Research Paper

Generation Z's Brand Love for Skincare Products: Do Religious Beliefs Matter?

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ARTICLE INFO	ABSTRACT
Keywords: Brand Identity; Brand Love; Brand Loyalty; e-WOM; Religious Beliefs *Article history:* Received: 20 March 2023 Revised: 03 April 2023 Accepted: 07 April 2023 Available online: 09 April 2023 *To cite in APA style* Waluyo, Qurniawati, R. S., & Nurohman, Y. A. (2023). Generation Z's brand love for skincare products: Do religious beliefs matter?. *Shirkah: Journal of Economics and Business, 8*(1) 95-108.	To date, there has been no prior research examining the relationship between brand love as a determinant of brand loyalty and e-WOM specifically for halal skincare products. This study investigates how Muslim Generation Z might love a brand because of their religious beliefs and brand identity, resulting in brand loyalty and e-WOM that benefits the company. The questionnaire for this study was completed online by 120 participants from three cities in Central Java, Indonesia, namely Semarang, Salatiga, and Surakarta. The model was tested using PLS-SEM. The results of the research revealed that religious beliefs and brand identification affected brand love, whereas brand love affected brand loyalty and e-WOM. From this research, it can be seen that branding cannot be separated from faith. Muslims like brands that reflect their religious values and allow them to identify as Muslims. Therefore, marketers must have a comprehensive understanding of the halal concept in the manufacturing and production processes of halal skincare.

Introduction

In line with social, economic, and political developments, religion is playing an increasingly influential role in shaping consumer behavior. Political and economic reforms that promote free trade have opened the door for the emergence of a lucrative Muslim consumer market. This segment of consumers is interested in current consumption practices while being mindful of their religious beliefs (Aoun & Tournois, 2015). The

increasing awareness of the importance of halal ingredients in personal care and cosmetic products has given rise to the demand for halal products in the global cosmetic industry (Kassim et al., 2021). Marketers are recognizing the need to establish a specialized branding approach that incorporates religious beliefs, such as the use of halal labeling on the products they offer (Aoun & Tournois, 2015).

Based on data from the BPS-Statistics Indonesia, the cosmetics industry in Indonesia experienced growth of up to 9.61% in 2021. The beauty industry in the form of skincare is the most significant contributor to Indonesia's cosmetic product exports, with 58% (Yuana, 2022). The demand for halal products continues to increase in the global cosmetic industry due to the increasing awareness of the importance of using halal ingredients in personal care and cosmetic products (Kassim et al., 2021).

Halal branding appears as a differentiation strategy to position products to specific segments of the population (Garg & Joshi, 2018). The predominance of Islam among Indonesians has encouraged the cosmetic sector to consider producing goods that adhere to halal labeling. In line with this, the Indonesian government has introduced a program, set to take effect in 2024, mandating all cosmetics in circulation to possess a halal certificate. This move is following Government Regulation Number 39 of 2021, which requires medicines, cosmetics, and consumer goods to obtain halal certificates.

With existing laws and regulations, cosmetic industry players, particularly those in the skincare industry, must comply with Indonesian rules and regulations. The conformity of a product available in the market is measured by various criteria. The degree of Sharia compliance with a product or service is determined by the extent to which it reflects the values and principles of Islam (Aoun & Tournois, 2015). For Muslims, halal products are required to be consumed or used. Solihah (2022) explains that the halal regulations, such as no pork, all materials derived from halal animals, how to buy halal, the place of processing, and the region of sale, distribution, or transportation that does not employ non-halal items. The Surah Al-Ahzab verse 33 of the Qur'an describes Muslims' limitations in self-makeup. The letter encourages Muslims to use cosmetics that have chemicals that are not harmful to the body, are not excessive, and do not alter Allah's creation.

In making a purchase, consumers are not restricted to physical shopping centers, markets, or showrooms when making purchases; rather, they are increasingly turning to e-commerce platforms. Consumers interact extensively with brands to create an emotional relationship that can make brand loyal (Garg & Joshi, 2018; Grace et al., 2020) and produce positive Word of Mouth communication (Anwar & Jalees, 2020; Joshi & Garg, 2022). Word-of-mouth communication through social media, known as Electronic Word of Mouth (e-WOM) is also a concern for marketers because it can increase consumer intentions in purchasing products. e-WOM was developed as a marketing tool because currently, customers are less concerned with advertising in traditional media and the information and telecommunication technology revolution that reduces the distance between individuals (Dam, 2020).

Consumers' emotional attachment to a brand is an old issue that has long been researched in marketing. Consumer satisfaction is not enough to build a sustainable relationship with a brand, so building emotional bonds beyond satisfaction is necessary to create loyalty (Unal & Aydın, 2013). To create an emotional bond with consumers, a concept that is often called brand love emerges. Brand love is the level of passionate, emotional attachment satisfied consumers have for a particular brand (Kang, 2015). The

outcomes of brand love are extraordinary, for example, consumer loyalty, positive word of mouth, genuine love for the brand, and willingness to pay a premium for the chosen brand (Carroll & Ahuvia, 2006; Joshi & Garg, 2021).

A brand must be able to have meaning in a product and still have to comply with the culture and values of the target consumers. For Muslims, a "halal brand" is vital in assessing the consumption patterns of the goods used (Garg & Joshi, 2018). Brand loyalty is the attitude shown by customers toward a brand even though in making purchasing decisions, there are offers from other brands and they intend to repurchase it in the future (Kang, 2015; Zainudin et al., 2020). Loyalty is essential for companies because consumers with high loyalty will increase sales and company performance. Therefore, the company will continue to strive to improve customer loyalty to the brands they produce.

Consumers choose the brand of a product not only from its utilitarian value but also because there are symbolic benefits (Albert & Merunka, 2013). Brands can transfer symbolic meanings to consumers to help them identify what they are like. Using halal skincare can identify Muslim Generation Z as users of cosmetic goods that comply with the demands of the Islamic religion. Brand identification has been studied as a variable affecting brand love (Alnawas & Altarifi, 2016; Dalman et al., 2019; Sallam, 2014).

In recent years, marketing literature is constantly changing. Research conducted in the 1970s still focused on product and customer satisfaction measurements (Cohen & Houston, 1972; Sheth, 1970). It was only in the 1980s that research on branding began to emerge (Murphy, 1988; Wernerfelt, 1988), and since then, researchers around the world have explored the consumer-brand relationship, which involves an emotional connection (Attiq et al., 2022; Garg & Joshi, 2018; Kang, 2015). Consumer emotions are a critical factor in determining the success of a brand (Mingione et al., 2020), as emotional attachment to a brand can foster loyalty even in the face of intense market competition (Kang, 2015). Meanwhile, research in Islamic marketing has begun to investigate Muslim consumers' purchase behavior for halal products (Afendi & Lina, 2014; Joshi & Garg, 2022; Khan et al., 2021; Kurniawati & Savitri, 2020).

Upon reviewing the previous relevant studies, this research bridges the gap in earlier research pertaining to the conduct of Muslim consumers in the adoption of halal skincare products that uses brand love as a driving force of brand loyalty and e-WOM. This study aims to investigate whether the factors affecting the development of brand love towards halal skincare brands affect electronic word-of-mouth (e-WOM) and consumer loyalty among Muslim Generation Z users. The reason to select Generation Z as the research sample is their inclination to value their social lives to the extent that they are willing to invest larger expenses to remain stylish and up-to-date (Kamardin & Sarif, 2021) and do self-care to avoid stress (Barbier, 2021). This study will also offer academic and managerial suggestions for entrepreneurs in the halal skincare industry.

Hypothesis Development

Religious Beliefs and Brand Love

Based on attachment theory, brand love can cause psychological consequences and can provide positive effects and intrinsic rewards. Brand love can also be affected by other psychological factors such as cultural identity, religiosity, or values (Yousef, 2017). Hence,

consumers exhibit a favourable attitude towards a brand because it provides them with other desirable benefits upon consumption (Batra et al., 2012).

In the context of Muslims, the concept of branding cannot be dissociated from religious belief, whereby the basis for their fondness or aversion towards a brand is not derived from human desires, but rather, from the directives of Allah SWT. Consequently, within the framework of Islam, love is construed as a regulated sentiment, rather than one purely driven by emotions (Souiden & Rani, 2015; Yousef, 2017). In consuming skincare, Muslim consumers will look for brands that are following their religious beliefs or have been labelled halal, therefore we propose the following hypothesis:

H1: *Religious belief has a positive effect on brand love.*

Brand Identification and Brand Love

Previous studies have regarded brand identification as a precursor to the development of brand love (Albert & Merunka, 2013; Alnawas & Altarifi, 2016; Sallam, 2014). According to Liu et al. (2020), brand identification is the psychological state of consumers in feeling and perceiving the extent to which they see their identity or self-image in accordance with the brand image. Brand love is the result of the integration of consumer and brand identities that arise due to the intensity of positive emotional ties (Dalman et al., 2019). Consumers who have strong brand identification will consider a brand to be their identity, for example, brand lovers will be happy if someone praises the brand (Liu et al., 2020).

H2: *Brand Identification has a positive effect on brand love.*

Brand Love and Brand Loyalty

Past behaviour and actions are often considered good predictors of future consumer behaviour because they can imply greater brand loyalty (Carroll & Ahuvia, 2006; Torres et al., 2022; Unal & Aydın, 2013). Brand loyalty shows a consumer's commitment not to switch to another brand because he will always remember that brand when buying a product (Suartina et al., 2022). Brand Love itself consists of many types of emotions such as passion, attachment, and commitment (Huang, 2017). Previous research has also proven that there is a relationship between brand love and brand loyalty (Alnawas & Altarifi, 2016; Suartina et al., 2022; Torres et al., 2022; Trivedi & Sama, 2021). If consumers like a halal skincare brand, they will probably feel greater brand loyalty and be willing to buy more. Therefore, the hypothesis is formulated as follows:

H3: *Brand love has a positive effect on brand loyalty.*

Brand Love and e-WOM

Electronic word-of-mouth (e-WOM) can be understood as positive or negative statements made by prospective, current or former customers about a product or company on online or internet channels (Kiuru, 2016). e-WOM on social media differs from conventional WOM because e-WOM on social media transpires not only among real-life acquaintances but also involves interaction with unfamiliar individuals. As a result, people can articulate their opinions more comfortably without being subjected to external pressure (Tekbiyik & Erdogmus, 2020). In addition, e-WOM messages are also in written format so that consumers can easily retrieve them whenever they need them (Choi et al.,

2017). Consumers can share their experiences in using cosmetics on their social media after which other people who want to know more about that product will find posts and information they contain by searching for relevant keywords on social media platforms (Jiang, 2021). Research on brand love has also found that consumers who have fallen in love with a brand also tend to forget the negative aspects of the brand so they will not spread negative e-WOM on their social media (Anwar & Jalees, 2020). Therefore, we propose the following hypothesis:

H4: *Brand love has a positive effect on e-WOM.*

Method

Design of the Study

This study uses a quantitative method that allows researchers to explain and evaluate the association level or relationship between variables (Hair et al., 2014). Primary data was obtained using a questionnaire containing the opinions or perceptions of consumers as users of consumer products as users of halal skincare products regarding the variable indicators studied using the survey method (Ferdinand, 2006). The population of this study is all elements that collectively have the same characteristics or phenomena that are of interest to researchers, in this case, halal skincare users who enter the Z generation. Generation Z is chosen because they care about their social life to the extent that they are willing to spend more money on staying relevant and trendy (Kamardin & Sarif, 2021) and perform self-care to avoid stress (Barbier, 2021). In determining the number of representative samples using the method made by Hair et al. (2014) is 5-10 times the number of indicators. In this study, the number of samples taken was 120 (24 indicators x 5).

Sample Selection and Data Sources

The sampling approach used in this study is non-probability sampling, which means that each element or member of the population does not have an equal chance of being chosen as a sample. Purposive sampling was utilized to choose respondents who have used halal skincare products and were born between 1995 and 2010, corresponding to the Generation Z cohort. The skincare products used by the respondents were those who already got halal certification.

The distribution of the questionnaires was carried out among 120 Muslim individuals belonging to Generation Z, residing in three major cities of Central Java, namely Semarang, Salatiga, and Surakarta. These cities were specifically chosen due to their central location in the province of Central Java, coupled with the sizeable population of Generation Z individuals who utilize halal skincare products. The questionnaires in this study were prepared based on an evaluation of the literature that corresponds with this research. The indicators for religious beliefs (three items) were adapted from Kurniawati & Savitri (2020), brand identification (five items) were adapted from Bozbay et al. (2014), brand love (seven items) were adapted from Carroll & Ahuvia (2006), brand loyalty (four items) were adapted from Trivedi & Sama (2021), and e-WOM (five items) were adapted from Duarte et al. (2018) & Loureiro et al. (2017). All variables were measured using a 5-point Likert scale, which is used to indicate the respondent's level of agreement or disagreement with existing indicator statements.

Data Analysis

To examine the relationship between variables, the Structural Equation Model (SEM) approach was used because this method allows multivariate analysis techniques that combine factor analysis and path analysis. The relationship between independent and dependent variables can be tested simultaneously with existing indicators (Ghazali, 2018). The research hypothesis was tested using Partial Least Square (PLS). The primary data that has been collected will be analyzed in two parts. The first step was assessing the Outer model or measurement model by testing the validity of the questionnaire using Convergent validity (factors loading & AVE) and Discriminant Validity. The reliability test was identified from the Chronbach Alpha value and composite reliability. The second is assessing the inner model or structural model. In general, this research model can be described in Figure 1.
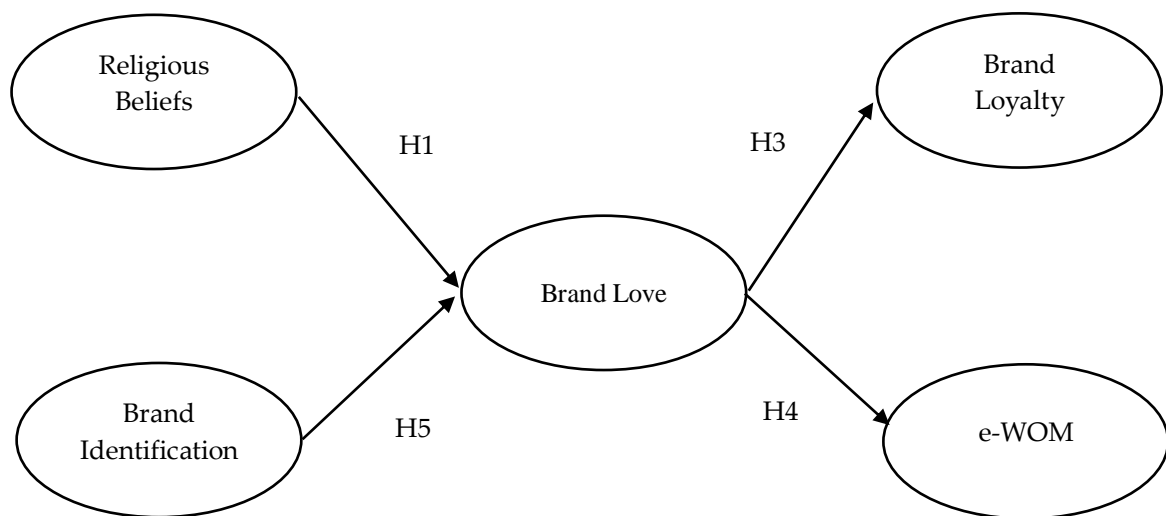

Figure 1. Schematic Diagram of the Study

Result

Respondents' Profile

The majority of respondents in this study were female, 81.7%, and 18.3% were male. Among the respondents, 70.8% were residents of Surakarta, followed by 18.3% from Salatiga, and 10.9% from Semarang Regency. Generation Z who filled out this questionnaire was born in 2002 (40.8%), 2021 (30.8%), and 2003 (17.5%), and the rest were born in 1999 and 2000. Most respondents used skincare from local brands named Wardah (38.3%) while the rest preferred other brands such as Somethinc, MS Glow, Safii, Emina, Garnier, etc.

Measurement Assessment

Table 1 shows the results of the measurement scale of the constructs. This study measured convergent validity using factor loading and Average Variant Extraction (AVE). A research indicator is said to have strong validation if it has an outer loading value above 0.5 (Hair et al., 2017). In this study, all factor loading and AVE values were above 0.5. Thus

all the constructs in this study fit. This research used Cronbach's Alpha (CA) and composite reliability (CR) to assess the reliability. Internal consistency of the constructs is said to be sufficient if the value of CA and CR is above 0.7. The results in Table 1 show that all CA and CR values of the constructs studied are more than 0.7. Thus it can be said that these constructs have internal consistency reliability.

Table 1.Validity and Reliability

Constructs and Measurement Items	Code	Factors Loading	CA	AVE	CR
e-WOM (Duarte et al., 2018; Loureiro et al., 2017)			0.763	0.516	0.840
a. Encourage friends and family to buy the brand	EWOM1	0.715			
b. Recommend the brand to those asking for advice	EWOM2	0.793			
c. Recommend the brand on social media	EWOM3	0.622			
d. Read product reviews online before making a purchase	EWOM4	0.642			
e. Proud to declare as a user of the brand	EWOM5	0.799			
Brand Loyalty (Trivedi & Sama, 2021)			0.790	0.621	0.866
a. Willing to pay more	LOY1	0.610			
b. Have the desire to buy again in the future	LOY3	0.847			
c. Have the desire to buy the brand	LOY4	0.883			
d. Committed to the brand	LOY5	0.784			
Brand Love (Carroll & Ahuvia, 2006)			0.926	0.696	0.941
a. This halal skincare is a perfect brand	BL1	0.816			
b. This halal skincare brand makes me feel good	BL2	0.833			
c. This halal skincare brand is excellent	BL3	0.910			
d. This halal skincare brand makes me happy	BL4	0.875			
e. I like this halal skincare brand	BL5	0.755			
f. I was passionately attached to halal skincare brands	BL6	0.910			
g. I feel whole when using halal skincare brands	BL7	0.718			
Religious Belief (Kurniawati & Savitri, 2020)			0.838	0.754	0.902
a. Using halal products because a Muslim	RB1	0.843			
b. Using halal products because they comply with the Qur'an and Hadith	RB2	0.870			
c. Using halal products because Islam prohibits using non-halal products	RB3	0.892			
Brand Identification (Bozbay et al., 2014)			0.923	0.764	0.942
a. Don't like it when other people criticize the brand used	BI1	0.807			
b. Interested in the opinions of others about the brand used	BI2	0.893			
c. When discussing brands, prefer to use the word "we" rather than "them."	BI3	0.886			

Constructs and Measurement Items	Code	Factors Loading	CA	AVE	CR
d. The success of a brand is also considered a personal success	BI4	0.891			
e. Praising the brand is considered praising oneself as a user of the brand	BI5	0.892			

The level of discrimination between measured variables and various construct criteria is identified in discriminant validity through the Fornell-Larcker criterion (Fornell & Larcker, 1981). A discriminant correlation test was performed to see the correlation between constructs and other constructs. The construct of a study has a good level of validity if the value of the square root of average AVE is greater than the correlation value between one construct and another (Hair et al., 2017). From Table 2, it can be seen that all other variables have met these assumptions.

Table 2. Discriminant Validity

	Religious Beliefs	Brand Identification	Brand Love	eWOM	Brand Loyalty
Religious Beliefs	0.869				
Brand Identification	0.542	0.874			
Brand Love	0.592	0.666	0.834		
EWOM	0.592	0.622	0.667	0.718	
Brand Loyalty	0.577	0.582	0.750	0.746	0.788

Structural Model and Hypotheses testing

The structural PLS model analysis was used in this research to test the hypothesis. Table 3 explains the hypothesis testing result, path coefficients, p-value, and t-value. The results show that all hypotheses are significant and have a positive value.

Table 3. Direct Effect and Hypothesis Results

Hypothesis	Path	Original Sample	T-Statistics	P-Values	Result
H1	RB--> BL	0.327	3.685	0.000	Accepted
H2	BI--> BL	0.489	6.582	0.000	Accepted
H3	BL--> LOY	0.750	16.023	0.000	Accepted
H4	LOY --> EWOM	0.667	15.431	0.000	Accepted

Note: RB: Religious Beliefs, BI: Brand Identification, BL: Brand Love, LOY: Brand Loyalty, EWOM: EWOM

Table 3 presented that religious beliefs positively and significantly affect brand love, supporting H1 (RB→BL: β= 0.327, t-value = 3.685). Furthermore, the analysis showed that brand identification positively and significantly affects brand love, which supports H2 (BI→BL:β= 0.489, t-value = 6.582). Finally, brand love significantly and positively affected brand loyalty and E-WOM (BL→LOY:β= 0.750, t-value = 16.023; BL→EWOM:β= 0.667, t-value = 15.431), which prove H3 and H4. In short, all hypotheses proposed in this study are accepted based on the statistical analysis.

Discussion

The results of this study confirm that Generation Z who are Muslim exhibit strong brand loyalty and a willingness to spread positive information regarding halal skincare brands they favor. This finding expands the literature on brand love tested in religious constructions, thereby strengthening the positive relationship between brand love and brand loyalty and EWOM in previous studies (Alnawas & Altarifi, 2016; Anwar & Jalees, 2020; Dalman et al., 2019; Yousef, 2017). Prior research has examined the effect of the variables analyzed on non-halal brands, while the present study demonstrates their effect on halal skincare brands. The results of this study are relevant for Muslim consumers who are sensitive to religious rules in buying a product. Islamic branding is the main driver of brand love due to the values of the Qur'an, thereby advancing knowledge about Islamic brand love.

Results of data analysis show that religious beliefs have a positive and significant effect on brand love. Generation Z feels happy in using halal skincare since they adhere to the teachings of the Qur'an and Hadith. Halal skincare for them is an extraordinary brand so they are committed to using it. The results of this study are supported by Batra et al. (2012) and Yousef (2017) that religious belief has a significant effect on brand love. From this research, it is proven that branding cannot be separated from faith because consumers believe that their love for a brand must be under religious beliefs. A brand must be able to reach consumers at many spiritual levels to instill a strong sense of love for the brand (Rodrigues et al., 2022). Considering that currently, technological advances are developing rapidly, marketers need to fully understand the concept of halal in the manufacturing process and production of halal skincare.

It was also found that brand identification has a significant effect on brand love. Generation Z consumers feel happy when other people praise the halal skincare they use and will feel humiliated if the brand is criticized by others. When they love a certain halal skincare brand, consumers will be interested in what other people think about that brand. Consumers use halal skincare brands that they like to enhance their identity. The results of this study support the results of Dalman et al. (2019) and Liu et al. (2020) who found that brand identification has a positive effect on brand love. The development of feelings of love for a brand also comes from brand identification that emphasizes the value of the brand (Albert & Merunka, 2013).

This study proves that brand love has a positive and significant effect on brand loyalty, the results of this study support the previous studies (Alnawas & Altarifi, 2016; Sama et al., 2021; Suartina et al., 2022), where consumers who love a brand will repurchase the brand even though the price is higher than competing brands. The higher love for the brand shown by consumers through feeling happy and comfortable and being the first choice can increase their brand loyalty to continue using halal skincare from their chosen brand. Ridhwan et al. (2021) state that brand love emphasizes the experience of using a brand with strong emotions that leads to an attachment.

Furthermore, This study reveals that brand love positively and significantly affects e-WOM. Generation Z, who falls in love with a halal skincare brand will recommend it to those closest to them to buy the same brand. They don't hesitate to write positive reviews on their social media so others can see them. This is supported by research from Iqbal et al. (2021), which states that consumers will usually develop a love for a reputable brand, so they will also provide product reviews on the web. Generation Z consumers are proven to

prefer receiving information about a brand through e-WOM because they perceive the information to be more authentic, so they are interested in buying the product (Tabassum et al., 2020).

From the discussion, it can be summarized that religious beliefs are considered one of the factors that can shape human behaviour, so purchasing decisions depend on the beliefs they profess (Yousef, 2017). Religious belief is basic for individuals, which is reflected in attitudes and behaviour. Muslims tend to love brands that match their religious beliefs (Souiden & Rani, 2015; Yousef, 2017). This has been explained in the Qu'ran that feelings of love and hate should not be driven by human desires but must be based on guidance from Allah SWT (Yousef, 2017).

Conclusion

This research proves that the choice of skincare products among Muslim Generation Z adheres to the principles of Islamic law. Consumers exhibit strong brand loyalty and engage in positive electronic word-of-mouth when they have developed brand love. This study's findings make a valuable contribution to the literature on Islamic consumers, highlighting how religious beliefs can shape their behavior and attitudes toward brand love. For halal skincare producers, it is crucial to ensure that their products comply with Sharia law to maintain consumer trust and loyalty.

The empirical data presented here should be viewed with some caution due to various limitations. The scope of this study was limited to the cities in Central Java, therefore it is recommended for future research to expand the population size. Additionally, future studies are encouraged to utilize the Theory of Planned Behaviour in the Islamic context. In addition, the role of brand love as an intervening variable also needs to be investigated because many previous studies have done this. Further research is recommended to explore the behavioural differences between generations Y and Z as both are consumers of halal skincare products.

Authors' Declaration

The authors made substantial contributions to the conception and design of the study. The authors took responsibility for data analysis, interpretation and discussion of results. The authors read and approved the final manuscript.

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