Review Article

Assessing Awareness Level of Halal Cosmetics among Muslim Males in Malaysia: An Empirical Study

Nur Ilma Ambo[1], Ana Shakirah Md Sapir[2]*

[1]Academy of Islamic Studies, University Malaya, Malaysia

[2]Faculty of Business and Accounting, University of Malaya, Malaysia

*Corresponding Author: Ana Shakirah Md Sapir | Email: anaskhakirah@siswa.um.edu.my

Abstract: In the Proceeding of International Conference on Education Research (InCER 2020), Ambo & Md Sapir (2020) presented four items that measure halal cosmetic awareness among Muslim males. Unfortunately, INCER 2020's audience thought that the categorisation of respondents based on their marital status did not translate to good results since only ten respondents represented married males in the study out of 86. This paper aims to respond to the feedback given by the INCER 2020's audience by re-analysing the level of halal cosmetic awareness of 86 Muslim males in Malaysia in terms of age, educational level, Islamic background, and marital status, and employing Chi-Square and Independence Sample T-Test. The findings showed that Muslim males with Islamic backgrounds obtain a high level of halal cosmetic awareness than their non-Islamic counterparts. The study findings indicate that presenting conceptual ideas at the Conference helped us receive constructive feedback to improve our research work.

1. INTRODUCTION

In the context of Islam, Muslim males, as the fathers and sons, are stipulated by Islam as the Wali (guardian) in protecting their wives, mothers, and unmarried sisters (traditional-gender-orientation). Islam has discussed the need for Muslims to defend themselves and their families from procuring haram things (see Quranic Surah At-Tahrim, verse 6) / (see Quranic Surah Al-Baqarah, verse 168). Mothersbaugh & Hawkin define haram consumption as an injurious consumption, a concept in the consumer behavioural subject that customers might not be aware of consuming items that have negative long-term consequences for his well-being [1]. In the extant halal literature, the need for cosmetic awareness among Muslim males nowadays is crucial for ensuring make-up, personal & hygienic care, and fragrant products consumed by their females are secure from non-halal processes and ingredients. An insufficient number of empirical studies intended to offer insights concerning Muslim males' awareness of halal cosmetics due to males' unapproachable responses to academic questionnaires than females' counterparts [2]. For example, a previous study conducted by the same researchers found that only 86 males for halal cosmetics out of 300 respondents were willing to answer questionnaires [3].

Nevertheless, for a person to better understand the awareness level of halal cosmetics, one must first draw on the meaning of the awareness term. Awareness is the ability to perceive, feel, and

be conscious about something [4]. To ensure one consumes halal cosmetics, Ambo (2020) said awareness is a state where a person realises his rights to obtain all relevant cosmetic information and could sufficiently analyse it before acquiring any cosmetic items he likes [3]. He should also need to be aware of his ability to choose cosmetic products without others' interference in his cosmetic's decision-making purchase. He also insists cosmetic providers display the halal certificate to assist him in differentiating between halal cosmetic and conventional cosmetic items available in the market. It is to ensure that he can sufficiently judge the extent to which cosmetic items bought meet halal needs. In the Proceeding of International Conference on Education Research (InCER 2020), Ambo & Md Sapir presented four items that measure halal cosmetic awareness among Muslim males [5]. All items were adapted from the Ambo (2020) and covered the awareness of Guidelines for Control of Cosmetic Products in Malaysia, Malaysian Standard 2634:2019 Halal Cosmetics- General Requirements (First Revision) and Malaysian Halal Certification Procedure Manual [3,5]. Various regulatory bodies exist to certify cosmetic items as Halal in Malaysia to protect and aid Muslim consumers. The requirement to ensure the packaged cosmetic items prominently display halal ingredient information in the form of the JAKIM logo is of most benefit to highly motivated Muslim consumers who are low in halal knowledge [6]. Such items can be found in Table 1.

Table 1. Awareness of halal cosmetic items

No.	Awareness of halal cosmetic items
1.	I know the National Pharmaceutical Regulatory Agency (NPRA) issued the Guidelines for Control of Cosmetic Products in Malaysia (**Code_C21**).
2.	I am aware the halal cosmetic products must comply with the stringent requirements of Malaysian Standard MS 2634:2019 and Malaysian Halal Certification Procedure Manual. (**Code_C20**)
3.	I know that the *Malaysian Standard* 2634:2019 *Halal Cosmetics- General Requirements* (*First Revision*) is the standard that control the issuance of halal certificate for cosmetic products in Malaysia (**Code_C19**).
4.	I know how to cheque the halal status for cosmetic products (**Code_D32**).
5.	I am aware of the Halal Cosmetic issues and surroundings (**Code_D23**).

In INCER 2020 proceeding, Ambo & Md Sapir (2020) found that 50% of Muslim males were aged between 21-25 years old, 64% were studying for bachelor's degree, 72% were in Islamic studies, and 88.4% were single [5]. Unfortunately, INCER 2020's audience thought that the categorisation of respondents based on their marital status did not translate to good results since only ten respondents represented married males in the study out of 86. Instead, the audience suggested categorising male respondents into the Islamic background or educational level for meaningful results, and it seemed to achieve the primary objective of the study that was quite similar to D'Silva, D'Silva, & Bhuptani (2012); to explore the level of awareness and to evaluate the awareness towards economic instruments [7].

In addition, INCER 2020's audience also thought that statistical tests such as Chi-Square, T-Test, or ANOVA were appropriated instead of correlations and multiple regressions because the researchers used convenience sampling and sample size Muslim males was less than 100.

Independent -Samples T-Test would assist researchers in answering questions such as 'Is there a significant difference in the mean awareness scores for single Muslim males and married Muslim males? Specifically, the Chi-Square Test for Independence helps researchers determine whether two categorical variables are related. For example: Are single Muslim males more likely than married Muslim males to score high halal cosmetic awareness? Meanwhile, an Independent-Samples T-Test is employed when researchers compare the mean score, on some continuous variable, for two different groups of subjects.

INCER 2020's audience also proposed the null hypothesis that the Muslim males' population means that dependant variables may not vary across different levels of grouping variables. In contrast, the alternative hypothesis conjectures that there is a difference between a grouping variable. This hypothesis testing provides an approach to reject a null hypothesis and accept alternatives in the case of null could not be proven.

2. MATERIALS AND METHODS

The crucial aspect of doctoral and academic work is to ensure the research can reach a larger audience. The feedback gained from the Conference participants can assist in improving research works. Therefore, for this paper, the researchers aimed to explore the level of halal cosmetic awareness among Muslim males in Kuala Lumpur, Malaysia, to respond to the suggestions and feedback received from INCER 2020's audience.

3. RESEARCH DESIGN

Chi-Square and T-Test were employed for testing the hypothesis. The same data were re-run with the assistance of Excel, but with the latest SPSS version, SPSS 26.

4. RESULTS AND DISCUSSION

4.1. Hypothesis 1

H_01: Awareness of halal cosmetics is not dependant on the age of Muslim males.

H_11: Awareness of halal cosmetics is dependant on the age of Muslim males.

Table 2. Age Awareness of Halal Cosmetics

Age * Awareness of Halal Cosmetics				
	Awareness level			
Age	High	Medium	Low	Total (100%)
	75%-100%	50%-74%	< 49%	
25 years old and below	25	30	4	59
26 years old and above	13	14	0	27
Total (100%)	38	44	4	86

Table 3. Chi-Square Tests

	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	2.056[a]	2	.358
Likelihood Ratio	3.248	2	.197
Linear-by-Linear Association	1.025	1	.311
N of Valid Cases	86		

Data interpretation

From Table 3, the chi-value stands at 2.056. The hypothesis is 0.358, which is more than 0.05 at a 95% confidence level. Hence, the level of halal cosmetic awareness did not depend on the age of Muslim males. Therefore, we accept the null hypothesis and reject the alternative hypothesis. We identified that 58.6% of Muslim males aged 25 and below scored <74% of halal cosmetic awareness. The possible reason for different views with Teng & Wan Jusoh because they had concentrated on halal cosmetic awareness in general, while this study tested for respondents' awareness of cosmetics laws and regulations in Malaysia [8]. Since males, regardless their age, were not the frequent cosmetic consumers who are prudently concerned about the cosmetics' information, they may lack awareness of cosmetics' laws and regulations in Malaysia [9].

4.2. Hypothesis 2

$H_0$2: Awareness of halal cosmetics is not dependant on the educational level of Muslim males.
$H_1$2: Awareness of halal cosmetics is dependant on the educational level of Muslim males.

Table 4. Educational Level Awareness of Halal Cosmetics

Educational Level * Awareness of Halal Cosmetics				
	Awareness level			
Educational Level	High	Medium	Low	Total (100%)
	75%-100%	50%-74%	< 49%	
Bachelors' Degree	24	27	4	55
Masters / PhD	14	17	0	31
Total (100%)	38	44	4	86

Data interpretation

From Table 5, the chi-value stands at 2.415. The hypothesis is 0.299, which is more than 0.05 at a 95% confidence level. Hence, the level of halal cosmetic awareness did not depend on the educational level of Muslim males. Therefore, we accept the null hypothesis and reject the alternative hypothesis. However, although there was an insignificant result, we discovered that 56.3% of Muslim males with a bachelor's degree scored <74% of halal cosmetic awareness (7.3% failed to achieve 50%). In contrast, Muslim males with Postgraduates' Degrees scored at least 50% of halal cosmetic

awareness. This implies that highly qualified Muslim males are more aware of halal's laws and regulations in Malaysia.

Table 5. Chi-Square Tests

	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	2.415[a]	2	.299
Likelihood Ratio	3.747	2	.154
Linear-by-Linear Association	.584	1	.445
N of Valid Cases	86		

4.3. Hypothesis 3

H_03: Awareness of halal cosmetics is not dependant on the Islamic backgrounds of Muslim males.

H_13: Awareness of halal cosmetics is dependant on the Islamic backgrounds of Muslim males.

Table 6. Islamic Backgrounds Awareness of Halal Cosmetics

	Awareness level			
Islamic Backgrounds	**High**	**Medium**	**Low**	**Total (100%)**
	75%-100%	50%-74%	< 49%	
Islamic Studies	34	28	1	63
Non-Islamic Studies	4	16	3	23
Total (100%)	38	44	4	86

Table 7. Chi-Square Tests

	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	11.537[a]	2	.003
Likelihood Ratio	11.724	2	.003
Linear-by-Linear Association	11.168	1	.001
N of Valid Cases	86		

Data interpretation

From Table 7, the chi-value stands at 11.537. The hypothesis is 0.003, which is lesser than 0.05 at a 95% confidence level. Hence, the level of halal cosmetic awareness did depend on the Islamic background of Muslim males. Therefore, we reject the null hypothesis and accept the alternative hypothesis. We found that 53.9% of Muslim males with an Islamic background scored >75% of halal cosmetic awareness, whereas only 17.4% of Muslim males from non-Islamic studies scored >75% at

of halal cosmetic awareness. This implies that religious Muslim males are more aware of the cosmetics laws and regulations in Malaysia. As expected, students from Islamic-oriented degree programmes scored highly on the awareness questions on halal's laws and regulations in Malaysia. This implies that higher halal cosmetic awareness is related to the exposure to formal academics on halal-related subjects, which is the fundamental subject at any school of Islamic Studies.

4.4. Hypothesis 4

H$_0$4: Awareness of halal cosmetics is not dependant on the marital status of Muslim males.

H$_1$4: Awareness of halal cosmetics is dependant on the marital status of Muslim males.

Table 8. Marital Status Awareness of Halal Cosmetics

Marital Status	*Awareness level*			
	High	**Medium**	**Low**	**Total (100%)**
	75%-100%	50%-74%	< 49%	
Single	33	39	4	76
Married	5	5	0	10
Total (100%)	38	44	4	86

Table 9. Chi-Square Tests

	Value	**Df**	**Asymptotic Significance (2-sided)**
Pearson Chi-Square	.649[a]	2	.723
Likelihood Ratio	1.113	2	.573
Linear-by-Linear Association	.422	1	.516
N of Valid Cases	86		

Data interpretation

From Table 9, the chi-value stands at 2.415. The hypothesis is 0.723, which is more than 0.05 at a 95% confidence level. Hence, the level of halal cosmetic awareness did not depend on the marital status of Muslim males. Therefore, we accept the null hypothesis and reject the alternative hypothesis. Whether they are single or married, males allow their female companions to decide which cosmetic products are suitable for their use rather than make a cosmetic decision on behalf of their wives [10,11].

4.5. Hypothesis 5

H₀5: There was no significant difference in awareness of halal cosmetics with a differential of Muslim males' age.

H₁5: There was a significant difference in awareness of halal cosmetics with a differential of Muslim males' age.

Table 10. Group Statistics

Halal Cosmetics Awareness Score	Age	N	Mean	Std. Deviation	Std. Error Mean
	25 years old and below	59	.7519	.25491	.03319
	26 years old and above	27	.7437	.13779	.02652

Table 11. Independent Samples Test

Halal Cosmetics Awareness	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference Lower	Upper
Equal variances assumed	.873	.353	.156	84	.876	.00816	.05234	-.09592	.11224
Equal variances not assumed			.192	81.549	.848	.00816	.04248	-.07635	.09267

Data interpretation

The performance of an independent -samples t-test in Table 10 and Table 11 was to compare the awareness of halal cosmetics scores for Muslim males age < 25 years old and Muslim males aged > 26 years old. It discovered that Muslim males aged < 25 years old scored higher than those aged > 26 years old. The significance level of Levene's test was more prominent than 0.05; this means that the variances for the two groups (< 25 years old and > 26 years old) were the same. Therefore, there was no significant difference in awareness of halal cosmetics with a differential of Muslim males' age. Hence, we accept the null hypothesis and reject the alternative hypothesis.

4.6. Hypothesis 6

H₀6: There was no significant difference in awareness of halal cosmetics with a differential of Muslim males' educational level.

H$_1$6: There was a significant difference in awareness of halal cosmetics with a differential of Muslim males' educational level.

Table 12. Group Statistics

	Educational Level	N	Mean	Std. Deviation	Std. Error Mean
Halal Cosmetics Awareness Score	Bachelors' Degree	55	.7520	.26189	.03531
	Masters / PhD	31	.7445	.13650	.02452

Table 13. Independent Samples Test

Halal Cosmetics Awareness	Levene's Test for Equality of Variances		t-test for Equality of Means							
	F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference		
								Lower	Upper	
Equal variances assumed	.887	.349	.148	84	.883	.00748	.05059	-.09313	.10809	
Equal variances not assumed			.174	83.629	.862	.00748	.04299	-.07801	.09298	

Data interpretation

The performance of an independent -samples t-test, in Table 12 and 13, was to compare the awareness of halal cosmetics scores for Bachelors' Degree's Muslim males and Postgraduates' Muslim males. It discovered that Bachelors' Degree's Muslim males scored higher than those Postgraduates' Muslim males. The significance level of Levene's test was more prominent than 0.05; this means that the variances for the two groups (Bachelors' Degree and Postgraduates) were the same. Therefore, there was no significant difference in awareness of halal cosmetics with a differential of Muslim males' educational level. Hence, we accept the null hypothesis and reject the alternative hypothesis.

4.7. Hypothesis 7

H$_0$7: There was no significant difference in awareness of halal cosmetics with a differential of Muslim males' Islamic backgrounds.

H$_1$7: There was a significant difference in awareness of halal cosmetics with a differential of Muslim males' Islamic backgrounds.

Table 14. Group Statistics

Halal Cosmetics Awareness Score	Islamic backgrounds	N	Mean	Std. Deviation	Std. Error Mean
	Islamic Studies	62	.7600	.14304	.01817
	Non-Islamic Studies	24	.7217	.36058	.07360

Table 15. Independent Samples Test

Halal Cosmetics Awareness	Levene's Test for Equality of Variances		t-test for Equality of Means							
	F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	1.843	.178	.710	84	.883	.480	.03833	-.06905	.14572
Equal variances not assumed			.506	25.851	.862	.617	.03833	-.11754	.19421

Data interpretation

The performance of an independent -samples t-test, in Table 14 and Table 15, was to compare the awareness of halal cosmetics scores for Islamic studies Muslim males and non-Islamic studies Muslim males. It discovered that Islamic studies Muslim males scored higher than those non-Islamic studies Muslim males. The significance level of Levene's test was more prominent than 0.05; this means that the variances for the two groups (Islamic studies and non-Islamic studies) were the same. Therefore, there was no significant difference in awareness of halal cosmetics with a differential of Muslim males' Islamic backgrounds. Hence, we accept the null hypothesis and reject the alternative hypothesis.

4.8. Hypothesis 8

H_08: There was no significant difference in awareness of halal cosmetics with a differential of Muslim males' marital status.

H_18: There was a significant difference in awareness of halal cosmetics with a differential of Muslim males' marital status.

Table 16. Group Statistics

	Marital Status	N	Mean	Std. Deviation	Std. Error Mean
Halal Cosmetics Awareness Score	Single	76	.7426	.23244	.02666
	Married	10	.8000	.14236	.04502

Table 17. Independent Samples Test

Halal Cosmetics Awareness	Levene's Test for Equality of Variances		t-test for Equality of Means							
									95% Confidence Interval of the Difference	
	F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference		Lower	Upper
Equal variances assumed	.054	.817	-.760	84	.450	-.05737	.07553		-.20757	.09283
Equal variances not assumed			-1.096	16.183	.289	-.05737	.05232		-.16818	.05345

Data interpretation

The performance of an independent -samples t-test was to compare the awareness of halal cosmetics scores for single Muslim males and married Muslim males. It discovered that Islamic married Muslim males scored higher than those single Muslim males. The significance level of Levene's test was more prominent than 0.05; this means that the variances for the two groups (single and married) were the same. Therefore, there was no significant difference in awareness of halal cosmetics with a differential of Muslim males' marital status. Hence, we accept the null hypothesis and reject the alternative hypothesis.

5. CONCLUSION

This study provided different views from Teng & Wan Jusoh (2013), who discovered a significant halal cosmetic awareness among educated Muslim males (and educated Muslim women) [8]. After we investigated further, we found that Teng & Wan Jusoh (2013) concentrated on halal cosmetics' label awareness on intention to consume halal cosmetics [8]. This study tested for respondents' awareness of halal cosmetics' certification in deciding to purchase halal cosmetics. The primary reason to understand Muslim males' awareness of halal certification is that halal products must fulfil the requirements of Syariah law [12]. The Halal Certification process manifests Syariah law in Malaysia by JAKIM. Results revealed that although millennial Muslim males have now been

offered skincare for oily skin and hair care products for looking stylish, they are still unaware of halal certifications of cosmetics [13,14].

Most of the Muslim males from secular background (regardless of their age, educational level, and marital status) are not aware of requirements for cosmetic product from National Pharmaceutical Regulatory Agency (NPRA), Guidelines for Control of Cosmetic Products in Malaysia, Malaysian Standard 2634:2019 Halal Cosmetics- General Requirements (First Revision) and Malaysian Halal Certification Procedure Manual. However, they know how to check the halal status for cosmetic products and understand the Halal Cosmetic issues and surroundings. The only possible reason to explain this scenario is respondents are Muslim males from non-Islamic backgrounds. Results of the mean scores of halal cosmetics awareness in this study indicated only dependent on Muslim males' Islamic backgrounds (see Table 6 and Table 7) influent the level of halal cosmetic awareness. These findings confirmed other studies that concluded that the respondents' familiarity with the halal subject is crucial in improving their halal cosmetic awareness. Halal is a fundamental subject in Islamic education [15]. Respondents exposed to halal study in formal academic ways tend to be more conscious of halal cosmetic items and loyal to halal brands regardless of whether they are cosmetics or foods [16]. Muslim males who continuously receive halal knowledge from formal Islamic studies institutions can obtain 76% (see Table 14), because a range score between 61% - 80% were defined by Ambo & Md Sapir (2020a) as a high level of halal cosmetic knowledge [3].

In contrast, like Folke, Gjorgjiovska, Paul, Jakob & Ruggeri (2020) said, sound theoretical knowledge does not always translate to good financial decisions since males are not the frequent cosmetic consumers regardless of their demographics [17]. Other demographic factors such as age, educational level, and marital status were found not related to their level of halal cosmetic awareness. Muslim males are not prudently concerned about the cosmetics' information [6], and it could be proven by looking at their mean score in Table 14. Muslim males who continuously receive halal knowledge from formal Islamic studies institutions can only obtain 76%, where Chen & Volpe (1998) defined a range score between 60% - 79% as a medium level of knowledge [18].

We suggest that any attempt to boost the males' halal cosmetic awareness should extend beyond their formal Islamic backgrounds. The practical usage of halal cosmetics may help males be aware of the importance of consuming halal cosmetics. They must also be involved in the decision to buy cosmetics for wives and sisters.

Indeed, the opportunity to communicate our research regarding halal cosmetics to a larger audience in the Conference as such INCER 2020 helped us obtain constructive feedback that could assist us in improving our research work. According to Md Mamoon Al Bashir, Md Rezaul Kabir & Ismat Rahman (2016), feedback is vital to enhancing learning and producing a better academic career [19]. Therefore, this paper demonstrates our improvement in research, especially in using different analysis techniques that are more appropriate for this research.

References

1. Mothersbaugh, D.L. & Hawkins, D. I. Consumer Behaviour: Building Marketing Strategy. 13th Eds. McGraw-Hill Education: New York, USA, 2016.

2. Smith, W. G. Does Gender Influence Online Survey Participation? Available Online: https://scholarworks.sjsu.edu/cgi/viewcontent.cgi?article=1003&context=elementary_ed_pub (accessed on November 27, 2020).

3. Ambo, N.I., & Md Sapir, A.S. Tahap Pengetahuan Kosmetik Halal dalam Kalangan Pelajar Pascasiswazah di Universiti Malaya. Jurnal Ilmi. 2020, 10, 65-101.

4. Ibrahim, D., Harun, R. & M.Isa, Z. A Study on Financial Literacy of Malaysian Degree Students. Cross-cultural communication, 2009, 5**(4)**: 51- 59.

5. Ambo, N.I., & Md Sapir, A.S. Halal Cosmetic Literacy among Muslim Males in Malaysia. Paper presented at the International Conference on Educational Research 2020 (INCER 2020), 15th – 16th December 2020, Bangi, Malaysia.

6. Md. Sapir & Ambo, N.I. Halal Cosmetic Awareness among College Students in Malaysia. International Journal of Business & Economic Studies, 2021, 3**(1)**, 17-26.

7. D'Silva, B., D'Silva, S.& Bhuptani, R. S. Assessing the Financial Literacy Level among Women in India: An Empirical Study, Journal of Entrepreneurship and Management, 2012, 1**(1)**, 46-52.

8. Teng, P.T., & Wan Jusoh, W.J. Investigating Students' Awareness and Usage Intention Towards Halal Labelled Cosmetics and Personal Care Products in Malaysia. Paper presented at the 4th International Conference on Business and Economic Research (4th ICBER 2013), 4th -5th March 2013, Bandung, Indonesia.

9. Ayob, A., Awadh, A.I., & Jafri, J., Jamshed, S. Ahmad, H.M.A, & Hadi, H. The Enlightenment from Malaysian Consumers' Perspective toward Cosmetic Products. Journal of Pharmacy & Bioallied Sciences, 2016, 8**(3)**, 229 - 234.

10. Blanchin, A., Chareyron, & C. Levert, Q. The Customer Behaviour in the Men's Cosmetics Market. Undergraduate's dissertation, Halmstad University, 2015.

11. Xin Guo. Cosmetics Consumption Among Young Males in The Greater Helsinki Region. Undergraduate's Dissertation, Arcada University of Applied Sciences, 2011.

12. Firdausi, A.S.M., Farahdiba, D., & Munthe, A.M. Determining Consumers' Willingness to Buy Halal Meat. Journal Bisnis Strategi, 2020, 29**(2)**, 143-162.

13. Infante, V.H.P, Calixto, L.S., & Campos, P.M.B.G. Cosmetic Consumption Behaviour Among Men and Women and The Importance in Products Indication and Treatment Adherence. Surgical Cosmetic Dermatology, 2019, 8**(2)**, 134-141.

14. Cosmetics business reveals the 5 biggest men's care trends in new report. Available Online: https://cosmeticsbusiness.com/news/article_page/Cosmetics_Business_reveals_the_5_biggest_mens_care_trends_in_new_report/164201 (accessed April 20, 2020).

15. Ahmad, H., Fazullah, A., Borham, A.J., Hashim, H. & Abdul Razak, M. Halal Studies in Universities: A Way Forward to Manage Halal Business. Paper presented at the International Journal of Arts and Sciences Conference, Vienna, Austria, 3rd June 2011.

16. Putri, T. U., Mursitama, T.N., Furinto, A. & Abdinagoro, S.B. Does Mui Halal Logo Matter for Young Millenials? An Experiment Study in Cosmetic Mass-Market Brand. International Journal of Scientific & Technology Research, 2019, 8**(9)**, 888-890.

17. Folke, T., Gjorgjiovska, Paul, Jakob & Ruggeri. Asset: A New Measure of Economic and Financial Literacy. European Journal of Psychological Assessment. 2020. 1-16.

18. Chen, H. & Volpe, R. An Analysis of Personal Financial Literacy among College Students, Financial Services Review, 1998, 7(2), 107-128.

19. Md Mamoon Al Bashir, Md Rezaul Kabir & Ismat Rahman. The Value and Effectiveness of Feedback in Improving Students' Learning and Professionalizing Teaching in Higher Education, Journal of Education and Practice, 2016, 7**(16)**, 38-41.