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Navigating Halal Consumption in the Digital Era: The Interplay of Self-Control, Financial Resources, and Promotional Triggers in Skincare Purchase Decisions

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Abstract

The rapid growth of digital commerce has transformed consumer purchasing behavior, particularly in the halal skincare market. This study examines the effects of self-control, financial resources (allowance), and double-date promotional events on halal skincare purchase decisions, while assessing the mediating role of consumption behavior. Grounded in the Theory of Planned Behavior, data were collected from 389 female students at Universitas Islam Negeri Sumatera Utara and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings indicate that self-control, allowance, and double-date promotional events significantly influence halal skincare purchase decisions. However, consumption behavior does not mediate the relationships between these determinants and purchasing decisions. The results suggest that both individual self-regulation and external promotional stimuli directly shape halal consumption choices in digital marketplaces. This study contributes to the halal consumer behavior literature by extending understanding of purchase decision drivers beyond religious considerations and offers practical implications for halal skincare marketers operating in e-commerce environments.

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1. Introduction

The rapid expansion of the digital economy has fundamentally transformed consumer purchasing behavior, particularly within the beauty and personal care industry. Increasing internet penetration, the widespread adoption of e-commerce platforms, and the growing influence of digital marketing have reshaped how consumers search for information, evaluate products, and make purchase decisions. Among female consumers, skincare products have become an essential component of daily self-care routines rather than merely complementary cosmetic products. Physical appearance

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continues to play an important role in social perception and self-confidence, encouraging women to invest in skincare products that support both health and appearance (Jin & Le, 2024). In the Indonesian context, prevailing beauty standards often emphasize fair skin, a healthy complexion, and attractive physical appearance, thereby increasing consumer interest in skincare products (Juliana, 2022).

The growing demand for skincare products has simultaneously stimulated the development of the halal cosmetics and halal skincare market. As the country with the world's largest Muslim population, Indonesia represents a significant market for halal-certified products. For Muslim consumers, product selection is influenced not only by functional attributes and product quality but also by compliance with Islamic principles. Halal certification serves as an important signal of product safety, religious compliance, and consumer trust (Aprillia et al., 2023). In the skincare industry, halal certification assures consumers that products are free from prohibited ingredients and have been produced according to Islamic standards. This consideration has become increasingly relevant following the implementation of Government Regulation No. 42 of 2024, which mandates the gradual certification of cosmetic and related products between October 17, 2021, and October 17, 2026 (Fadhila et al., 2026).

Recent developments indicate that skincare consumption among university students has become increasingly prominent. A preliminary survey conducted among female students at Universitas Islam Negeri Sumatera Utara (UINSU) revealed that skincare is no longer perceived as a secondary need but rather as an essential component of daily consumption that supports both skin health and self-confidence. Consistent with the findings of Putri and Setiawan (2024), respondents reported routine skincare use and demonstrated strong interest in purchasing skincare products through digital platforms. The survey further revealed that many students actively participate in "double-date" promotional events offered by e-commerce platforms, such as 10.10, 11.11, and 12.12 campaigns, due to the attractive discounts and promotional incentives provided. These findings suggest that skincare purchasing decisions are influenced not only by product utility but also by external promotional stimuli operating within digital marketplaces.

From a behavioral perspective, purchasing decisions are often shaped by the interaction between internal psychological factors and external environmental influences. One important psychological determinant is self-control. Self-control reflects an individual's ability to regulate impulses, evaluate alternatives rationally, and make decisions consistent with long-term goals rather than immediate gratification. In the context of consumer behavior, self-control helps consumers resist impulsive purchases triggered by promotional stimuli and enables them to evaluate whether a purchase genuinely reflects their needs (Faizah et al., 2025). Within the framework of the Theory of Planned Behavior (TPB), self-control is closely related to perceived behavioral control, which influences consumers' ability to translate intentions into actual purchasing behavior (Ajzen, 1991; Vionika & Prapanca, 2025). For Muslim consumers, self-control is particularly relevant because consumption decisions are expected to reflect not only economic rationality but also religious values and ethical considerations.

Besides psychological factors, financial resources also play a critical role in shaping consumer purchasing behavior. For university students, allowance represents the primary source of financial support and directly determines purchasing power and spending priorities. The amount of allowance available influences the extent to which students can satisfy both necessities and discretionary consumption needs (Wahyudi et al., 2023). Previous studies have demonstrated that larger allowances generally increase consumption opportunities and purchasing frequency (Hanum & Ramadhani, 2024). In the skincare context, students must allocate limited financial resources across multiple consumption needs, making allowance an important determinant of halal skincare purchasing decisions (Patandean et al., 2025; Fikriyah & Fitriyani, 2024).

The digital marketplace environment introduces an additional factor through promotional activities. Among the most prominent promotional strategies are "double-date" sales events, which have become a regular feature of major e-commerce platforms. These campaigns combine discounts, free-shipping vouchers, cashback programs, flash sales, and various incentive mechanisms designed to stimulate purchasing behavior (Putri & Ambardi, 2023; Rahma & Yanti, 2025). The effectiveness of these promotions is often driven by consumers' perceptions of lower prices, promotional attractiveness, and urgency resulting from limited-time offers (Rolando et al., 2024). Consequently, double-date promotional events may significantly influence consumer purchasing decisions, even when such decisions are not entirely based on product necessity.

Although previous studies have examined the effects of self-control, financial resources, promotional activities, and consumption behavior on purchasing decisions, the existing literature remains fragmented. Most studies have investigated these factors independently or within broader contexts of general consumer behavior, fast-food consumption, or e-commerce purchasing. Limited attention has been given to understanding how self-control, allowance, and double-date promotional events jointly influence halal skincare purchasing decisions among Muslim female consumers. Furthermore, the potential mediating role of consumption behavior in explaining the relationship between these determinants and halal skincare purchases remains insufficiently explored. This limitation is particularly important because consumption behavior reflects the interaction of personal values, economic circumstances, and environmental influences that may shape purchasing decisions (A. D. Syahputri et al., 2023).

This study seeks to address these gaps by developing an integrated model that examines the effects of self-control, allowance, and double-date promotional events on halal skincare purchase decisions, while simultaneously evaluating the mediating role of consumption behavior among female students at Universitas Islam Negeri Sumatera Utara (UINSU). By integrating psychological, economic, and promotional determinants within a single analytical framework, this study extends the application of the Theory of Planned Behavior in the context of halal consumer behavior and digital commerce. The findings are expected to contribute to the growing literature on halal consumption, consumer decision-making, and e-commerce marketing, while also providing practical insights for halal skincare producers, digital marketers, and policymakers seeking to understand the evolving purchasing behavior of Muslim female consumers in the digital era.

2. Literature Review

Theory of Planned Behavior and Halal Consumer Decision-Making

The Theory of Planned Behavior (TPB) developed by Ajzen (1991) remains one of the most influential frameworks for explaining consumer decision-making processes. TPB posits that individual behavior is shaped by behavioral intention, which is determined by attitudes, subjective norms, and perceived behavioral control. In consumption contexts, perceived behavioral control reflects an individual's ability to regulate decisions and translate intentions into actual behavior. The theory has been extensively applied in studies of consumer purchasing decisions because it provides a comprehensive explanation of how psychological and situational factors influence consumption choices.

In the halal consumption context, TPB is particularly relevant because consumers often balance economic considerations, personal preferences, and religious obligations simultaneously. Halal purchasing decisions are not solely determined by product quality and price but also by compliance with Islamic principles. Consequently, halal consumption behavior reflects both rational decision-making and adherence to religious values. The integration of psychological, financial, and promotional determinants within the TPB framework provides a useful approach for understanding halal skincare purchasing decisions among Muslim female consumers.

This study extends TPB by incorporating self-control, allowance, and double-date promotional events as antecedents of halal skincare purchase decisions while examining the mediating role of consumption behavior. Such integration enables a more comprehensive understanding of consumer behavior in digital commerce environments where promotional stimuli increasingly influence purchasing decisions.

Self-Control

Self-control refers to an individual's ability to regulate emotions, impulses, and behaviors when making decisions. According to Averill (1973), self-control consists of behavioral control, cognitive control, and decisional control, which collectively determine how individuals respond to environmental stimuli and evaluate alternative courses of action. In consumer contexts, self-control enables consumers to distinguish between needs and wants and to resist impulsive purchasing tendencies.

The relevance of self-control has become increasingly important in digital commerce environments where consumers are continuously exposed to promotional messages, discounts, and limited-time offers. Consumers possessing stronger self-control are generally more capable of evaluating product utility and long-term benefits before making purchases. Bosnjak et al. (2020) argue that self-control represents a manifestation of perceived behavioral control within TPB because it influences consumers' capacity to convert intentions into actual behavior. Similarly, Faizah et al. (2025) and Annafila and Zuhroh (2022) found that self-control significantly influences purchasing behavior by reducing excessive consumption and improving decision quality.

From an Islamic perspective, self-control is closely associated with mujahadah an-nafs, which encourages individuals to regulate desires and avoid excessive consumption. Islamic teachings emphasize moderation and discourage wasteful spending, reinforcing the importance of self-control in shaping ethical purchasing decisions.

H1: Self-control positively influences halal skincare purchase decisions.

H2: Self-control influences consumption behavior.

Allowance

Allowance represents the primary financial resource available to students for fulfilling daily needs and discretionary expenditures. Financial resources play an essential role in determining purchasing power because consumers require sufficient economic capacity before making purchases. Fikriyah and Fitriyani (2024) conceptualize allowance through three dimensions: amount received, spending-management ability, and need prioritization.

Economic theory suggests that higher disposable income increases consumers' ability to acquire products and services. Among university students, allowance often determines the extent to which personal-care products, including skincare products, can be purchased. Patandean et al. (2025) and Fikriyah and Fitriyani (2024) reported that greater financial resources increase purchasing opportunities because consumers possess greater flexibility in allocating expenditures across multiple consumption categories.

However, the relationship between allowance and consumption behavior remains inconsistent in previous studies. Hanum and Ramadhani (2024) found that allowance significantly influences food consumption decisions, whereas broader consumption patterns may be shaped more strongly by psychological and lifestyle factors than by financial resources alone.

H3: Allowance positively influences halal skincare purchase decisions.

H4: Allowance positively influences consumption behavior.

Double-Date Promotional Events

Digital commerce has transformed promotional strategies by introducing periodic sales campaigns known as double-date promotional events, such as 10.10, 11.11, and 12.12 campaigns. These promotional events typically combine discounts, vouchers, cashback offers, flash sales, and free-shipping incentives to stimulate consumer purchasing behavior. Rolando et al. (2024) identify promotional appeal, perceived lower prices, and purchase urgency as the primary dimensions of double-date promotional events.

Marketing literature suggests that promotional incentives increase perceived value and reduce consumers' sensitivity to prices. Consequently, consumers often perceive purchases made during promotional periods as more beneficial than purchases made under normal conditions. Putri and Ambardi (2023) as well as Mitayani and Prabowo (2026) demonstrate that double-date promotions significantly increase impulsive buying tendencies because consumers perceive promotional opportunities as temporary and scarce.

Similarly, Rolando et al. (2024) and Rahma and Yanti (2025) found that digital promotional activities significantly encourage purchasing decisions by creating urgency and enhancing consumers' perceptions of economic value. In halal skincare markets, promotional effectiveness may be particularly strong because consumers seek both affordability and product quality while maintaining compliance with halal principles.

H5: Double-date promotional events positively influence halal skincare purchase decisions.

H6: Double-date promotional events positively influence consumption behavior.

Consumption Behavior

Consumption behavior refers to the process through which individuals search for, select, purchase, use, and evaluate products to satisfy their needs and preferences. Yahya et al. (2022) define consumption behavior as a sequence of activities that reflect consumers' responses to both internal motivations and external environmental stimuli. Septiana (2015) proposes that consumption behavior can be evaluated through purchase frequency, quantity purchased, and the extent to which purchases correspond with actual needs.

Consumer behavior theory suggests that consumption patterns are shaped by economic conditions, social influences, psychological characteristics, and marketing activities. In digital environments, promotional exposure may intensify consumption behavior by increasing purchase frequency and encouraging spontaneous transactions. Nevertheless, halal consumption differs from conventional consumption because purchasing decisions are expected to reflect religious values, ethical considerations, and compliance with Islamic principles.

The findings reported in the document indicate that consumption behavior may not necessarily translate into halal skincare purchase decisions because halal considerations often outweigh general consumption tendencies. Fadhila et al. (2026) emphasize that halal-label awareness, ingredient scrutiny, and repurchase intention are central elements in halal skincare purchasing decisions, suggesting that religious value congruence may be more influential than routine consumption patterns.

H7: Consumption behavior positively influences halal skincare purchase decisions.

Halal Skincare Purchase Decisions

Purchase decision represents the final stage of the consumer decision-making process, where consumers determine whether to acquire a product after evaluating available alternatives. In halal skincare markets, purchasing decisions involve not only economic and functional considerations but also religious compliance and product safety.

According to Fadhila et al. (2026), halal skincare purchase decisions consist of three dimensions: halal-label awareness, ingredient scrutiny, and repurchase intention. Consumers increasingly evaluate skincare products based on certification status and ingredient composition because halal certification serves as an important indicator of safety, quality, and compliance with Islamic principles. Putri and Setiawan (2024) further argue that growing awareness of skin health has encouraged consumers to pay closer attention to product ingredients and safety considerations when selecting skincare products.

3. Methodology

Research Design

This study employed a quantitative research approach with an associative explanatory design to investigate the causal relationships among self-control, allowance, double-date promotional events, consumption behavior, and halal skincare purchase decisions. A quantitative approach was considered appropriate because it enables the empirical examination of relationships among latent constructs through statistical modeling and hypothesis testing (Rahmani & Ahmadi, 2016).

Drawing upon the Theory of Planned Behavior (TPB), the study conceptualized self-control, allowance, and double-date promotional events as exogenous variables, consumption behavior as an intervening variable, and halal skincare purchase decisions as the endogenous variable. The proposed model was designed to explain both direct and indirect effects among the constructs in the context of halal skincare consumption among Muslim female consumers.

Population and Sample

The target population comprised all active female students enrolled at Universitas Islam Negeri Sumatera Utara (UINSU), totaling 14,327 students. Female students were selected because they represent the primary consumer segment of skincare products and constitute the dominant users of e-commerce platforms for personal-care purchases.

A purposive sampling technique was employed to ensure that respondents possessed relevant purchasing experience. To be included in the study, respondents had to satisfy the following criteria:
Be an active female student at UINSU, have purchased halal skincare products, be familiar with double-date promotional events (e.g., 10.10, 11.11, and 12.12), Have participated in at least one double-date promotional event through an e-commerce platform.

The minimum sample size followed the ten-times rule commonly applied in PLS-SEM, whereby the minimum sample should be at least ten times the largest number of indicators or structural paths directed at a latent construct. Based on this criterion, the final sample consisted of 389 respondents, which exceeded the minimum requirement and was considered adequate for structural model estimation.

Data Collection Procedure

Primary data were collected through an online questionnaire administered via Google Forms. The online survey approach was chosen because it facilitated efficient distribution and enabled access to respondents from different faculties and academic levels within the university.

All measurement items were assessed using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). This scaling technique is widely used in consumer behavior research because it effectively captures respondents' perceptions, attitudes, and behavioral tendencies. In addition to primary survey data, secondary data were obtained from academic literature, government regulations, and previous studies related to Islamic economics, consumer behavior, halal consumption, and self-control theory (Ajzen, 1991; Averill, 1973; Al-Qaraḍāwī, 1984).

Measurement of Variables

The measurement instruments employed in this study were adapted from established scales used in previous research to ensure construct validity and reliability. Self-control was measured using the dimensions proposed by Averill (1973), namely behavioral control, cognitive control, and decisional control. These dimensions reflect an individual's ability to regulate impulses, evaluate information rationally, and make deliberate decisions in consumption contexts.

Allowance was measured using indicators adapted from Fikriyah and Fitriyani (2024), including the amount of allowance received, spending-management ability, and the prioritization of needs. These indicators were considered appropriate because they capture the financial capacity and budgeting behavior of university students.

Double-date promotional events were operationalized using indicators developed by Rolando et al. (2024), consisting of promotional attractiveness, perceived price reductions, and purchase urgency. These indicators reflect consumers' perceptions of digital promotional campaigns commonly offered by e-commerce platforms.

Consumption behavior was measured based on the framework proposed by Septiana (2015), which includes purchase frequency, quantity purchased, and the extent to which purchases align with actual needs. These dimensions represent the intensity and rationality of consumer spending patterns.

Finally, halal skincare purchase decisions were measured using indicators developed by Fadhila et al. (2026), including halal-label awareness, ingredient scrutiny, and repurchase intention. These indicators were selected because they represent key aspects of consumer decision-making within the halal skincare market. The variables used in this study are summarized in Table 1.

Table 1. Operational Definition of Variables

Variable	Indicators	Source
Self-Control	Behavioral Control, Cognitive Control, Decisional Control	Averill (1973)
Allowance	Amount Received, Spending Management Ability, Need Prioritization	Fikriyah & Fitriyani (2024)
Double-Date Promotional Events	Promotional Appeal, Perceived Lower Pricing, Purchase Urgency	Rolando et al. (2024)
Consumption Behavior	Purchase Frequency, Quantity Purchased, Need-Fit	Septiana (2015)
Halal Skincare Purchase Decision	Halal Label Awareness, Ingredient Scrutiny, Repurchase Intention	Fadhila et al. (2026)

Data Analysis Technique

The collected data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4 software. PLS-SEM was selected because it is particularly suitable for predictive and exploratory research involving multiple latent variables, mediation effects, and complex structural relationships. Furthermore, PLS-SEM does not require strict assumptions regarding data normality and performs effectively when analyzing behavioral research models.

The analysis was conducted in two stages. The first stage involved evaluating the measurement model (outer model) to assess the reliability and validity of the constructs. Convergent validity was evaluated using outer loading values and Average Variance Extracted (AVE), with recommended threshold values exceeding 0.70 and 0.50, respectively. Reliability was assessed through Cronbach's Alpha and Composite Reliability (CR), where values above 0.70 indicated satisfactory internal consistency.

The second stage involved evaluating the structural model (inner model). This assessment included examining the coefficient of determination (R^2), predictive relevance (Q^2), and path coefficients. The coefficient of determination was used to evaluate the explanatory power of the model, while predictive relevance assessed its predictive capability. Hypothesis testing was performed using a bootstrapping procedure, with statistical significance determined based on a t-statistic greater than 1.96 and a p-value below 0.05.

Mediation Analysis

To examine the mediating role of consumption behavior, indirect effects were estimated using the bootstrapping procedure within the PLS-SEM framework. Mediation analysis was conducted to determine whether consumption behavior served as a mechanism through which self-control, allowance, and double-date promotional events influenced halal skincare purchase decisions. An indirect effect was considered statistically significant when the associated p-value was below 0.05. The significance of indirect relationships was interpreted alongside direct effects to determine whether mediation was full, partial, or absent. This approach enabled a more comprehensive understanding of the pathways through which psychological, financial, and promotional factors affect consumer decision-making in halal skincare purchases.

Ethical Considerations

Participation in this study was voluntary, and respondents were informed about the purpose of the research before completing the questionnaire. All responses were collected anonymously, and no personally identifiable information was requested from participants. Respondents were also informed that the data would be used solely for academic purposes and analyzed in aggregate form. These procedures were implemented to ensure confidentiality, protect participant privacy, and maintain the ethical integrity of the research process.

4. Results

Descriptive Statistics

A total of 389 valid responses were obtained from female students of Universitas Islam Negeri Sumatera Utara (UINSU). The respondents represented various age groups, faculties, semesters, monthly allowance categories, and e-commerce platform preferences. The majority were aged 21–22 years, with 22-year-old respondents constituting the largest proportion. Most respondents reported actively purchasing skincare products through digital marketplaces, particularly Shopee, which emerged as the dominant platform, followed by TikTok Shop and Tokopedia. These findings indicate that the respondents were highly familiar with online shopping activities and promotional campaigns offered through e-commerce platforms.

The descriptive analysis further revealed generally positive perceptions regarding self-control, allowance, double-date promotional events, consumption behavior, and halal skincare purchasing decisions. Mean scores across all constructs exceeded the midpoint of the measurement scale, suggesting favorable evaluations of the investigated variables.

Measurement Model Assessment (Outer Model)

Following the recommendations of Hair and Alamer (2022), the measurement model was evaluated through convergent validity, discriminant validity, and construct reliability before examining the structural relationships among constructs.

Convergent validity was assessed using outer loading values generated through the PLS Algorithm procedure in SmartPLS 4.0. Indicators were considered valid when their outer loading values exceeded the threshold of 0.70. The detailed outer loading results are presented in Figure 1 and Table 2.

Figure 1. PLS-SEM Model Path Diagram

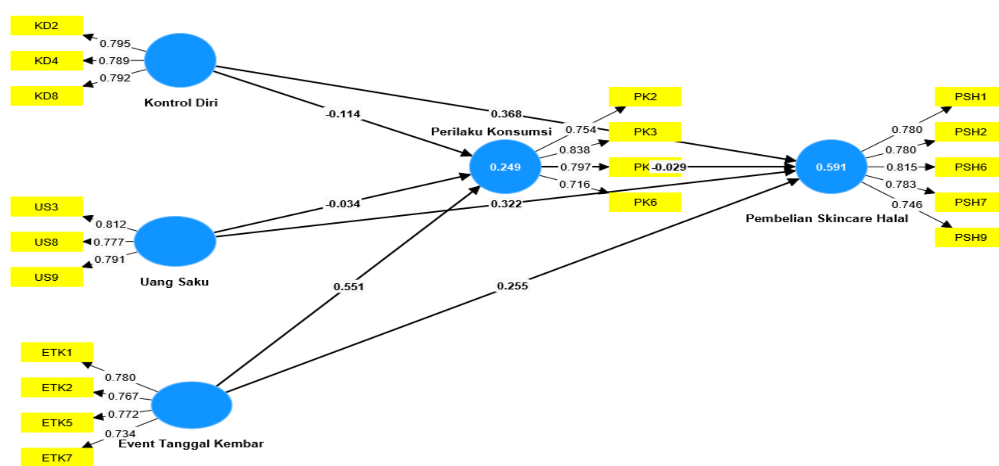

Table 2. Outer Loading Values

Variable	Indicator	Outer Loading	Interpretation
Self-Control	KD2	0.795	Valid
	KD4	0.789	Valid
	KD8	0.792	Valid
Allowance	US3	0.812	Valid
	US8	0.777	Valid
	US9	0.791	Valid
Double-Date Promotional Events	ETK1	0.780	Valid
	ETK2	0.767	Valid
	ETK5	0.772	Valid
	ETK7	0.734	Valid
Consumption Behavior	PK2	0.754	Valid
	PK3	0.838	Valid
	PK4	0.797	Valid
	PK6	0.716	Valid
Halal Skincare Purchase	PSH1	0.780	Valid
	PSH2	0.780	Valid
	PSH6	0.815	Valid
	PSH7	0.783	Valid
	PSH9	0.746	Valid

Source: Data processed in 2026.

All retained indicators demonstrated satisfactory convergent validity, with outer loading values ranging from 0.716 to 0.838. The highest loading was observed for PK3 (0.838), whereas PK6 (0.716) represented the lowest acceptable loading. Therefore, all indicators adequately represented their respective latent constructs.

Discriminant validity was evaluated using the cross-loading criterion (see Table 3). An indicator is considered discriminantly valid when its loading on the intended construct exceeds its loadings on all other constructs.

Table 3. Cross-Loading Values

Indicator	DDPE	SC	CB	HSPD	AL
ETK1	**0.780**	0.422	0.282	0.480	0.414
ETK2	**0.767**	0.363	0.362	0.408	0.380
ETK5	**0.772**	0.346	0.454	0.436	0.362
ETK7	**0.734**	0.280	0.410	0.400	0.312
KD2	0.375	**0.795**	-0.057	0.492	0.180
KD4	0.335	**0.789**	-0.079	0.506	0.208
KD8	0.358	**0.792**	-0.127	0.536	0.198
PK2	0.364	-0.102	**0.754**	0.117	0.033
PK3	0.456	-0.031	**0.838**	0.161	0.029
PK4	0.369	-0.072	**0.797**	0.139	0.012
PK6	0.338	-0.114	**0.716**	0.087	-0.026
PSH1	0.423	0.530	0.114	**0.780**	0.387
PSH2	0.439	0.490	0.118	**0.780**	0.414
PSH6	0.438	0.539	0.121	**0.815**	0.430
PSH7	0.432	0.493	0.124	**0.783**	0.426
PSH9	0.358	0.462	0.092	**0.746**	0.352
US3	0.332	0.186	0.007	0.418	**0.812**
US8	0.359	0.193	0.021	0.397	**0.777**
US9	0.401	0.224	0.018	0.441	**0.791**

Notes: DDPE = Double-Date Promotional Events, **SC** = Self-Control, **CB** = Consumption Behavior, **HSPD** = Halal Skincare Purchase Decision, **AL** = Allowance; Bold values indicate the highest loading for each indicator on its intended construct.

The cross-loading matrix showed that every indicator exhibited the highest loading on its respective construct. For example, indicator ETK1 loaded 0.780 on the Double-Date Promotional Events construct, substantially exceeding its loadings on Self-Control (0.422), Consumption Behavior (0.282), Halal Skincare Purchase (0.480), and Allowance (0.414). Similar patterns were observed for all indicators.

These findings confirm that each construct is empirically distinct and that the measurement model satisfies the discriminant validity requirement.

Construct reliability was assessed using Cronbach's Alpha, Composite Reliability (ρa and ρc), and Average Variance Extracted (AVE). Following Hair Jr. et al. (2021), Cronbach's Alpha and Composite Reliability values should exceed 0.70, while AVE should be greater than 0.50. Reliability and AVE Results are summarized in Table 4.

Table 4. Reliability and AVE Results

Variable	Cronbach's Alpha	rho_a	rho_c	AVE
Double-Date Promotional Events	0.761	0.762	0.848	0.583
Self-Control	0.703	0.703	0.835	0.627
Halal Skincare Purchase	0.840	0.843	0.887	0.610
Consumption Behavior	0.786	0.814	0.859	0.605
Allowance	0.707	0.712	0.836	0.630

Source: Data processed in 2026.

All constructs satisfied the recommended thresholds. Cronbach's Alpha values ranged from 0.703 to 0.840, Composite Reliability values ranged from 0.835 to 0.887, and AVE values ranged from 0.583 to 0.630. Therefore, all constructs demonstrated satisfactory reliability and convergent validity.

Structural Model Assessment (Inner Model)

After confirming the adequacy of the measurement model, the structural model was evaluated through the coefficient of determination (R^2), effect size (f^2), and path coefficient analysis. Coefficient of Determination (R^2) is summarized in Table 5.

Table 5. R-Square Values

Endogenous Variable	R^2	Adjusted R^2
Halal Skincare Purchase	0.591	0.586
Consumption Behavior	0.249	0.243

Source: Data processed in 2026.

The R^2 value of 0.591 indicates that Self-Control, Allowance, Double-Date Promotional Events, and Consumption Behavior jointly explain 59.1% of the variance in Halal Skincare Purchase decisions, representing a moderate explanatory power. Meanwhile, the R^2 value of 0.249 suggests that Self-Control, Allowance, and Double-Date Promotional Events explain 24.9% of the variance in Consumption Behavior.

Effect Size (f^2) are presented in Table 6. This pattern supports the finding that halal skincare purchase decisions are influenced more directly by self-control, financial resources, and promotional stimuli than through the mediating mechanism of consumption behavior.

Table 6. Effect Size Results

Structural Relationship	f^2	Effect Size Interpretation
Double-Date Promotional Events → Consumption Behavior	0.281	Medium
Self-Control → Halal Skincare Purchase Decision	0.188	Medium
Allowance → Halal Skincare Purchase Decision	0.112	Small
Double-Date Promotional Events → Halal Skincare Purchase Decision	0.086	Small
Self-Control → Consumption Behavior	0.016	Negligible
Allowance → Consumption Behavior	0.001	Negligible
Consumption Behavior → Halal Skincare Purchase Decision	0.002	Negligible

Source: Processed data using SmartPLS 4.0 (2026).

The effect-size analysis revealed that: Double-Date Promotional Events exerted a medium effect on Consumption Behavior ($f^2 = 0.281$). Self-Control exerted a medium effect on Halal Skincare Purchase ($f^2 = 0.188$). Allowance exerted a small effect on Halal Skincare Purchase ($f^2 = 0.112$). Double-Date Promotional Events exerted a small effect on Halal Skincare Purchase ($f^2 = 0.086$). Allowance and the interaction effect demonstrated negligible influence on Consumption Behavior.

Hypothesis Testing

Direct Effects, Hypothesis testing was performed using the bootstrapping procedure. A relationship was considered significant when the T-statistic exceeded 1.96 and the p-value was below 0.05. Direct Effect Results are summarized in Table 7.

Table 7. Direct Effect Results

Relationship	β	T-value	p-value	Result
Double-Date Promotional Events → Halal Skincare Purchase	0.255	5.542	0.000	Supported
Double-Date Promotional Events → Consumption Behavior	0.551	10.235	0.000	Supported

Relationship	β	T-value	p-value	Result
Self-Control → Halal Skincare Purchase	0.368	8.424	0.000	Supported
Self-Control → Consumption Behavior	-0.114	1.985	0.047	Supported
Consumption Behavior → Halal Skincare Purchase	-0.029	0.754	0.451	Not Supported
Allowance → Halal Skincare Purchase	0.322	5.868	0.000	Supported
Allowance → Consumption Behavior	-0.034	0.619	0.536	Not Supported

Source: Data processed in 2026.

The findings indicate that Self-Control (β = 0.368), Allowance (β = 0.322), and Double-Date Promotional Events (β = 0.255) significantly and positively influence Halal Skincare Purchase decisions. Double-Date Promotional Events also exhibited a strong positive influence on Consumption Behavior (β = 0.551). Conversely, Consumption Behavior did not significantly affect Halal Skincare Purchase decisions, while Allowance did not significantly influence Consumption Behavior.

Indirect Effects (Mediation Analysis) are summarized in Table 8; the mediating role of Consumption Behavior was evaluated using indirect-effect bootstrapping analysis.

Table 8. Indirect Effect Results

Indirect Relationship	β	T-value	p-value	Result
Double-Date Promotional Events → Consumption Behavior → Halal Skincare Purchase	-0.016	0.742	0.458	Not Supported
Self-Control → Consumption Behavior → Halal Skincare Purchase	0.003	0.652	0.515	Not Supported
Allowance → Consumption Behavior → Halal Skincare Purchase	0.001	0.339	0.734	Not Supported

Source: Data processed in 2026.

The mediation analysis revealed that all indirect effects were statistically insignificant ($p > 0.05$). Therefore, Consumption Behavior did not mediate the relationships between Self-Control, Allowance, Double-Date Promotional Events, and Halal Skincare Purchase decisions.

Summary of Findings

The empirical results demonstrate that halal skincare purchasing decisions among Muslim female students are primarily influenced by self-control, financial resources (allowance), and double-date promotional events. Among these determinants, Self-Control emerged as the strongest predictor (β = 0.368), followed by Allowance (β = 0.322) and Double-Date Promotional Events (β = 0.255). While promotional campaigns significantly increased Consumption Behavior, Consumption Behavior itself did not translate into halal skincare purchase decisions. This finding suggests that purchasing decisions for halal skincare products are driven more strongly by individual self-regulation, financial capacity, and promotional attractiveness than by general consumption tendencies.

5. Discussion

This study investigated the influence of self-control, allowance, and double-date promotional events on halal skincare purchase decisions, while also examining the mediating role of consumption behavior among female students at Universitas Islam Negeri Sumatera Utara (UINSU). The findings reveal that self-control, allowance, and double-date promotional events significantly influence halal skincare purchase decisions. However, consumption behavior does not significantly affect halal skincare purchase decisions and fails to mediate the relationships between the exogenous variables and purchase decisions. These findings provide important insights into halal consumer behavior in digital commerce environments.

The empirical results indicate that self-control exerts the strongest influence on halal skincare purchase decisions ($\beta = 0.368$; $p < 0.001$). This finding demonstrates that consumers with stronger self-regulatory capabilities tend to make more deliberate and rational purchasing decisions regarding halal skincare products.

From the perspective of the Theory of Planned Behavior (Ajzen, 1991), self-control reflects an individual's perceived behavioral control in regulating consumption choices and resisting impulsive purchasing tendencies. Consumers with higher levels of self-control are generally more capable of evaluating product attributes, verifying halal certification, examining ingredients, and considering long-term benefits before making purchasing decisions. Consequently, purchasing decisions become less driven by emotional impulses and more aligned with personal values and consumption objectives.

The finding is consistent with the conceptualization of self-control proposed by Averill (1973), which emphasizes behavioral control, cognitive control, and decisional control as mechanisms that enable individuals to manage environmental stimuli and make rational decisions. In the context of halal skincare consumption, self-control enables consumers to prioritize product safety, halal compliance, and functional benefits rather than responding solely to promotional attractiveness.

The result also supports previous studies reported in the document, which suggest that stronger self-control reduces excessive consumption tendencies and encourages more responsible purchasing behavior. The finding further indicates that halal skincare purchasing decisions among Muslim female consumers are not merely driven by external marketing stimuli but are strongly influenced by consumers' ability to regulate their own consumption behavior.

The Effect of Allowance on Halal Skincare Purchase Decisions, The results show that allowance significantly and positively influences halal skincare purchase decisions ($\beta = 0.322$; $p < 0.001$). This finding suggests that financial capacity remains an important determinant of purchasing behavior among university students.

Allowance represents the primary financial resource available to students and directly determines their purchasing power. Students receiving larger allowances possess greater flexibility in allocating expenditures across different consumption categories, including skincare products. Consequently, greater financial resources increase consumers' ability to purchase halal skincare products and support repeated purchasing activities.

This finding is consistent with studies cited in the document, including Fikriyah and Fitriyani (2024), Hanum and Ramadhani (2024), and Patandean et al. (2025), which emphasize that financial resources play a significant role in determining purchasing opportunities and consumption choices. Consumers with higher disposable income are generally better positioned to satisfy both essential and discretionary needs.

Interestingly, although allowance significantly influences purchase decisions, its influence on consumption behavior is statistically insignificant. This suggests that financial resources do not necessarily alter broader consumption patterns. Instead, allowance appears to directly affect purchasing capability. In other words, students may possess sufficient financial resources to purchase halal skincare products without necessarily changing their overall consumption behavior. The Effect of Double-Date Promotional Events on Halal Skincare Purchase Decisions, the findings reveal that double-date promotional events significantly influence halal skincare purchase decisions ($\beta = 0.255$; $p < 0.001$). This result confirms the effectiveness of digital promotional campaigns in shaping consumer purchasing behavior.

Double-date promotional events such as 10.10, 11.11, and 12.12 create perceptions of economic value through discounts, vouchers, cashback programs, flash sales, and free-shipping incentives. These promotional mechanisms reduce consumers' perceived purchasing costs and increase the attractiveness of online transactions.

The result supports the arguments of Rolando et al. (2024), Putri and Ambardi (2023), and Rahma and Yanti (2025), who suggest that promotional attractiveness and perceived price reductions significantly stimulate consumer purchasing decisions. In the halal skincare context, promotional activities may lower financial barriers and encourage consumers to purchase products that they already perceive as beneficial and compliant with religious requirements.

The finding also indicates that promotional strategies remain highly effective even in markets characterized by strong religious and ethical considerations. While halal compliance remains important, consumers continue to respond positively to economic incentives provided by digital marketplaces.

The Effect of Self-Control on Consumption Behavior, The analysis demonstrates that self-control significantly influences consumption behavior ($\beta = -0.114$; $p = 0.047$). The negative coefficient indicates that stronger self-control reduces excessive consumption tendencies.

This finding is theoretically consistent with self-regulation theory and the framework proposed by Averill (1973). Consumers possessing stronger self-control are more capable of evaluating whether purchases are genuinely necessary and are therefore less likely to engage in excessive consumption. Such consumers tend to prioritize needs over wants and demonstrate greater discipline in managing spending activities.

From an Islamic consumption perspective, the result is also consistent with the principle of moderation (wasatiyyah), which discourages excessive spending and encourages responsible consumption. Therefore, self-control functions as an important mechanism that limits unnecessary consumption behavior among Muslim consumers.

The Effect of Allowance on Consumption Behavior, The relationship between allowance and consumption behavior is statistically insignificant ($\beta = -0.034$; $p = 0.536$). This finding indicates that greater financial resources do not necessarily result in higher consumption intensity.

One possible explanation is that students allocate their allowances across various expenditure categories, including transportation, education, communication, food, and personal care. Consequently, larger allowances do not automatically translate into greater skincare-related consumption. Consumers may remain cautious in their spending decisions regardless of the amount of allowance received.

This result suggests that financial capacity alone is insufficient to explain consumption behavior. Psychological factors, lifestyle characteristics, and personal values may play a more important role in shaping consumption patterns among university students.

The Effect of Double-Date Promotional Events on Consumption Behavior, Double-date promotional events demonstrate a strong positive influence on consumption behavior ($\beta = 0.551$; $p < 0.001$), representing the largest effect observed within the consumption behavior model.

This finding indicates that digital promotional campaigns substantially increase consumers' purchasing tendencies and consumption intensity. Promotional activities create urgency, stimulate purchase intentions, and encourage consumers to take advantage of temporary opportunities. As a result, consumers become more active in purchasing products during promotional periods.

The result aligns with previous literature suggesting that promotional stimuli increase perceived value and encourage impulsive purchasing tendencies. The strong coefficient also highlights the central role of digital marketing strategies in influencing consumer behavior within contemporary e-commerce environments.

The Effect of Consumption Behavior on Halal Skincare Purchase Decisions, Contrary to expectations, consumption behavior does not significantly influence halal skincare purchase decisions ($\beta = -0.029$; $p = 0.451$).

This finding suggests that general consumption tendencies do not necessarily determine whether consumers purchase halal skincare products. Instead, halal skincare purchasing decisions appear to be influenced more strongly by specific considerations such as halal certification, ingredient safety, self-control, financial capability, and promotional attractiveness.

The result is particularly important because it highlights the unique characteristics of halal consumption. Unlike many conventional purchasing decisions, halal skincare purchases involve additional considerations related to religious compliance and product trustworthiness. Consequently, consumers may prioritize halal-related evaluations over their routine consumption patterns.

Mediation Analysis of Consumption Behavior, the mediation analysis indicates that consumption behavior does not mediate the relationships between self-control, allowance, double-date promotional events, and halal skincare purchase decisions.

The insignificant indirect effects suggest that self-control, allowance, and promotional activities influence purchasing decisions directly rather than through changes in consumption behavior. Consumers appear to make halal skincare purchasing decisions based on immediate evaluations of product suitability, affordability, and promotional attractiveness rather than through broader consumption patterns.

These findings strengthen the argument that halal skincare purchasing decisions constitute a specific decision-making process characterized by product-related evaluations, religious considerations, and economic assessments. Therefore, consumption behavior does not serve as a significant explanatory mechanism within the proposed model.

Policy Implications and Recommendations

Policy Implications, the findings of this study offer several implications for policymakers, halal industry stakeholders, educational institutions, and e-commerce platforms. For Halal Industry Regulators, the significant influence of self-control and halal-oriented purchasing considerations suggests that consumer education programs should emphasize halal literacy, ingredient awareness, and informed purchasing behavior. Regulatory agencies responsible for halal certification can strengthen public trust by improving transparency regarding certification procedures and product information. Given that consumers demonstrate rational evaluation of halal skincare products, strengthening public access to reliable halal information may further enhance informed purchasing decisions.

For E-Commerce Platforms, the strong influence of double-date promotional events highlights the effectiveness of digital marketing campaigns in shaping consumer behavior. E-commerce platforms should continue developing promotional strategies while ensuring transparency regarding discounts, pricing information, and product authenticity. Platforms may also collaborate with halal-certified brands to develop dedicated halal product categories, enabling consumers to identify certified products more efficiently during promotional periods.

For Halal Skincare Manufacturers, the results indicate that consumers are strongly influenced by self-control, financial capability, and promotional attractiveness. Therefore, halal skincare firms should focus on: Clearly communicating halal certification status. Providing detailed ingredient information. Offering affordable product variants for student consumers. Integrating promotional campaigns with educational content regarding product safety and halal compliance. These strategies may strengthen consumer trust while enhancing purchase intentions.

For Universities, Universities can support responsible consumption behavior through financial literacy and consumer education programs. Such initiatives may help students improve budgeting skills, evaluate marketing stimuli critically, and make more informed purchasing decisions.

Based on the empirical findings, several managerial recommendations can be proposed: Prioritize halal assurance communication. Consumers appear to value product legitimacy and safety more than general consumption tendencies. Design targeted promotional strategies. Double-date campaigns should combine discounts with halal-related messaging to increase effectiveness.

Develop student-oriented product packages, since allowance significantly affects purchasing decisions, affordable skincare bundles may attract student consumers. Strengthen digital engagement. Interactive educational content regarding halal ingredients and skincare benefits can reinforce consumer confidence and improve purchase decisions. Segment consumers based on self-control characteristics. Consumers with strong self-control tend to make rational purchasing decisions; therefore, information-based marketing may be more effective than purely emotional advertising appeals.

Overall, the findings suggest that halal skincare purchasing decisions are primarily driven by individual self-regulation, financial resources, and digital promotional stimuli. Consequently, effective strategies should combine halal assurance, consumer education, affordability, and responsible promotional practices to support sustainable growth within the halal skincare industry.

6. Conclusion

This study examined the effects of self-control, allowance, and double-date promotional events on halal skincare purchase decisions among female students at Universitas Islam Negeri Sumatera Utara (UINSU), with consumption behavior serving as a mediating variable. Using the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach, the study provides empirical evidence regarding the determinants of halal skincare purchasing decisions in the context of digital commerce and halal consumer markets.

The findings reveal that self-control, allowance, and double-date promotional events significantly and positively influence halal skincare purchase decisions. Among these determinants, self-control emerged as the strongest predictor, indicating that consumers' ability to regulate impulses, evaluate product information, and make rational purchasing decisions plays a critical role in the selection of halal skincare products. This finding reinforces the importance of perceived behavioral control within the Theory of Planned Behavior and highlights the role of self-regulation in halal consumption decisions.

The study also demonstrates that allowance significantly influences halal skincare purchase decisions, suggesting that financial capacity remains an important factor in determining consumers' ability to acquire halal skincare products. Students with greater financial resources possess more flexibility in allocating expenditures toward personal-care products, including halal-certified skincare products.

Furthermore, double-date promotional events significantly influence both halal skincare purchase decisions and consumption behavior. This result confirms the effectiveness of digital promotional campaigns, such as 10.10, 11.11, and 12.12 sales events, in increasing consumer purchasing intentions and stimulating consumption activities. The findings emphasize the growing importance of e-commerce marketing strategies in shaping purchasing behavior among young Muslim consumers.

In contrast, consumption behavior does not significantly influence halal skincare purchase decisions, and it fails to mediate the relationships between self-control, allowance, double-date promotional events, and halal skincare purchase decisions. These findings suggest that halal skincare purchasing decisions are influenced more directly by individual psychological characteristics, financial resources, and promotional stimuli than by general consumption patterns. Consumers appear to evaluate halal skincare products based on specific considerations such as halal certification, product safety, ingredient composition, affordability, and promotional attractiveness rather than on broader consumption tendencies.

From a theoretical perspective, this study extends the application of the Theory of Planned Behavior by integrating self-control, financial resources, and promotional stimuli into a comprehensive model of halal skincare purchasing decisions. The findings contribute to the growing literature on halal consumer behavior by demonstrating that direct effects are more influential than indirect behavioral mechanisms in explaining halal skincare purchase decisions among Muslim female consumers.

From a practical perspective, the results suggest that halal skincare manufacturers, e-commerce platforms, and policymakers should prioritize strategies that strengthen consumer trust, improve halal literacy, enhance product affordability, and optimize promotional effectiveness. Greater emphasis on transparent halal certification, ingredient disclosure, and responsible promotional practices may further support the development of the halal skincare industry and encourage more informed purchasing decisions among consumers.

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