includes descriptive statistics, validity testing through corrected item-total correlations, and reliability assessment using Cronbach's alpha (Cronbach, 1951). Multiple linear regression is employed to evaluate the relationships between the independent variables and consumer loyalty, supported by regression assumption tests covering normality, multicollinearity, heteroscedasticity, and linearity. Hypotheses are tested using partial t-tests and a simultaneous F-test at a significance level of 0.05, while the coefficient of determination (R^2) measures the proportion of variation in consumer loyalty explained by the model.

4. RESULT AND DISCUSSION

4.1 Descriptive Statistical Analysis

The descriptive analysis focuses on the mean, standard deviation, minimum, and maximum values of the research variables.

Table 2. Descriptive Statistics of Research Variables

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Religiosity (X1)	65	1.75	4.75	3.088	0.820
Trust in Halal Certification (X2)	65	1.25	4.75	2.965	0.707
Consumer Loyalty (Y)	65	1.50	4.50	3.042	0.649

Table 2 presents the descriptive statistics of 65 respondents, showing that religiosity (X1) has a mean of 3.088 and a standard deviation of 0.820, with scores ranging from 1.75 to 4.75. Trust in halal certification (X2) records the lowest mean of 2.965 and a standard deviation of 0.707, with scores ranging from 1.25 to 4.75. Meanwhile, consumer loyalty (Y) has a mean of 3.042 and a standard deviation of 0.649, with scores ranging from 1.50 to 4.50. These findings indicate that respondents generally demonstrate moderate levels of religiosity, trust in halal certification, and consumer loyalty, with religiosity showing the highest average score and greatest variability among the three variables.

4.2 Descriptive Analysis of Research Variables

4.2.1 Validity Testing

Corrected item-total correlation analysis is used as a preliminary assessment of whether individual questionnaire items are consistent with the constructs they are intended to measure. The analysis evaluates the relationship between each item and the total score of the remaining items within the same variable. A corrected item-total correlation greater than 0.30 is used as a preliminary criterion for acceptable item discrimination.

Table 3. Corrected Item-Total Correlations

Variable	Item	Corrected item-total correlation	Criterion	Assessment
Religiosity	X1.1	0.842	0.30	Acceptable
	X1.2	0.786	0.30	Acceptable
	X1.3	0.747	0.30	Acceptable
	X1.4	0.810	0.30	Acceptable
Trust in Halal Certification	X2.1	0.718	0.30	Acceptable
	X2.2	0.740	0.30	Acceptable
	X2.3	0.794	0.30	Acceptable
	X2.4	0.792	0.30	Acceptable
Consumer Loyalty	Y1	0.697	0.30	Acceptable
	Y2	0.773	0.30	Acceptable
	Y3	0.699	0.30	Acceptable
	Y4	0.730	0.30	Acceptable

Table 3 presents the corrected item-total correlations for all 12 questionnaire items measuring religiosity, trust in halal certification, and consumer loyalty. All items exceed the minimum criterion of 0.30, indicating acceptable item consistency. Religiosity (X1) shows correlation values ranging from 0.747 to 0.842, trust in halal certification (X2) ranges from 0.718 to 0.794, and consumer loyalty (Y) ranges from 0.697 to 0.773. These findings indicate that all measurement items meet the established criterion and can be retained for subsequent reliability testing and statistical analysis.

4.2.2 Reliability Testing

Reliability testing is conducted using Cronbach's alpha to evaluate the internal consistency of the measurement items. A coefficient of 0.70 is adopted as the reference threshold for acceptable reliability.

Table 4. Reliability Test Results

Variable	Number of items	Cronbach's alpha	Criterion	Interpretation
Religiosity (X1)	4	0.910	0.70	Acceptable
Trust in Halal Certification (X2)	4	0.889	0.70	Acceptable
Consumer Loyalty (Y)	4	0.871	0.70	Acceptable

Table 4 presents the reliability test results for the three research variables, each measured using four questionnaire items. Religiosity (X1) obtained a Cronbach's alpha of 0.910, followed by trust in halal certification (X2) at 0.889 and consumer loyalty (Y) at 0.871. All coefficients exceed the minimum criterion of 0.70, indicating satisfactory internal consistency across the measurement scales. These findings demonstrate that all three constructs exhibit acceptable reliability and can be used for subsequent statistical analysis.

4.3 Classical Assumption Testing

Classical assumption testing is performed to evaluate the suitability of the multiple linear regression model.

4.3.1 Normality Testing

The Shapiro–Wilk normality test was conducted to assess the distribution of regression residuals from 65 observations. The results indicate a Shapiro–Wilk statistic of 0.984 and a significance value of 0.567, which exceeds the 0.05 threshold. Therefore, the null hypothesis of normality is not rejected, indicating no statistically significant deviation from a normal distribution. These findings suggest that the residual normality assumption is satisfied, supporting the use of multiple linear regression analysis.

4.3.2 Multicollinearity Testing

Multicollinearity testing examines whether the independent variables exhibit excessive linear relationships that may produce unstable regression coefficient estimates. The analysis uses tolerance and Variance Inflation Factor (VIF) statistics.

Table 5. Multicollinearity Test Results

Independent variable	Tolerance	VIF	Interpretation
Religiosity (X1)	0.999	1.001	No substantial multicollinearity
Trust in Halal Certification (X2)	0.999	1.001	No substantial multicollinearity

Table 5 presents the multicollinearity test results for religiosity (X1) and trust in halal certification (X2). Both independent variables have tolerance values of 0.999 and Variance Inflation Factor (VIF) values of 1.001. Since the tolerance values exceed 0.10 and the VIF values are well below 5.00, the results indicate no substantial multicollinearity

between the independent variables. Therefore, both predictors can be included in the multiple linear regression model without significant concerns regarding multicollinearity.

4.3.3 Heteroscedasticity Testing

The Breusch–Pagan test is used to examine whether the variance of the regression residuals differs systematically with the explanatory variables. Constant residual variance is an important assumption for conventional ordinary least-squares standard errors.

Table 6. Breusch–Pagan Heteroscedasticity Test

Statistic	Value
LM statistic	0.529
LM significance	0.768
F-statistic	0.254
F significance	0.776

Table 6 presents the Breusch–Pagan heteroscedasticity test results, showing an LM statistic of 0.529 with a significance value of 0.768 and an F-statistic of 0.254 with a significance value of 0.776. Since both p-values exceed the 0.05 significance threshold, the null hypothesis of homoscedasticity is not rejected. These findings indicate no statistically significant evidence of heteroscedasticity, suggesting that the regression residuals exhibit approximately constant variance and that the homoscedasticity assumption is satisfied.

4.4 Multiple Linear Regression Analysis

Multiple linear regression is employed to examine the relationships between religiosity, trust in halal certification, and consumer loyalty. The analysis allows the independent contribution of each predictor to be estimated while holding the other predictor constant.

Table 7. Multiple Linear Regression Coefficients

Variable	B	Std. Error	Standardized Beta	t	Sig.
Constant	0.877	0.369	—	2.376	0.021
Religiosity (X1)	0.365	0.080	0.462	4.578	<0.001
Trust in Halal Certification (X2)	0.350	0.093	0.381	3.774	<0.001

Table 7 presents the multiple linear regression results, showing that both religiosity (X1) and trust in halal certification (X2) have positive and statistically significant relationships with consumer loyalty. Religiosity has an unstandardized coefficient of 0.365 ($\beta = 0.462$, $t = 4.578$, $p < 0.001$), while trust in halal certification has a coefficient of 0.350 ($\beta = 0.381$, $t = 3.774$, $p < 0.001$). The regression equation is $Y = 0.877 + 0.365X1 + 0.350X2$. These findings indicate that higher religiosity and certification trust are associated with greater consumer loyalty, with religiosity demonstrating a stronger standardized relationship. Therefore, both independent variables are significant predictors of consumer loyalty toward halal cosmetics in Jakarta.

4.4.1 Simultaneous Relationship Between Religiosity, Trust, and Consumer Loyalty (H3)

The third hypothesis (H3) examines the simultaneous relationship between religiosity, trust in halal certification, and consumer loyalty toward halal cosmetics. The F-test is employed to determine whether both independent variables jointly provide a statistically significant improvement in explaining consumer loyalty compared with a model containing only the intercept, using a significance level of 0.05.

The f^2 effect size is examined to determine how much each predictor contributes to the explained variance of an endogenous variable when other predictors

remain in the model. Conventional reference values of 0.02, 0.15, and 0.35 are applied as general benchmarks for small, medium, and large effects

Table 8. ANOVA / Simultaneous F-Test

Model	df	F	Sig.
Regression	2	18.144	<0.001
Residual	62	—	—
Total	64	—	—

Table 8 presents the simultaneous F-test results, showing an F-statistic of 18.144 with 2 and 62 degrees of freedom and a significance value of $p < 0.001$. Since the p-value is below the 0.05 significance threshold, the regression model is statistically significant. These findings indicate that religiosity (X1) and trust in halal certification (X2) jointly contribute to explaining variations in consumer loyalty toward halal cosmetics in Jakarta. Therefore, the third hypothesis (H3) is supported, confirming the statistical significance of the overall regression model.

4.5 Coefficient of Determination

The model summary presents an R value of 0.608, indicating a moderate relationship between the independent variables and consumer loyalty. The R Square value of 0.369 shows that religiosity and trust in halal certification collectively explain 36.9% of the variation in consumer loyalty, while the remaining 63.1% is associated with other factors not included in the model. The Adjusted R Square of 0.349 indicates that the model explains approximately 34.9% of the variation after accounting for the number of predictors, while the standard error of estimate is 0.524. These findings suggest that religiosity and trust in halal certification contribute meaningfully to explaining consumer loyalty toward halal cosmetics in Jakarta.

4.6 Discussion

The findings demonstrate that religiosity has a positive and statistically significant relationship with consumer loyalty toward halal cosmetics in Jakarta ($B = 0.365$, $\beta = 0.462$, $p < 0.001$), supporting the first hypothesis (H1). This result indicates that consumers with stronger religious commitments tend to demonstrate greater loyalty toward halal cosmetic products. Religious values may encourage consumers to prioritize products that comply with Islamic principles and maintain consistent purchasing preferences. This finding aligns with [3], who identified a significant relationship between religiosity and customer loyalty among cosmetic consumers in Malang. Similarly, [1] emphasized the importance of religiosity in shaping consumer attitudes toward halal cosmetics. However, [2] found that product quality and emotional attachment were stronger determinants of loyalty than religiosity. These differences suggest that religious commitment remains relevant to consumer loyalty, although its relative importance may vary depending on product characteristics, consumer experiences, and market conditions. The present findings also support the Theory of Planned Behavior [7], which explains how personal beliefs and attitudes contribute to behavioral intentions.

Trust in halal certification also demonstrates a positive and statistically significant relationship with consumer loyalty ($B = 0.350$, $\beta = 0.381$, $p < 0.001$), supporting the second hypothesis (H2). This finding suggests that consumers who perceive halal certification as credible and reliable tend to exhibit stronger loyalty toward halal cosmetic products. Certification trust may reduce uncertainty regarding product ingredients, manufacturing processes, and compliance with Islamic requirements, thereby reinforcing continued purchasing preferences. This result is consistent with [5], who highlighted the importance of trust in shaping cosmetic consumer loyalty, and [4], who demonstrated the relevance of halal certification and brand trust in consumer

purchase intentions. Furthermore, the findings correspond with the Commitment–Trust Theory proposed by [8], which emphasizes the role of trust in maintaining long-term consumer relationships. Nevertheless, trust in halal certification differs from brand trust because it concerns confidence in institutional verification rather than the performance of individual cosmetic brands. Therefore, strengthening certification transparency, institutional credibility, and consumer awareness may support loyalty toward halal-certified cosmetics.

The simultaneous regression results indicate that religiosity and trust in halal certification jointly demonstrate a statistically significant relationship with consumer loyalty ($F = 18.144$, $p < 0.001$), supporting the third hypothesis (H3). The coefficient of determination ($R^2 = 0.369$) indicates that both variables explain 36.9% of the variation in consumer loyalty, while the remaining 63.1% is not explained by the model. Religiosity demonstrates a stronger standardized association ($\beta = 0.462$) than trust in halal certification ($\beta = 0.381$), suggesting that internal religious commitment has a relatively greater statistical contribution within the examined sample. These findings reinforce the importance of integrating religious values and institutional trust when understanding consumer loyalty, consistent with the perspectives of [7], [8], [9]. However, consumer loyalty remains multidimensional and may also be associated with product quality, satisfaction, emotional attachment, and purchasing experiences, as emphasized by [2]. From a practical perspective, cosmetic manufacturers and certification authorities should consider both religious compatibility and certification credibility when developing consumer engagement strategies. Nevertheless, the cross-sectional design and limited sample of 65 respondents restrict causal interpretation and broader generalization, highlighting the importance of future research incorporating additional loyalty determinants and larger, more representative samples.

5. CONCLUSION

This study concludes that religiosity and trust in halal certification have positive and statistically significant relationships with consumer loyalty toward halal cosmetics in Jakarta. Religiosity demonstrates a stronger standardized association with consumer loyalty than trust in halal certification, indicating that religious commitment plays an important role in maintaining consumer preferences for halal cosmetic products. The simultaneous analysis confirms that both variables jointly explain 36.9% of the variation in consumer loyalty, while the remaining 63.1% is attributable to factors outside the regression model and unexplained variation. These findings emphasize that consumer loyalty is associated with both internal religious values and confidence in institutional halal certification. Practically, cosmetic manufacturers should strengthen product credibility, communicate halal compliance transparently, and develop marketing strategies aligned with consumers' religious preferences, while certification authorities should maintain reliable verification procedures and accessible certification information. Nevertheless, the limited sample of 65 respondents and cross-sectional research design restrict the generalizability and causal interpretation of the findings. Future research should involve larger and more representative samples and examine additional factors, including product quality, customer satisfaction, brand trust, and emotional attachment, to provide a more comprehensive understanding of consumer loyalty toward halal cosmetics.

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