



Examining Gen Z's intention using halal toiletries: Theory of planned behavior and perceived risk

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Abstract

Purpose – This study aimed to formulate a conceptual framework to investigate the influence of attitude, perceived behavioral control, subjective norms, financial risk, social risk, and security risk on the intention to use halal toiletries among Gen Z consumers in West Java.

Methodology – Purposive sampling was used in this study. The respondents were 400 Gen Z Muslims residing in West Java Province. Data analysis was conducted using Structural Equation Modeling with Partial Least Squares (SEM-PLS).

Findings – Variables from the Theory of Planned Behavior (attitude, subjective norms, and perceived behavioral control) positively influenced the intention to use halal toiletries. Financial, social, and security risks negatively impact Gen Z consumers' intentions to use halal toiletries.

Implications – Halal toiletries should focus on enhancing product performance to receive positive consumer feedback and increase interest. Additionally, they need to promote community engagement; improve product accessibility and user-friendliness; and address security, social, and financial risks to effectively boost consumer intention.

Originality – This research integrates components of risk perception with the Theory to create a comprehensive framework for understanding Gen Z's intention to use halal toiletries. It contributes to the literature by highlighting how specific types of risks impact consumer intentions and offers actionable recommendations for the halal toiletries industry based on empirical evidence.

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Introduction

Generation Z, who was born and raised in the technological era, has unlimited access to information and social interactions via the internet and social media. In this way, they are not only active consumers but also the main movers in determining current consumer trends (Saputra et al., 2019). The Central Statistics Agency noted that 27.94% of Indonesia's population is dominated by Generation Z, who were born between the mid-1990s and the early 2010s (Rainer, 2023).

The presence of social media plays an important role in shaping Generation Z's interest in beauty and personal care products, or what are usually called toiletry products. Toiletries are a product category that includes various items used for daily body care and personal hygiene. Toiletry products include but are not limited to soap, shampoo, conditioner, toothpaste, toothbrush, deodorant, perfume, body lotion, skin care products, hair care products, and more. Toiletries are

available in various shapes, sizes, formulas, and scent variants to meet individual needs and preferences (Masood & Zaidi, 2023; Nasution et al., 2022).

In Southeast Asia, beauty and toiletries segment sales reached \$25.449 billion in 2020, with more than two-thirds of sales coming from mass care products. The Malaysian Department of Statistics reports that around half of generation Z women are working, making them a market segment with significant purchasing power (Global Data, 2020). This reflects significant social and economic changes, where generation Z women are increasingly financially independent and have increased purchasing power. Thus, they have become a very important market segment for the beauty and toiletries industry.

The personal care products sector is growing rapidly owing to the increasing global population, employment levels, and consumer awareness about selecting cosmetic and personal care products that suit preferences. Currently, Generation Z, which is closely related to the development of technology and information, is exposed to various views and opinions from fellow Gen Zers and influencers on platforms such as Instagram, YouTube, and TikTok (Hidayatullah & Winduwati, 2023; Irfany et al., 2024).

Thus, the role of Generation Z is not only limited to being a significant market for the beauty industry but also has a large influence on marketing strategies, product innovation, and corporate social responsibility (Djajadiwangsa & Alversia, 2022). Deeply understanding the needs, values, and preferences of Generation Z is the key for companies that want to succeed in attracting attention and gaining loyalty from this market segment. Companies must adopt a responsive and flexible approach to designing products, developing marketing campaigns, and carrying out operational activities (Cosa, 2024).

The Theory of Planned Behavior (TPB) states that intention plays an important role in predicting a person's behavior. This theory explains that a person's behavior is influenced by attitudes, subjective norms, and perceived behavioral controls (Ajzen, 1991). In the context of Generation Z's role in the beauty industry, TPB can be used to understand how this generation shapes consumer preferences and decisions as well as to design more effective strategies to influence Generation Z's intention in halal beauty and personal care (toiletries) products.

Additionally, the theory related to consumer intention is the theory of perceived risk. This theory is a conceptual framework of consumer behavior that identifies three main types of risk: financial risk related to concerns about financial loss, social risk related to negative social reactions, and security risk related to concerns about personal safety (Oglethorpe & Monroe, 1994). Generation Z tends to be sensitive to financial, social, and security risks when choosing a product. Understanding and managing these three types of risks can help companies design transparent marketing strategies, prioritize product safety, and build Generation Z's trust to influence their intention to use halal toiletry products.

Generation Z, a generation that emphasizes the values of diversity, justice, and sustainability, often makes purchasing decisions influenced by psychological and social factors (Wijaya & Ekayasa, 2022). The TPB offers in-depth insight into how individual attitudes towards products, internalized social norms, and perceived control over purchasing decisions can shape the intention to use halal toiletry products. Meanwhile, perceived risk theory expands the understanding of how financial, social, and security risks can influence trust and preferences for halal products (Sodawan & Hsu, 2022). By combining these two theoretical frameworks, this study aims to identify the key factors that influence Generation Z's intention to use halal toiletry products.

Literature Review

Theory of planned behavior

Theory of planned behavior (TPB) is a psychological framework used to understand and predict human behavior based on an individual's intention to carry out that behavior. According to this theory, a person's behavior is influenced by three main factors: intention, which is the tendency or desire to carry out a certain behavior; attitude, which is the individual's perception of the positive

or negative value of the behavior; and perceived behavioral control, which is the individual's perception of the ease or difficulty of performing the behavior (Ajzen, 1991). TPB has been applied in various contexts, including explaining behaviors related to health, consumption, the environment, and other aspects. This theory provides a basis for identifying the factors that influence individual behavior and designing appropriate interventions to modify them (Godin & Kok, 1996).

Theory of perceived risk

Perceived risk refers to a consumer's subjective perception or assessment of the potential harm or inconvenience that may occur as a result of their decision to purchase or use a particular product or service (Schierz et al., 2010). Perceived risk is the way consumers see the possibility of changes or results that do not meet expectations of the products or services they purchase (Ko et al., 2004). (Almoussa, 2011) explains six dimensions of risk that influence consumer intention: financial risk, product risk, security risk, time risk, social risk, and psychological risk. These dimensions can significantly impact a consumer's decision-making process, particularly in environments with a lack of trust or transparency. Understanding these risk dimensions is crucial for businesses to address consumer concerns effectively and enhance trust in their offerings.

Intention to Use

Intention to use is a term that can be interpreted as the willingness or readiness to use a particular product or service (Orientani & Kurniawati, 2021). Intention to use halal toiletry products refers to a person's tendency or intention to use body care products (toiletries) that meet halal standards. The essence of the variable of interest used in this context is the likelihood or willingness of consumers to choose products that are considered halal in their personal care. This factor can influence consumer purchasing decisions, especially for those who prioritize compliance with halal principles in lifestyle and consumption (Nora & Sriminarti, 2023). Additionally, the intention to use halal products may be shaped by religious beliefs, social influences, and perceived product benefits. Understanding these drivers is essential for marketers aiming to effectively target and engage Muslim consumers who emphasize halal compliance in their purchasing behavior.

Hypothesis Development

The effect of attitude on intention

Attitude refers to judging whether a person's behavior is good or bad by evaluating his or her actions (Ajzen, 1991). A positive attitude can encourage the intention to use a product consistently (Bunda et al., 2024). Conversely, negative attitudes can inhibit the intention to choose or use the product (Purwianti, 2021). Pratiwi (2018) and Huriah et al (2022) show that attitude has a significant influence on consumer intention. This implies that fostering a positive attitude towards a product can be a key strategy for increasing its adoption and sustained use among consumers, especially within Generation Z, who are highly influenced by their perceptions and attitudes towards new products. Furthermore, understanding the factors that shape consumer attitudes, such as product attributes, social influences, and marketing communications, can help businesses to develop more effective engagement strategies. Positive attitudes can also enhance brand loyalty, leading to higher customer retention rates.

H₁: Attitude has a significant positive influence on Gen Z's intention to use halal toiletry.

The effect of perceived behavioral control on intention

Perceived behavioral control refers to the ease or difficulty of performing a particular behavior (Ajzen, 1991). Perceptions of the ease or difficulty of using a product can influence the extent to which a person is inclined to select and use that product in their personal care routine. Hasan and Suciarto (2020) and Santoso (2021) showed that perceived behavioral control has a significant influence on consumer intention. This is particularly pertinent for Generation Z, as their decision-

making and willingness to adopt new products are significantly affected by how accessible and manageable they perceive products to be. Moreover, enhancing perceived behavioral control by ensuring product usability and accessibility can lead to higher adoption rates in this demographic. Businesses can benefit from focusing on simplifying the user experience and clearly communicating the ease of product use to appeal to Generation Z consumers.

H₂: Perceived behavioral control has a significant positive influence on Gen Z's intention to use halal toiletries.

The effect of subjective norms on intention

Subjective norms refer to the way an individual perceives the extent to which people are important to him expect or support certain behaviors (Ajzen, 1991). Subjective norms reflect a person's view of expectations and social support from their immediate environment regarding the actions they take. These norms are a key factor influencing individuals' intention to engage in a behavior, depending on social support or perceived pressure from their environment (Barbera & Ajzen, 2020). Hartoyo and Sutarso (2024) showed that subjective norms have a significant influence on consumer intentions. This is particularly relevant for Generation Z, as their behaviors and choices are often shaped by the opinions and expectations of their peers and social networks. Therefore, leveraging social influence and endorsements from key opinion leaders or influencers can be an effective strategy for enhancing product adoption among this demographic.

H₃: Subjective norms have a significant positive influence on Gen Z's intention to use halal toiletry.

The effect of financial risk on intention

Financial risk refers to a consumer's concern about the possibility of losing money or financial instability owing to fraud or excessive spending when purchasing a product (Pelaez et al., 2019). Ariffin et al. (2018) showed that financial risk has a significantly negative influence on consumer intention. This concern is particularly relevant for Generation Z firms, as they are often more cautious about financial decisions and may be more influenced by perceived financial risks when considering new products. Given their tendency to seek value for money and avoid potential losses, businesses must address these concerns by providing transparent pricing, secure payment options, and guarantee or return policies. Reducing the perceived financial risk can enhance trust and encourage purchasing decisions among younger consumers.

H₄: Financial risk has a significantly negative influence on Gen Z's intention to use halal toiletries.

The effect of social risk on intention

Social risk refers to how consumers perceive the possibility that the product they purchase may lead to opposition or rejection from family or friends as well as the potential loss of social status within their group due to product incompatibility (Maziriri & Chuchu, 2017). Shang et al. (2017) showed that social risk has a significantly negative influence on consumer intention. This is especially relevant for Generation Z, who are highly aware of social perceptions, and may be particularly sensitive to the potential impact of their purchasing decisions on their social standing and acceptance within their peer groups. To mitigate social risk, brands should focus on creating positive social narratives around their products and leveraging influencer marketing to enhance social acceptance and appeal in this demographic.

H₅: Social risk has a significant negative influence on Gen Z's intention to use halal toiletry.

The effect of security risk on intention

Security risks refer to consumers' concerns about the potential loss or misuse of their personal information in various transactions (Hanizal & Darmawan, 2023). This includes threats to the confidentiality of sensitive data such as personal identity and financial information (Fadare et al., 2016). Ariffin et al. (2018) showed that security risks have a negative and significant influence on consumer intention. This is particularly pertinent for Generation Z, who is generally more aware of digital security issues and may be more cautious about engaging with products or services if they

perceive potential risks to their personal information. Therefore, businesses must prioritize robust data protection measures and communicate their commitment to security transparently to build trust. Offering secure payment methods and clear privacy policies can alleviate security concerns and enhance consumer confidence.

H₆: Security risk has a significant negative influence on Gen Z's intention to use halal toiletries.

Research Methods

This study used a quantitative design to test the influence of the TPB concept and risk perception on the intention to use halal toiletry products. In addition, we used a seven-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) in measuring the construct items. After the questionnaire was ready, it was tested on 400 Gen Z (born in the period 1981 – 1996) who lived in West Java Province. These respondents are suitable for this research for two reasons. First, Gen Z is one of the targets for education in sustainable business (Nugraheni et al., 2019) and promotional targets via social media (Hakim, 2019). Second, our conversations with Gen Z members before administering the questionnaire showed that they really care and have sufficient information about environmental issues (Adinugraha et al., 2022).

Data were analyzed using multiple regression and partial least squares structural equation modeling (PLS-SEM). The use of PLS-SEM is receiving much interest and attention, although there is debate surrounding its suitability in terms of methodology. Considering this debate, we present the results of the multiple regression analysis to support the PLS-SEM results. Despite these criticisms, there are still some researchers who proactively promote the use of PLS (see for example, Henseler et al., 2016) due to its methodological advantages. Thus, we consider PLS-SEM to be superior to the covariance-based SEM (CB-SEM) approach in our study for the following reasons. The aim of this study was to explore the intention to use halal toiletries in a predictive rather than confirmatory manner. PLS-SEM is prediction-oriented and achieves its prediction goal by maximizing R² (Vinzi et al., 2010).

Table 1. Operational definition

Variable	Indicator	Code
Attitude	1. In my opinion, consuming halal toilet products is important	ATT1
	2. In my opinion, consuming halal toilet products is beneficial	ATT2
	3. In my opinion, consuming halal toilet products is a wise thing	ATT3
	4. In my opinion, consuming halal toilet products is enjoyable (Iranmanesh et al., 2020)	ATT4
Perceived behavioral control	1. If I want, I can consume halal toilet products instead of non-halal toilet products	PBC1
	2. In my opinion, it is easy for me to consume halal toilet products	PBC2
	3. It's mostly up to me whether to consume halal toilet products or not (Iranmanesh et al., 2020)	PBC3
Subjective norm	1. My family thinks that I should consume halal toilet products than non-halal toilet products	SNM1
	2. Most people I respect will consume halal toilet products than non-halal toilet products	SNM2
	3. People I respect (like my friends) think that I should consume halal toilet products	SNM3
	4. My close friends, whose opinions are important to me, think that I should consume halal toilet products (Iranmanesh et al., 2020)	SNM4
Financial risk	1. I believe that if I buy this halal toilet product is intended to be owned after a year has passed (can provide benefits in the future)	FNR1
	2. I will feel that the financial investment I made in this halal toilet product is the right thing	FNR2
	3. When buying halal toilet products, it doesn't harm me	FNR3
	4. If I buy this halal toilet product to have after a year has passed, I would think that I would get a significant profit after buying it (Almousa, 2011)	FNR4

Variable	Indicator	Code
Social risk	1. I think if I buy this halal toilet product, I will be at a higher level than my friends	SCR1
	2. I think if I buy this halal toilet product, I will be at a higher level than my family	SCR2
	3. I think if I buy halal toilet products this will not make me considered stupid by some people (Almousa, 2011)	SCR3
Security risk	1. I feel that the security and confidentiality of halal toilet product information is not guaranteed	SRR1
	2. Halal toilet products can be unsafe products	SRR2
	3. Purchasing halal toilet products may reveal my personal information	SRR3
	4. I may be contacted by other halal toilet product companies	SRR4
	5. Information about halal toilet product store profiles may be unreliable (Almousa, 2011)	SRR5
Intention to use halal toiletries	1. I have a tendency to buyhalal toilet products	ITU1
	2. I have a tendency to referencehalal toilet products to others	ITU2
	3. I have an intention that describes the behavior of someone who has a primary preference for halal toilet products.	ITU3
	4. I have an intention that describes the behavior of someone who is always looking for information about halal toilet products and looking for information to support the positive properties of these products (Kotler & Keller, 2010)	ITU4

Source: Authors' own work

Table 1 provides operational definitions for the variables influencing intention to use halal toiletries. It details how each variable is measured, including attitude, subjective norms, and perceived behavioral control. In addition, it covers the financial, social, and security risks associated with the use of halal products. This table ensures clear and consistent measurement criteria for these variables, which helps to accurately assess their impact on the intention to use halal toiletries. By explicitly defining these variables, the table supports the reliability and validity of the research findings.

Results and Discussion

Based on the survey results, the sample used in this research was 400 Gen Z Muslims who had used halal toiletries in West Java Province. The Gen Z profile is divided into several sections, including gender, age, highest level of education, income, frequency of purchasing halal toiletry products, budget for purchasing halal toiletry products, and types of halal toiletry product purchases.

Table 2. Distribution of respondents based on gender

	Category	Number of respondents	Percentage
Gender	Man	143	36%
	Woman	257	64%

Source: Researcher analysis results, 2024

Table 2 shows that the respondents comprised two gender categories: men and women. Of the total respondents, 143 (36%) were male. There were 257 female respondents, representing 64% of the total respondents. A greater percentage of female respondents indicated that this survey had higher participation among women than among men.

Table 3. Distribution of respondents based on age

	Category	Number of respondents	Percentage
Age	12- 15 Years	102	26%
	16 - 19 Years	127	32%
	20 - 23 Years	64	15%
	24 - 27 Years	107	27%

Source: Researcher analysis results, 2024

Based on [Table 3](#), the survey involved 400 respondents divided into four age groups. The 12-15 year age group consisted of 102 respondents, representing 26% of the total respondents. The 16-19 year age group had the largest number of respondents (127 people or 32%). The respondents in the 20-23 year age group numbered 64 people, which is 15% of the total. Finally, the 24-27 year age group included 107 respondents (27% of the total respondents). These data show the distribution of respondent participation with the 16-19 year age group as the dominant one in this survey.

Table 4. Distribution of respondents based on last education

	Category	Number of respondents	Percentage
Last education	Senior High School	159	40%
	Diploma	59	15%
	Bachelor degree)	96	24%
	Master (S-2)	86	21%

Source: Researcher analysis results, 2024

Based on [Table 4](#), 400 respondents with various levels of education attended this survey. Of the total respondents, 159 (40%) were high school graduates, making them the largest group in the survey. Respondents with diploma education totaled 59, representing 15% of all respondents. Bachelor (S-1) graduates included 96 people, or 24% of the total respondents. Meanwhile, 86 respondents had a master's degree (S-2), equivalent to 21%. These data show that the majority of respondents had their final education at the high school level, followed by bachelor's (S-1), master's (S-2), and diploma levels.

Table 5. Distribution of respondents based on income

	Category	Number of respondents	Percentage
Income	<3.000.000	119	30%
	3.000.000 - 5.000.000	96	24%
	5.000.000 - 8.000.000	42	10%
	8.000.000 - 10.000.000	79	20%
	>10.000.000	64	16%

Source: Researcher analysis results, 2024

Based on [Table 5](#), this survey involved 400 respondents who were divided into monthly income categories. A total of 119 respondents (30%) earned an income of less than 3.000.000. The income category of 3.000.000–5.000.000 included 96 respondents, representing 24% of the total respondents. An income of 5.000.000–8.000,000 was owned by 42 respondents, or 10% of the total. A total of 79 respondents, 20%) had an income between 8.000.000 and 10.000.000. Finally, 64 respondents or 16%) had an income of more than 10.000.000. These data show that the largest group of respondents was in the income category of less than 3.000.000, followed by the 3.000.000–5.000.000 and 8.000.000–10.000.000 categories.

Table 6. Distribution of respondents based on frequency of purchasing halal toiletries products

	Category	Number of respondents	Percentage
Frequency of purchasing halal toiletries products	1x in 1 month	247	62%
	2x in 1 month	61	15%
	3x in 1 month	29	7%
	More than 3x in 1 month	27	6%

Source: Researcher analysis results, 2024

Based on [Table 6](#), 400 respondents who had various frequencies of purchasing halal toiletry products attended this survey. A total of 247 respondents (62%) reported that they had purchased

halal toiletry products once a month, making this frequency the most common among respondents. A total of 61 respondents or 15%) bought this product twice a month. A total of 29 respondents or 7%) purchased halal toiletry products three times in one month, and 27 respondents (6%) purchased more than three times in one month. These data show that the majority of respondents tended to buy halal toiletry products once a month.

Table 7. Distribution of respondents based on budget for purchasing halal toiletries products

	Category	Number of respondents	Percentage
Budget for purchasing halal toiletries products	0 - 500,000	56	14%
	500,000 - 1,000,000	117	29%
	1,000,000 - 2,000,000	134	33%
	2,000,000 - 3,000,000	60	15%

Source: Researcher analysis results, 2024

Based on [Table 7](#), this survey involved 400 respondents with various monthly budgets for purchasing halal toiletry products. A total of 56 respondents or 14%) had a budget between 0 and 500,000. The 500,000–1,000,000 budget category included 117 respondents, representing 29% of the total respondents. A budget of 1,000,000–2,000,000 was owned by 134 respondents (33% of the total), making it the group with the largest number of respondents. Finally, 60 respondents (15%) had budgets between 2,000,000 and 3,000,000. These data show that the majority of respondents have a budget between 1,000,000 and 2,000,000 to purchase halal toiletry products every month.

Table 8. Distribution of respondents based on the type of halal toiletries products you frequently purchase

	Category	Number of respondents	Percentage
Types of halal toiletries products you often buy	Clothes Cleaner	105	26%
	Toothpaste	123	31%
	Air Fresheners and Purifiers	83	21%
	Soap and Body Care	58	14%
	Shampoo and Hair Care	31	8%

Source: Researcher analysis results, 2024

Based on [Table 8](#), 400 respondents who had preferences for various types of halal toiletry products attended this survey. The product most frequently purchased by the respondents was toothpaste, with 123 respondents (31%) choosing it. The clothing cleaner was the second most frequently purchased product, chosen by 105 respondents (26%). A total of 83 respondents or 21%) often buy air fresheners and purifiers. Soap and body care products were chosen by 58 respondents (14%), whereas shampoo and hair care were the least frequently purchased products, with 31 respondents (8%). These data show that toothpaste and clothes cleaners are the halal toiletry products most frequently purchased by the respondents.

Model testing using SEM-PLS was carried out in two stages: the outer model and the inner model. Outer model testing is carried out by identifying the relationship between indicators and constructs based on recommendations from [Hair et al. \(2014\)](#). A good loading factor must be greater than 0.70. The results of the analysis show that all indicators in this study have good loading factor values.

In the next step, we evaluate whether the reliability and validity of the proposed variables meet these requirements. Reliability was confirmed based on Cronbach's alpha (α) and Composite Reliability (CR) values (Chin, 2010). According to [Hair et al. \(2014\)](#): Good reliability was indicated by a and CR values > 0.70 . Based on the test results, the α value is between 0.846 and 0.949 and CR has a value between 0.906 and 0.961 or more than 0.700, so it can be concluded that all constructs have good reality. Meanwhile, to test the validity of the measurement model, it is based on convergent and discriminant validity ([Hair et al., 2014](#)). Convergent validity was determined by

checking the Average Variance Extracted (AVE) value. According to [Hair et al. \(2014\)](#): A good average AVE value is above 0.50. The test results show that the AVE value ranges between 0.748 and 0.852, so it can be concluded that the entire construct in this study is valid. [Table 9](#) details the scale items in the construct containing factor loadings, Cronbach's alpha, α , and CR.

Table 9. Measurement model results

Latent Variables	Manifest Variables	Loadings Factor	Cronbach Alpha	Composite Reability	Average Variance Extracted
Attitude	ATT 1	0.862	0.945	0.906	0.782
	ATT 2	0.891			
	ATT 3	0.902			
	ATT 4	0.899			
Perceived Behavioral Control	PBC 1	0.841	0.901	0.886	0.812
	PBC 2	0.912			
	PBC 3	0.892			
Subjective Norm	SNM 1	0.911	0.911	0.883	0.796
	SNM 2	0.902			
	SNM 3	0.900			
	SNM 4	0.872			
Financial Risk	FNR 1	0.869	0.879	0.856	0.855
	FNR 2	0.923			
	FNR 3	0.897			
	FNR 4	0.872			
Social Risk	SCR 1	0.922	0.933	0.876	0.892
	SCR 2	0.931			
	SCR 3	0.874			
Security Risk	SRR 1	0.895	0.883	0.859	0.785
	SRR 2	0.907			
	SRR 3	0.911			
	SRR 4	0.872			
	SRR 5	0.894			
Intention to Use Halal Toiletries	IT 1	0.865	0.895	0.891	0.801
	IT 2	0.873			
	IT 3	0.897			
	IT 4	0.901			

Source: Researcher analysis results, 2024

Table 10. R-Square

	R-Square	R-Square adjusted
Intention to use halal toiletries	0.832	0.831

Source: Researcher analysis results, 2024

The R-squared test was used to calculate the influence of an independent variable on the dependent variable, regardless of whether the variable had a large influence. Independent latent variables connect variables with the dependent latent variables. Based on [Table 10](#), the R-squared test results in this study are above 0.7. This means that ATT, PBC, SNM, FNR, SCR, and SRR have a large influence on the intention to use Halal Toiletries.

After the assumptions have been met, the next step is to test the structural model using t and p values. According to [Hair et al. \(2014\)](#) the t and p values showed a significant influence between a construct when the t value was > 1.96 , and the p value was < 0.05 . The Original Value shows that the relationship between the variables is positive or negative.

Based on [Table 11](#), it shows that Hypothesis 1, ATT has a significant effect on ITU (t-value = 5.448 and p-value = 0.002), Hypothesis 2, PBC has a significant effect on ITU (t-value = 10.312 and p-value = 0.001), Hypothesis 3, SNM has a significant effect on ITU (t-value = 21.462

and p-value = 0.001), Hypothesis 4, FNR has a significant effect on ITU (t-value = 2.005 and p-value = 0.002), Hypothesis 5, SCR has a significant effect on ITU (t-value = 9.370 and p-value = 0.000), and Hypothesis 6, SRR has a significant effect on ITU (t-value = 9.669 and p-value = 0.000).

Table 11. Path Coefficients

Hypothesis	Original value	T-Value	P-Value	Results
Attitude → Intention to Use Halal Toiletries	0.465	5,448	0.002	Significant
Perceived Behavior Control → Intention to Use Halal Toiletries	0.244	10,312	0.001	Significant
Subjective Norms → Intention to Use Halal Toiletries	0.879	21,462	0.001	Significant
Financial Risk → Intention to Use Halal Toiletries	-0.439	2,005	0,000	Significant
Social Risk → Intention to Use Halal Toiletries	-0.291	9,370	0,000	Significant
Security Risk → Intention to Use Halal Toiletries	-0.380	9,669	0,000	Significant

Source: Researcher analysis results, 2024

Meanwhile, the relationship between ATT and ITU is positive (Original Value =0.465), the relationship between PBC and ITU is positive (Original Value =0.244), the relationship between SNM and ITU is positive (Original Value =0.879), the relationship between FNR and ITU is negative (Original Value =-0.439), the relationship between SCR and ITU is negative (Original Value =-0.291), and the relationship between SRR and ITU is negative (Original Value =-0.380).

Based on the results of the analysis above, the first hypothesis in this study found that there was a significant positive influence between attitude (ATT) and intention to use (ITU) among Generation Z consumers in West Java Province. This relationship is consistent with the hypothesized direction, suggesting that a favorable attitude towards halal toiletries significantly increases their likelihood of being used by this demographic group. Previous studies, such as those of Pratiwi (2018) and Huriah et al. (2022), have shown that a positive attitude is crucial for enhancing the intention to use a product. Additionally, Jatnika et al. (2024) highlighted the role of supportive attitudes and cultural nuances such as Islamic values in driving the intention to use such products. Generation Z in West Java, which is increasingly influenced by both personal beliefs and social values, cultivating a positive attitude towards halal toiletries can effectively boost adoption.

The second hypothesis found a significant positive influence between perceived behavioral control (PBC) and intention to use (ITU). This aligns with the hypothesized direction and corroborates the findings of Hasan and Suciarto (2020) and Santoso (2021), who demonstrated that perceived ease of use significantly impacts consumer intention. In the context of Generation Z in West Java, ensuring that halal toiletries are perceived as easy to use and integrate into daily routines can enhance their intention to use these products. As this generation values convenience and practicality, addressing barriers and enhancing accessibility can play a pivotal role in increasing their engagement with halal toiletries.

The third hypothesis revealed a significant positive influence between subjective norms (SNM) and intention to use (ITU). This finding is consistent with the hypothesized direction and aligns with Hartoyo and Sutarso (2024), who show that social influences significantly impact consumer intentions. Social validation and peer influence are critical for Generation Z in West Java Province. Positive reinforcement from social circles and community approval can significantly enhance the intention to use halal toiletries. Therefore, marketing strategies that leverage social norms and endorsements from influential figures or peers can be particularly effective for this demographic.

Conversely, the fourth hypothesis indicates a significantly negative influence between financial risk (FNR) and intention to use (ITU). This result aligns with the hypothesis and is consistent with Ariffin et al. (2018), who found that concerns about financial loss negatively affected intention to use. Generation Z in West Java, who are often cautious about financial expenditures, may be deterred from using halal toiletries if they are perceived as expensive or

financially risky. Addressing these concerns through affordable pricing strategies or value-based promotions could help mitigate financial risks and improve the intention to use.

The fifth hypothesis showed a significant negative influence between security risk (SCR) and intention to use (ITU), consistent with the hypothesized relationship. This finding aligns with [Shang et al. \(2017\)](#), who reported that concerns about personal data security negatively affect intention to use. For Generation Z, which is particularly sensitive to privacy and security issues, ensuring robust protection of personal information is crucial. Halal toiletry companies must prioritize transparent data practices and robust security measures to build trust and enhance their intention to use.

Finally, the sixth hypothesis found a significant negative influence between social risk (SRR) and intention to use (ITU). This result aligns with the hypothesized direction and is consistent with [Ariffin et al. \(2018\)](#), who demonstrated that social risk negatively affects intention to use. Generation Z in West Java, who is highly attuned to social acceptance and status, fear of negative social judgment, or loss of social standing, can deter them from using certain products. Addressing these social concerns through positive social messaging and community engagement can help improve the intention to use halal toiletries.

In summary, this study underscores the importance of positive attitudes, perceived ease of use, and social influence in shaping Generation Z's intention to use halal toiletries in West Java. Conversely, financial, security, and social risks must be effectively managed to mitigate their negative impacts. These insights can guide marketers and product developers in tailoring their strategies to meet the needs and concerns of this demographic better.

Conclusion

This study aimed to explore the role of the theory of planned behavior and risk perception in predicting Gen Z consumers' intention to use halal toiletries in West Java. The empirical results reveal that financial, social, and security risks negatively impact the intention to use halal toiletry. Conversely, variables from the theory of planned behavior positively influenced the intention to use these products.

This research integrates components of risk perception with the theory of planned behavior to develop a framework for understanding the intention to use halal toiletries. This suggests that halal toiletries need to enhance product performance to receive positive consumer feedback, thereby increasing their interest in their products. Furthermore, these companies should encourage community engagement in product promotion, make their products easily accessible and user-friendly, and reduce security, social, and financial risks to boost consumer intention.

This study's limitations include its focus on Gen Z consumers in West Java, which may not fully represent the national or international population. Additionally, reliance on cross-sectional data limits the ability to analyze changes in intention over time. Factors such as local culture and consumption habits that may affect interest in halal products have not been thoroughly explored. Future research could address these limitations by including a broader geographic scope and adopting longitudinal approaches to better understand the changes in consumer intentions and cultural influences. The findings are intended to benefit halal toiletry companies, researchers, practitioners, and policymakers, and provide valuable insights for further studies.

Author contributions

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