Halal Cosmetic Awareness Among College Students in Malaysia

Malezya'da Üniversite Öğrencileri Arasında Helal Kozmetik Farkındalığı

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Halal certification is the significant driver of halal cosmetic awareness in Malaysia. All cosmetic manufacturers must obtain halal recognition from the Malaysian Department of Islamic Development (JAKIM) to produce halal cosmetics in Malaysia. Nevertheless, do halal recognition is a matter for cosmetic users among Gen-Z's college students in Malaysia? This paper intends to examine the halal cosmetic awareness among Gen-Z's students. This paper used the Malaysian Islamic Social Financial Literacy Quiz (MISFL 2020) data supplied by Persatuan Mahasiswa Kelantan Universiti Malaya (PMKUM) to understand the halal cosmetic awareness among college students in Malaysia nationwide. Gen Z's college students are the young generation born between the year 1997 – 2003. Their lifestyle is different from the previous generation. Therefore, this study conjectured that their awareness of halal recognition for cosmetics might also yield a different outcome than previous generations. The quiz questions were adapted from the study of Ambo (2020). The sample consisted of 313 quiz participants, and the findings indicate that most of them are ultimately aware of halal recognition for cosmetics although they do not receive any formal education regarding halal cosmetics. Bumiputera (Malays and Malaysia Peninsular natives) students aged 20-21 years old who pursued Bachelor Degree showed better halal cosmetic scores. The results suggest they should be served with a wide range of cosmetics in the market, and it is the role of halal cosmetic providers to convince them that halal cosmetic brand is the superior solution. The research is authentic in its data derived from the MISFL 2020 quiz competition. Since the college institutions in Malaysia do not mandate students to enrol in halal education, it is conjectured that the college students' demographics could help design awareness campaigns regarding halal cosmetics beyond traditional learning style.

Anahtar Kelimeler: ÖZET

Farkındalık, üniversite öğrencisi, helal kozmetik, JAKIM, Malezya

Helal sertifikası, Malezya'da helal kozmetik bilincinin önemli bir itici gücüdür. Tüm kozmetik üreticileri, Malezya'da helal kozmetik ürünleri üretebilmek için Malezya İslami Kalkınma Departmanından (JAKIM) helal onavı almalıdır. Yine de, Malezva Z kuşağı üniversite öğrencileri kozmetik kullanıcıları icin helal tanıma bir sorun mudur? Bu makale, Z kuşağı öğrencileri arasındaki helal kozmetik farkındalığını incelemeyi amaçlamaktadır. Bu makale, ülke çapında Malezya'daki üniversite öğrencileri arasındaki helal kozmetik farkındalığını anlamak için Persatuan Mahasiswa Kelantan Universiti Malaya (PMKUM) tarafından sağlanan Malezya İslami Sosyal Finansal Okuryazarlık Testi (MISFL 2020) verilerini kullanmıştır. Z kuşağının üniversite öğrencileri 1997 – 2003 yılları arasında doğan genç kuşaktır. Yaşam tarzları bir önceki kuşaktan farklıdır. Bu nedenle, bu çalışma, kozmetikler için helal tanıma konusundaki farkındalıklarının da önceki nesillerden farklı bir sonuç verebileceğini varsaymıştır. Araştırma soruları Ambo'nun (2020) çalışmasından uyarlanmıştır. Örneklem 313 bilgi yarışması katılımcısından oluşmaktadır ve bulgular helal kozmetikle ilgili herhangi bir eğitim alınmamasına rağmen, çoğu katılımcının helal kozmetiğin farkında olduğunu göstermektedir. Lisans eğitimi alan 20-21 yaş grubundaki Bumiputera (Malezyalılar ve Malezya Yarımadası yerlileri) öğrencilerinin helal kozmetik puanları daha iyi performans göstermiştir. Sonuçlar, piyasada geniş bir kozmetik yelpazesi ile hizmet verilmesi gerektiğini ortaya koymakta ve helal kozmetik sağlayıcılarının helal kozmetik markası üretmelerinin önemli bir çözüm olacağını göstermektedir. Araştırmada, MISFL 2020 bilgi yarışması yarışmasından elde edilen özgün veriler kullanılmıştır. Malezya'daki kolejler, öğrencileri helal eğitim konusunda zorlamadığından üniversite öğrencilerinin demografik özelliklerinin geleneksel öğrenme yöntemlerinin ötesinde helal kozmetik ürünlerinin tanınmasına yönelik farkındalık kampanyaları tasarlanmasında rol oynayacağı düşünülmektedir.

1. INTRODUCTION

It has defined halal cosmetics as entirely free from animal-derived ingredients based on natural ingredients. It also must ablution -friendly and safe to be used by cosmetic users (Siti Mashitoh, Rafida, & Alina, 2020; Badarudin, 2019; Low, 2017). All cosmetic manufacturers must obtain halal recognition from the Malaysian Department of Islamic Development (JAKIM) to produce halal cosmetics in Malaysia (Mustafar, M. Ismail, Othman, & Abdullah,2018). Given above, cosmetic users who are mentally insightful of the halal in the cosmetic items must ensure that the cosmetics bought are utterly free from animal-derived ingredients, based on natural ingredients, ablution -friendly, safe to use, and also recognised by JAKIM (Osman & Aziz,2018).

The importance of having a high level of halal cosmetic awareness primarily to prevent them from procuring and consuming non-*shariah* compliance cosmetics. The importance of halal cosmetic awareness is even more apparent for college students who are the most frequent cosmetics users (Teng & Wan Jusoh, 2013). They are the people born between 1997 and 2010 who are known as Generation Z (Gen-Zers) (Mccrindle, 2021). Compared to Generations X and Y in Malaysia, the Gen-Z cohort as a whole tends to appreciate more arts, literature, music, and fashion (Mothersbaugh & Hawkins, 2016). Since their interest in arts, literature, music, and fashion in tandem with the application of make-up, it is not too exaggerated that the cosmetic industry will generate RM 42.41 billion (USD 10.5 billion) of halal cosmetic in Malaysia in 5-years' time (HIMP, 2020). Thus, Persatuan Mahasiswa Kelantan Universiti Malaya (PMKUM) launched the Malaysian Islamic Social Financial Literacy Quiz (MISFL 2020) quiz across a wide range of Malaysia to address Islamic social financial literacy among Malaysians. PMKUM invited the researchers of this article to design four questions regarding halal cosmetics together with other researchers of Islamic Social Finance such as *zakat & waqf* (Islamic wealth management) and *takaful* (Islamic insurance). Specifically, this article seeks to contribute to halal cosmetic awareness literature, particularly among college students in Malaysia, described by their sociocultural constructs. The article's findings imply that quiz participants scored 90.2%, in which most of them are ultimately aware of halal cosmetic products.

The remainder of this article as follows. Section 1.1 discusses the overview of halal cosmetics in Malaysia, followed by a literature review on halal cosmetic awareness in Malaysia in Section 2. The purpose of PMKUM in organising MISFL 2020 in Section 3. The data and methods are described later in Section 4, followed by the limitations and discussion of the empirical analysis and findings in Sections 5 and 6. The article end-up with a summary of the results and suggests avenues for future research in Section 7.

1.1 Overview of halal cosmetic in Malaysia

About 61.3 percent of Malaysians are Muslim (Department of Statistics, 2017; Ayob, Awadh, Jafri, Jamshed, S. Ahmad, & Hadi, 2016; Abdul Aziz & Chok, 2013; Kling, 1995). It means that the predominant view among Muslims in Malaysia is crucial for societal well-being (Kling, 1995). Much of the Malaysia Government's efforts is oriented towards mostly Muslims, such as imposing a specific limitation on gambling, alcohol, and pork-rearing. Higher demands by Muslims for halal products induce halal cosmetics' further supply (Al-Bayan, 2020; Abdul Aziz & Chok, 2013; Siti Mashitoh *et al.*, 2013). JAKIM was empowered by Malaysia Government with RM 1 billion in 2018 for assuring Muslims towards consuming only halal items (Teoh, 2017). Recognition for halal items in Malaysia illustrates better shariah governance and regulations (Mustafar *et al.*, 2018; Ramli, 2015; Ahmad, Tunku Abaidah, & Abu Yahya, 2013). As an avant-garde with a deep understanding of Islamic and conventional finances, Malaysia is perceived as an international hub for halal cosmetics in tandem with the abundance of organic herbal ingredients for cosmetics.

This research could detect the first involvement of the halal cosmetics brands such as Zaitun and Safi early as the 1980s (Mustafar *et. al*, 2018). Several years forward, with more significant proliferation of Islamic finance in Malaysia, Malaysia has attracted many international cosmetic manufacturers to set up halal cosmetic operations in Malaysia (Kaur, Osman, Kaur, & Singh, 2018; Ayob *et. al*, 2016; Mohezar, Zailani & Zainuddin, 2016; Ali, Halim, & Ahmed, 2016). The vibrancy of the halal cosmetic industry has also garnered a lot of interest and attention of many international halal beauty brands such as Amara Halal Cosmetics, Inika Organics, Talent Cosmetics, Fenty Beauty, Fresh Cosmetics, and Benefit Cosmetics to be marketed in Malaysia along with homegrown halal cosmetic labels such as Nurraysa, SimplySiti, Pretty Suci, and Orkid Cosmetics (Badarudin, 2019; Yusoff, 2018; Mustafar *et. al*, 2018; Mohezar *et. al*, 2016). The rivalry among cosmetic businesses in Malaysia can initiate pro-active regulatory infrastructure changes and encourage product innovations in the halal

cosmetic industry. Halal cosmetics has been ranked as the third-largest Islamic industry in Malaysia after Islamic banking and halal foods and beverages (Ramli, 2015).

Given above, cosmetic consumers have a more significant number of cosmetic options today than ever before; thus, it would enhance optimal decision-making for choosing halal cosmetic items. The following Section 2 reviews the literature regarding halal cosmetic awareness. Rigour research makes it possible to highlight the most significant halal cosmetic awareness determinants in Malaysia among college students.

2. LITERATURE REVIEW

For an individual to better understand the halal cosmetic, he/she must initially draw on the semantics of the halal word. The word halal in the Arabic word implies allowed or permissible (Ali, Salman, Yaacob, & Parveen, 2019). The halal production process must be free from pork and alcohol (Alzeer, Rieder & Hadeed, 2018; Ahmad *et. al*, 2013). In 2012, the USA Food, Drug & Cosmetic Act (2012) defined cosmetics as the items applied to the physical human body for refreshing, beautifying, and enhancing the attractiveness and modifying one's appearance. Cosmetic items cover skincare items, body bath products, hair care, and deodorants (Mohezar *et. al*, 2016; Rahim, Shafii & Shahwan, 2015).

Much of the early research also posited halal certification as the significant driver of halal cosmetic awareness (Nik Mud, Hirani, Ibrahim @ Zakaria, Kamaruddin & Hasan, 2020; Ali *et. al*, 2019; Mustafar *et. al*, 2018; Ramli, 2015; Ahmad *et. al*, 2013; C. M. Hashim & Musa, 2013). The government has empowered JAKIM as the task force to ensure the Malaysian Standard MS 2200:2008 and Halal Certification Procedure in place before the halal certification can be awarded to the cosmetic providers (Ambo, 2020; Chooi, Yoke, & Mohamad, 2020; Ali *et. al*, 2019; Mustafar *et. al*, 2018; Ahmad *et. al*, 2013). In contrast, studies on the awareness of halal cosmetics by Ali *et.al*, 2019) and Rahim *et. al* (2015) established the conclusion mix-match between low awareness and high cosmetic usage. They conjectured the halal cosmetic availability, variety of halal cosmetic products, and raw materials and ingredients were deemed crucial than halal recognition by JAKIM.

Although Malaysia Government has made much progress through halal regulations initiatives, the oft-repeated conundrum, however, halal recognition by JAKIM is yet to assure Muslim consumers, the leading driver of cosmetic in Malaysia (Teng & Wan Jusoh, 2013). A brief review of articles since the turn of 2015 highlighted the Muslims perceived halal recognition by JAKIM in Malaysia as not truly following Islam, such as Israeli cosmetic are remained available in the market, neglecting the issue of Israel oppression over Palestine Muslims. And earlier 2020, halal recognition is granted to Atomy Malaysia, the Korea based beauty and fashion business, even if the Atomy is identified actively supporting Christian missionary programmes (Mat Rawi, 2020; Ambo, 2020; Jimat, 2017).

3. OBJECTIVE

3.1 The Objective of Conducting MISFL 2020 Quiz Competition

Based on the above concern, The PMKUM as an organiser of the MISFL 2020 Quiz, limited the quiz only for Malaysian Gen-Z's college students, specifically between 18 and 23 years old. According to the President of PMKUM, Muhammad Rasydan Bin Junuh, the MISFL 2020 Quiz's result provides evidence of Islamic financial literacy among Malaysian Gen-Zs' college students. It means the carry out of quiz competition on why some students may have a relatively higher literacy than others. In line with the views of Muhammad Rasydan, Ambo & Md Sapir (2020a) found 57% of college students in Malaysia seek opportunities to gain cosmetic knowledge through the habit of experimenting with new cosmetics at an early age. This habit implies that Gen-Zers gain knowledge by learning beyond traditional classrooms (Mothersbaugh & Hawkins, 2016).

In asserting his argument, Muhammad Rasydan said Islamic social finance has usually been disregarded in universities and schools, as it appears to be the purview of the non-corporate field. Thus, many tend to concentrate more on the corporate-sound Islamic financial spectrum such as trading shares, bonds, and capital markets. Given the lack of Islamic social finance in mainstream education, it is not surprising college students have insufficient knowledge about *zakat, waqf, takaful*, and halal items. In line with President's view, in the context of halal cosmetic, despite its tremendous potentials in the halal industry, consumers are not adequately exposed to halal cosmetic. The issue of halal in cosmetic items remains a minor concern among consumers compared to halal food consumption (Chooi *et. al*, 2020; Mohezar *et. al*, 2016; Rahim *et. al*, 2015). Hence, an understanding of the halal

cosmetic awareness stage is pertinent, and the exploration further could help them prevent from using non-shariah compliance and counterfeit cosmetic products (Mohezar *et. al*, 2016).

3.2 The Objective of This Article

Align with MISFL 2020 Quiz Competition, this article aimed to determine the level of halal cosmetic awareness among Malaysian Gen-Zers' college students and the demographic factors that affected them. Cosmetics Business (2020) said the young generation actively participates in beauty tutorial classes, sharing their beauty tips with the public and visualising cosmetic items through their online makeup tutorials. Specifically, the study intended to investigate the relationship between college students' residence, gender, age, race, educational levels, and academic programmes. This article postulated that their demographic contributed significant direct effects on halal cosmetic awareness.

4. DATA AND METHOD

The result of MISFL 2020 was supplied by PMKUM, the Kelantanese Students Association in University Malaya, in December 2020 for further analysis. As an abovementioned, MISFL 2020 competition targeted 18 -23-yearold college students. This research followed Sabri, Cook, G. Gudmunson's (2012) and Ali et. al's (2019) recommendations that the researcher should conduct the question Malay for local participants' better understanding. Before attempting the quiz, each participant was asked to declare their learning institution, affiliation, and National Identity Card number. Entering this quiz participation below 18 years old and above 23 years old in 2020 was deemed ineligible. Due to the COVID-19 pandemic, the quiz was shifted from physical to virtually created in the form of multiple-choice and True / False statements. The purpose of the MISFL 2020 competition was not to test participants' memory. Instead, they designed quiz questions to assess participants' awareness and their ability to capture the information. Therefore, all participants were allowed to search for the information to minimise the time of deterring cheating. The quiz was accessible for all qualified participants to make 15 November 2020 at midnight ends on 30 November 2020 at midnight. Despite the hard times, the quiz competition had obtained a total of 313 college students nationwide. Out of 313, 50 participants, or 16%, were pre-university students from Batu Kawa Secondary School, Kuching, Sarawak. The organiser was not entertaining any answers submitted after the quiz closing. The grade after completion of the quiz was automatic. After the competition, all responses were saved and stored securely in the PMKUM Google Form account. Therefore, it made this study easily accessible to the quiz data, and the researcher can transfer it to any device for analysing purposes.

4.1 Design of Quiz Questions

A 24-item contained quiz questions regarding general basic financial knowledge and skills, e-wallet, *zakat, waqf, takaful,* and *halal cosmetic*. As some of the quiz questions were mathematical, the organiser advised the participants to use a calculator when responding. However, out of 24 quiz questions were tested on the participants, only four halal cosmetic questions are analysed and presented for this paper. Halal cosmetic quiz questions were designed based on the research of Ambo (2020).

Initially, Ambo (2020) proposed 15 quiz questions related to halal cosmetics, and PMKUM assigned four experts to validate each draughted question. However, the PMKUM limited halal cosmetic questions to four questions. Therefore, experts had carefully assessed each question based on the criteria of relevancy, representativeness, consistency, and clarity to be quick enough to be completed by participants. Therefore, the researchers used simple sentences for each question that general participants can understand.

Likewise, the researcher's design of questions was less than ten words. In a further brainstorming session, the evaluation of each quiz question to ensure it was not too academically written until the participants felt demotivated to respond to it. Since the quiz aims to evaluate the level of awareness among college students, the revised questions incorporate general cosmetic information from social media. The question formulation for MISFL 2020 in Table 1.

Item code	Question formulation	Response options	Reasons for selecting this question for MISFL 2020
CSMT 1	Which products need to obtain halal recognition from the Department of Islamic Development Malaysia (JAKIM)?	<i>Lip balm</i> Car House Prayer Garment	To test basic knowledge of quiz participants regarding halal recognition awarded by JAKIM.
CSMT 2	Why must the halal logo be displayed on each Shariah- compliant cosmetic product?	Make-up can easily be removed by water. Halal cosmetic items are cheap Halal cosmetic products are locally manufactured Can prevent Muslim women from being touched by gentlemen.	To assess whether participants know the function of halal logo.
CSMT 3	Which organisation mentioned below can authorise and monitor halal in Malaysia?	Central Bank of Malaysia TV Al-Hijrah Shopee <i>JAKIM</i>	If JAKIM is known as an Islamic body which can authorise halal in Malaysia, there will be immense opportunities for halal cosmetic to grow even in the country.
CSMT 4	Non-Muslim also can use halal cosmetic products.	<i>True</i> False Not sure	As it has often been misunderstood that halal cosmetic is a religious item that is only available to Muslims.

Table 1. Halal	Cosmetic (Duestions ((Correct Respons	e in	<i>Italics</i>)

The mean score is grouped into three categories, as mentioned by Chen & Volpe (1998). The score of 80%-100% represents ultimately awareness of halal cosmetics, 60%-79% represents the medium level, and below 60% represents low awareness. The grading system was illustrated in Table 2.

Awareness Level	Range of score
High	80%-100%
Medium	60% - 79%

 Table 2. Grading System of Halal Cosmetic Awareness

5. FINDINGS

The demographic profiles of the quiz participants were illustrated in Table 3. More than 70% of participants are Bumiputera from Peninsular Malaysia females, 18-19, and 69.3% were Pre-University Sciences students. The revelations were in tandem with the backgrounds of respondents the prior research of Nik Mud *et. al* (2020), who were females, with 98.3% were of the age of 18-23, 80.1% of them are Bumiputera from Peninsular Malaysia and were full- time college students.

The findings reflected the composition of Malaysian college students in 2020, where females have dominated college admission. Nik Mud *et. al* (2020) also illustrated those female college students have a high level of halal cosmetic awareness that subsequently influences them to intend to buy and use local cosmetic products in the future. The demographic also showed the non-Bumiputera college students as the quiz participants. It implies that non-Bumiputera representing the non-Muslims community in Malaysia have no qualms in engaging in the relationship with halal cosmetics.

MISFL Quiz participants' characteristics	Number of participants (N=313)	Percentages (%)
Place of Residency		
Urban	131	41.9
Rural	182	58.1
Gender		
Male	81	25.9
Female	232	74.1
Age		

Table 3. Personal Backgrounds of Quiz Participants

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18-19	242	77.3
20-21	46	14.7
22-23	25	8.0
Races		
Bumiputera		
Peninsular of Malaysia	227	72.5
Sabah	15	4.8
Sarawak	34	10.9
Chinese	30	9.6
Indian	7	2.2
Educational levels		
Pre-University	217	69.3
Certificate	14	4.5
Diploma	19	6.1
Bachelor Degree	63	20.1
Academic programmes		
Sciences	172	55.0
Islamic studies	43	13.7
Economy	47	15.0
Arts & Literature	51	16.3

The findings illustrated the overall quiz outcomes in Table 4. The overall scores were 90.2%, indicating on average, the quiz participants answered almost all questions correctly. A reason for the highest level of halal cosmetic awareness corresponds to the Gen-Zers who habitually enjoy searching for information through social media (Mccrindle, 2021). It is suspected to be caused by a high rate of exposure to halal cosmetics.

Table 4. Average Correct Response for All Halal Cosmetic Questions in The Quiz

Item Code Question formulation		Awareness Level			
		Low	Medium	High	
		< 60%	60-79%	80%-100%	
CSMT 1	Cosmetic products need to obtain halal recognition			95%	
CSMT 2	Why halal logo must be displayed on cosmetic		70%		
CSMT 3	Which organisation can authorise and monitor halal in			99%	
CSMT 4	Non-Muslim also can use halal cosmetic products.			97%	
Average co	Average correct response for all halal cosmetic questions in the			90.2%	

Table 5. Descriptive Statistics of The Quiz Respondents and The Halal Cosmetic Awareness Scores (%)

		Mean Statistic		
Quiz participants' characteristics	Mean Score (%)	Standard Deviation	T-Test (T) /Anova (F)	
Place of Residency				
Urban	89.69	0.18311	T=1.359	
Rural	90.52	0.15640		
Gender				
Male	87.96	0.18587	T= 3.731	
Female	90.95	0.16082		
Age				
18-19	88.74	0.17634	F 40(0***	
20-21	95.65	0.09581	F=4.060***	
22-23	94.00	0.16583		
Races				
Bumiputera				
Peninsular of Malaysia	94.27	0.11290		
Sabah	86.67	0.22887	F=21.045***	
Sarawak	85.29	0.15223		
Chinese	72.50	0.27347		
Indian	64.29	0.24398		
Educational levels				
Pre-University	88.25	0.18007	F=6.343***	
Certificate	91.07	0.12431		
Diploma	85.53	0.20943		

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Bachelor Degree	98.02	0.06812		
Academic programmes				
Sciences	89.39	0.18537		
Islamic studies	91.28	0.15318	F=0.323	
Economy	90.43	0.14327		
Arts & Literature	91.67	0.13844]	
Notes: *Statistically significant at 0.05 level				

The mean scores of halal cosmetic awareness among quiz participants indicated a statistically significant difference in age, race, and educational levels. Bachelor degree students at the age of 20-21 years old and Bumiputera from Malaysia Peninsular showed a significant halal cosmetic awareness score. The cosmetic and women are interchangeable. However, the result of the t-test illustrated there is no significant difference in terms of gender, suggesting men also incline to aware of halal cosmetic (Ambo & Md. Sapir, 2020b).

Place of residency is usually tightly linked to Malaysia's religiosity due to 80% of Malaysia's religious community living in rural provinces such as Perlis, Kedah, Kelantan, Terengganu, Sabah, and Sarawak (Md Sapir, 2016; Tham, 1982). Surprisingly, indifferent about the score halal cosmetic awareness in terms of residency place suggesting Gen-Z members mostly are individuals who have grown up with total exposure to the digital environment. However, they have never received formal education in Information Technology (IT). As a young generation, these quiz participants are the most accessible to the cosmetic through digital and thus would get up-to-date with the latest cosmetic products (Mohezar *et. al*, 2016). Although the rural Gen-Zers may not proximity to Klang Valley, which is known as the most urbanised province in Malaysia, the cosmetic products can still easily be reached through the online platform.

Another demographic variable, such as academic programmes, did not affect participants' level of cosmetic awareness. This result contradicts previous studies (see Ambo & Md Sapir, 2020a), which conclude that academic programmes, especially Islamic studies and non-Islamic studies, have significant differences in halal cosmetic level. Given data in Table 3, roughly 86% of the quiz participants are Muslim from non-Islamic studies. Therefore, they illustrated an indifferent awareness score between the academic programs' categories.

CONCLUSION

This article seeks to enquire the halal cosmetic awareness among Malaysian college students. The PMKUM, an organiser of MISFL 2020, supplied data which generally held for understanding the level of Islamic social financial literacy among 18 -23-year-old college students. Findings indicate that although these college students have dependant on institutional sponsorship aid as their primary source of income during their study period, and most of them have never received formal education in Information Technology (IT), their awareness levels concerning halal cosmetics are amazingly high. The findings indicate that the high level of awareness was mainly attributed to their Gen-Z general characteristics that habitually enjoy self-searching and self-experimenting to obtain cosmetic information. These Gen-Zers actively participate in beauty tutorial classes, share their beauty tips with the public, and visualise cosmetic items through their online makeup tutorials. It reminded cosmetic providers in Malaysia that the current generation does not need personal and intimate marketing, especially when awareness about cosmetics is high. Instead, the providers are required to convince them that the halal cosmetic brand is the superior solution.

This paper was limited to fulfil MISFL 2020 to ensure the quiz can maintain a high standard of quality across being launched nationwide. It is merely to assist college students with similar exceptional experiences in understanding Islamic social financial literacy. As an exploratory trial, this study was not expecting to discuss halal cosmetic in-depth. The findings as well may not translate to college students from other countries.

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Interview

Muhammad Rasydan Bin Junuh, President of Persatuan Mahasiswa Kelantan Universiti Malaya (PMKUM), in interview session with him on 8 December 2020.