

Assessing Muḥāsabah’s Mediating Function in Generation Z’s Branded Cosmetic Consumption Behavior Patterns

Sukma^{1*}, Syaparuddin Razak², Andi Ika Fahrika³

^{1,2,3} Islamic Economics Departement, State Islamic Institute of Bone, South Sulawesi, Indonesia

Email address:

sukma300304@gmail.com*, safarb135@gmail.com, Ikafahrika05@gmail.com

*Corresponding Author

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Abstract: This study examines the mediating role of *muḥāsabah* in shaping branded cosmetic purchasing habits among Generation Z by integrating the Theory of Planned Behavior and Self-Regulation Theory. Using a quantitative approach and Structural Equation Modeling–Partial Least Squares, the research analyzes the relationships among attitude, subjective norms, intention, *muḥāsabah*, and purchasing habits. The findings indicate that attitude and subjective norms significantly influence purchase intention, which in turn strongly predicts branded cosmetic purchasing habits. *Muḥāsabah* exerts an indirect effect by strengthening evaluative attitudes and sensitivity to social norms, thereby reinforcing intention formation. These results suggest that Generation Z consumption behavior is not merely impulsive but reflects a structured decision-making process involving psychological, social, and spiritual reflection. The study contributes to consumer behavior literature by introducing *muḥāsabah* as a spiritually grounded self-regulatory mechanism within ethical and value-oriented consumption frameworks.

Keywords: Muḥāsabah; Branded Cosmetic Purchasing Behavior; Generation Z; Theory of Planned Behavior; Self-Regulation Theory.

Abstrak: Penelitian ini bertujuan untuk menganalisis peran mediasi *muḥāsabah* dalam membentuk kebiasaan membeli kosmetik bermerek pada Generasi Z dengan mengintegrasikan Theory of Planned Behavior dan Self-Regulation Theory. Penelitian ini menggunakan pendekatan kuantitatif dengan metode Structural Equation Modeling–Partial Least Squares untuk menguji hubungan antara sikap, norma subjektif, niat, *muḥāsabah*, dan kebiasaan membeli. Hasil penelitian menunjukkan bahwa sikap dan norma subjektif berpengaruh signifikan terhadap niat, dan niat memiliki pengaruh kuat terhadap kebiasaan membeli kosmetik bermerek. *Muḥāsabah* berpengaruh secara tidak langsung dengan memperkuat pembentukan sikap evaluatif dan kepekaan terhadap norma sosial, sehingga memperkuat niat berperilaku. Temuan ini menunjukkan bahwa perilaku konsumsi Generasi Z tidak bersifat impulsif semata, tetapi melalui proses pengambilan keputusan yang terstruktur, reflektif, serta mempertimbangkan aspek psikologis, sosial, dan spiritual.

Kata kunci: Muḥāsabah; Kebiasaan Membeli Kosmetik Merek; Generasi Z; Theory of Planned Behavior, Self-Regulation Theory.

INTRODUCTION

Muḥāsabah functions as a reflective mechanism that enables Generation Z to reassess the motives underlying their branded cosmetic purchases, shifting decision-making from impulsive, trend-driven behavior toward more value-oriented and deliberative choices (Jannah & Maulana, 2024). Social media platforms particularly Instagram, TikTok, and YouTube exert a substantial influence by amplifying beauty trends and influencer endorsements, often prompting consumption based on popularity rather than genuine need or product efficacy (Duwi & Nugroho, 2022). Promotional cues such as discounts and visually appealing packaging further intensify impulsive tendencies, weakening self-regulatory control and encouraging unplanned spending. At the same time,

rising awareness of natural ingredients, product safety, and environmental sustainability has begun to reshape Gen Z's evaluative criteria, making ethical considerations increasingly salient in their purchasing decisions (Irfany et al., 2024). Through the practice of muḥāsabah, they cultivate the ability to differentiate between desire and necessity, evaluate long-term implications, and moderate excessive consumption (Maryati et al., 2021). This reflective process ultimately fosters more responsible, sustainable, and value-aligned cosmetic consumption patterns, demonstrating how muḥāsabah can serve as a mediating force that strengthens self-regulation within contemporary consumer culture.

Existing research on Muḥāsabah remains limited in the domain of branded cosmetic purchasing behavior, despite its extensive application across other scholarly fields particularly self-development, finance, and educational-spiritual studies. In the self-development literature, (Zafran, 2022) demonstrates that Qur'an-based personal growth frameworks more effectively facilitate self-actualization than Maslow's hierarchical model; (Mohsin et al., 2022) highlights the emergence of spiritual distress caused by value imbalance and its restoration through muḥāsabah al-nafs; while (Okoye et al., 2023) emphasizes the need for an integrated psychos-spiritual motivational model to support adolescents' holistic development. In the financial context, (McPhail & Cordery, 2019) critiques secular approaches in accounting-related community service programs and proposes a transdisciplinary, theocentric framework; (Khatib et al., 2022) positions Islamic accounting as a corrective response to the shortcomings of conventional systems; and (Alhamadi et al., 2022) illustrates the application of muḥāsabah in financial evaluation processes at Bank Syariah Indonesia to reinforce transparency and accountability. Within education and spirituality, (Janaidi et al., 2024) evidences that group counselling grounded in Muḥāsabah significantly enhances students' spiritual intelligence; (Junaedi & Sukandar, 2025) notes its positive impact on strengthening religious attitudes; and (Ayob et al., 2025) underscores its effectiveness in deepening both vertical and horizontal relational consciousness.

Despite the breadth of these findings, the role of Muḥāsabah in shaping consumer behavior particularly in the context of branded cosmetic purchasing remains underexplored. This gap persists even though the reflective orientation inherent in Muḥāsabah holds strong potential to recalibrate consumption motives, enhance self-regulation, and encourage decision-making aligned with ethical and sustainable values (Saxena & Sharma, 2024). The absence of systematic inquiry suggests a limited theoretical understanding of how Muḥāsabah moderates key consumer constructs such as attitudes, intentions, and subjective norms within Muslim consumption behavior (Alsaad et al., 2020; Kaur et al., 2022). Consequently, rigorous empirical investigation is needed to illuminate the mediating mechanisms of Muḥāsabah in consumer decision-making, thereby expanding the discourse on spirituality in consumer studies and contributing to the advancement of Islamic economics grounded in normative Islamic values (Bintang et al., 2025; Osanlou & Rezaei, 2024).

This study uses two basic theoretical frameworks to investigate the mediating role of Muḥāsabah in increasing the propensity to purchase branded cosmetics among Generation Z. The first is the Theory of Planned Behavior, which states that behavior is driven by intentions, which are influenced by attitudes, subjective norms, and perceived behavioral control (Ajzen, 2020; Hagger et al., 2022). The second is Self-Regulation Theory, which emphasizes each person's ability to control their impulses and manage their actions with long-term goals (Inzlicht et al., 2021). While the Theory of Planned Behavior

explains how to create purchase intentions, self-development determines how these intentions, self-development determines how these intentions are implemented in practice. Muḥāsabah operates as a mediating mechanism that facilitates reflective appraisal before action, allowing individuals to reassess motives, evaluate consequences, and refine consumption choices (Masuwai et al., 2024). Through this reflective process, Generation Z is more likely to adopt prudent and critically informed purchasing decisions (Djafarova & Fouts, 2022). The integration of these two theoretical perspectives provides a comprehensive lens for understanding value-conscious and self-regulated consumer behavior within contemporary Muslim consumption patterns.

This study aims to address a notable gap in prior literature, which has given limited attention to the mediating influence of Muḥāsabah in shaping branded cosmetic purchasing habits, particularly among younger consumer segments. As a form of spiritual self-reflection, Muḥāsabah holds substantial potential to guide consumption behaviors toward greater self-control, ethical alignment, and adherence to moral values; yet this dimension remains largely absent from contemporary consumer behavior models that predominantly emphasize psychological and social determinants (Chakraborty & Chattaraman, 2025; Maryati et al., 2021). Accordingly, the present research seeks to advance conceptual understanding by positioning Muḥāsabah as a mediating variable that connects attitudes, subjective norms, and behavioral intentions with branded cosmetic purchasing habits (Norafni et al., 2020; Riegel et al., 2024). By doing so, this study not only contributes theoretically to the development of a more holistic model of consumer behavior but also introduces a spiritually grounded and reflective perspective that is increasingly relevant for understanding consumption practices among modern Muslim consumers.

THEORITICAL REVIEW

This study examines the mediating role of Muḥāsabah in branded cosmetic purchasing habits by integrating the Theory of Planned Behavior and Self-Regulation Theory. The Theory of Planned Behavior explains how attitudes and subjective norms shape purchase intentions and consumption behavior among Generation Z, while Self-Regulation Theory emphasizes individuals' capacity to control internal impulses in line with moral values and long-term goals. The integration of these frameworks captures the interaction between psychological and spiritual dimensions of consumption. Within this model, Muḥāsabah functions as a mediating mechanism that links attitudes and subjective norms to purchasing habits through spiritually grounded self-reflection, fostering more ethical, reflective, and value-consistent consumption behavior among young Muslim consumers (Alotaibi & Abbas, 2022).

Theory of Planned Behavior. The Theory of Planned Behavior explains how attitudes toward branded cosmetics, subjective norms particularly social influences such as media exposure and peer expectations and perceived behavioral control interact to form purchase intentions that guide consumption behavior among Generation Z (Khaulia, 2021; Salmah & Shikur, 2023). This framework is especially relevant for understanding brand-oriented consumption, as purchasing decisions are often driven by evaluative judgments, social pressure, and perceived ease of access (Bosnjak et al., 2020). By clarifying the cognitive and social mechanisms underlying intention formation, the Theory of Planned Behavior provides a robust basis for analyzing planned and deliberate consumption patterns within contemporary youth culture (Amarullah et al., 2025; Mason et al., 2025).

Self-Regulation Theory. Theory of Self-Regulation. Self-Regulation Theory highlights people's innate ability to control impulses, assess current behavior, and match behaviors with moral principles and long-term objectives (Lucifora et al., 2021; Ulph et al., 2023). Muḥāsabah is positioned in this study as a spiritually grounded kind of self-regulation that acts as a mediator between attitudes, subjective norms, and real purchase behavior. Muḥāsabah helps people reevaluate their objectives, differentiate between need and want, and think about the long-term and ethical effects of consuming through reflective self-evaluation (Anditasari et al., 2025; Lesmana et al., 2025).

Branded cosmetic purchasing habits. Branded cosmetic purchasing habits are defined as an individual's reflective evaluation of repeatedly performed consumption behaviors, focusing on whether such routines remain relevant, beneficial, and aligned with personal, moral, and spiritual values. In this study, the construct captures the extent to which individuals consciously assess their habitual cosmetic purchases in terms of self-awareness, ethical considerations, and social and environmental impacts (Ding et al., 2025; Puteri et al., 2022). This evaluative process enables consumers to determine whether existing habits should be maintained, modified, or reduced, thereby positioning branded cosmetic purchasing habits as an important indicator of responsible and value-oriented consumption among Generation Z (Sangal et al., 2022; Theocharis, 2025).

Intention. An individual's mental commitment or psychological preparedness to perform a specific activity based on internal motivation, logical assessment, and personal convictions is known as intention. This study demonstrates how Gen Z consumers can increase or change their propensity to buy cosmetics (Gio et al., 2024; Suttharattanagul et al., 2025). Self-control, societal influence, and individual attitudes all play a part in the cognitive process that shapes intention. By restricting planned, deliberate, and value-oriented consumer decisions that are near to spiritual and personal considerations, it serves as the main predictor of an active process (Chen et al., 2020; Verplanken & Orbell, 2022).

Muḥāsabah. Muḥāsabah refers to a spiritual self-reflection process rooted in Islamic values through which individuals critically evaluate their intentions, behaviors, and habitual actions to ensure alignment with moral, ethical, and Sharia principles. In this study, muḥāsabah is understood as a reflective capacity that enables consumers to reassess branded cosmetic purchasing habits by considering aspects of usefulness, moderation, personal responsibility, and the avoidance of excess or wasteful behavior (Daga & Indriakati, 2022; Hadi, 2024). As a form of spiritually grounded self-regulation, muḥāsabah encourages continuous self-improvement and balance between material needs and moral commitments, leading to more conscious, ethical, and value-oriented consumption decisions (Daga & Indriakati, 2022; Sana Iqbal, 2020).

Attitude. Attitude is an individual's positive or negative evaluation of a behavior or object, formed through the interaction of beliefs, emotions, and tendencies to act. In this study, it reflects how Generation Z consumers perceive branded cosmetic purchasing in terms of usefulness, enjoyment, social meaning, and alignment with personal values (Gupta et al., 2021; Sonkar et al., 2025). These evaluations shape judgments about whether the behavior is appropriate and worth maintaining over time. A positive attitude strengthens the tendency to continue purchasing, while a negative attitude encourages restraint and reconsideration, making attitude a key element in guiding consumption decisions (Dragolea et al., 2023; Theocharis, 2025).

Subjective norm. Subjective norm refers to an individual's perception of social pressure or expectations from significant others regarding whether a particular behavior

should be performed. In this study, it reflects how Generation Z consumers perceive approval or disapproval from family, peers, and social circles toward branded cosmetic purchasing (Bevan-dye & Synodinos, 2025; Mamun et al., 2020). These perceived expectations shape judgments about the appropriateness of the behavior and influence decision-making. Strong supportive norms tend to reinforce intention, while restrictive norms encourage reconsideration, highlighting the role of social influence in shaping consumption patterns (Alya et al., 2024; Elgammal & Ghanem, 2024).

Therefore, based on the foregoing discussion, this study proposes the following research model:

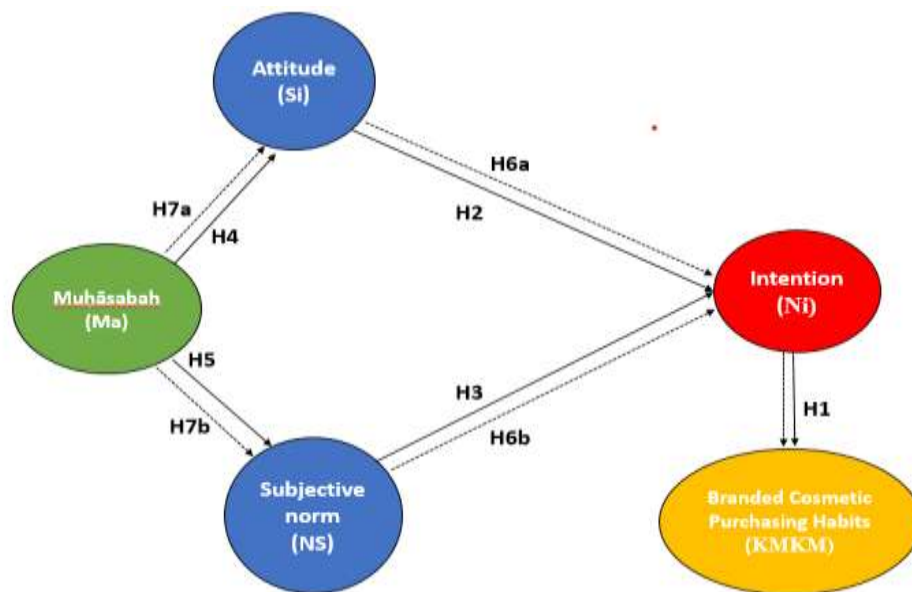


Figure 1. Research Model

Figure 1 illustrates the influence of each variable, including both direct effects and indirect effects, as follows:

Intentions and Habits of Purchasing Branded Cosmetics. The relationship between intention and branded cosmetic purchasing habits is fundamental to understanding consumer behavior, as intention is recognized within the Theory of Planned Behavior as the most immediate predictor of actual behavior (Sonam Goel, 2020). Strong purchase intentions influence not only the likelihood of buying branded cosmetics but also the frequency and consistency of such behavior, thereby contributing to the formation of stable purchasing habits. At the same time, established habits prompt ongoing evaluation that may reinforce or adjust future intentions based on perceived benefits, personal relevance, and outcomes of prior consumption. When integrated with Muhāsabah, this relationship extends beyond rational assessment to include spiritual and moral self-reflection, encouraging individuals to critically evaluate whether their consumption aligns with ethical values and long-term goals, ultimately fostering more conscious and responsible purchasing behavior (Tengli & Srinivasan, 2022).

H1: Intention significantly influences branded cosmetic purchasing habits.

Attitude and Intention. The relationship between attitude and intention is central to understanding branded cosmetic consumption, as attitudes reflect an individual's evaluative judgment regarding the desirability and expected outcomes of a particular behavior (Tiwari et al., 2023). Within the framework of the Theory of Planned Behavior, attitude functions as a key antecedent of intention, whereby favorable evaluations of branded cosmetics such as perceptions of superior quality, enhanced self-confidence, aesthetic appeal, or social value significantly strengthen an individual's readiness and commitment to purchase (Amarullah et al., 2025). Positive attitudes shape cognitive and affective orientations toward the product, increasing the likelihood that the individual will form a strong intention to act in accordance with these evaluations. Consequently, attitude serves as the initial psychological foundation upon which purchase intentions are constructed, playing a decisive role in translating personal evaluations into deliberate and goal-oriented consumption behavior.

H2: Attitudes influence intentions

Subjective Norms and Intentions. Subjective norms are an important component of purchase intentions because individuals often consider the expectations, judgments, and goals of significant others, such as family members, peers, and other influential figures, when making consumption decisions (Pena-García et al., 2020). According to the theory of Planned Behavior, subjective norms support social strategies that can strengthen or weaken certain behaviors, thereby influencing an individual's motivational orientation. When consumers perceive that their social environment supports or endorses the consumption of branded cosmetics, this perceived approval strengthens their readiness and commitment to engage in the behavior (Ngo-thi-ngoc & Nguyen-viet, 2024). As a result, purchase intentions become more robust and stable, indicating that subjective norms exert a direct and significant influence on intention, which supports the hypothesis that social influences play a decisive role in shaping branded cosmetic purchasing decisions.

H3: Subjective norms positively affect intention.

Muḥāsabah and Attitude. Muḥāsabah plays a critical role in shaping consumer attitudes by fostering reflective, evaluative, and value-oriented decision-making processes. Through continuous spiritual self-reflection, individuals systematically assess the anticipated benefits, potential consequences, and ethical implications of their consumption choices, including decisions related to branded cosmetic purchases, rather than responding impulsively to market trends or appearance-driven motives (Escandon-barbosa, 2024). In line with Self-Regulation Theory, Muḥāsabah functions as an internal regulatory mechanism that enhances impulse control and facilitates the alignment of attitudes with deeply held values, moral principles, and long-term personal objectives. Consequently, attitudes formed through Muḥāsabah are more stable, ethically grounded, and cognitively deliberate, providing a robust psychological foundation for responsible and conscientious consumption behavior (Arman & Mark- Herbert, 2024).

H4: Muḥāsabah significantly influences attitude.

Muḥāsabah and subjective norms. Muḥāsabah, as a disciplined practice of self-reflection, enhances individuals' awareness of social expectations by evaluating how

personal actions align with societal norms and ethical values. It encourages attention to the perspectives of significant others while allowing selective engagement with social pressures (Fenta et al., 2024). Rather than passive conformity, Muḥāsabah filters external influences through internal moral and religious principles. In branded cosmetic consumption, this process shapes subjective norms that are consciously internalized and ethically guided (Jia et al., 2023). Consumers align social influence with personal values, fostering responsible and deliberate decision-making (Jebarajakirthy et al., 2024). This reflective mechanism integrates societal expectations with ethical accountability. It promotes consumption behaviors that are socially sensitive, morally consistent, and value-oriented. Ultimately, Muḥāsabah supports ethically informed consumer practices that balance personal principles with external norms.

H5: Muḥāsabah significantly influences subjective norms.

Intention as a mediator. The Theory of Planned Behavior, which views intention as the primary factor linking psychosocial antecedents to actual conduct, conceptualizes the mediating function of purchase intention in the relationship between attitudes, subjective norms and branded cosmetic purchasing habit (Roy, 2023). Favorable attitudes toward branded cosmetics, coupled with supportive subjective norms from significant social referents, enhance the formation of purchase intention. This intention subsequently drives the development, evaluation, and reinforcement of habitual purchasing behaviors. By serving as the psychological conduit between cognitive evaluations and behavioral enactment, intention ensures that both individual preferences and perceived social expectations are translated into consistent consumer practices (Kim et al., 2020). Consequently, understanding the mediating function of intention provides critical insight into how ethical, value-driven, and socially influenced motivations converge to shape patterns of branded cosmetic consumption.

H6: Intention is hypothesized to mediate the relationships between attitude and branded cosmetic purchasing habits, as well as between subjective norms and branded cosmetic purchasing habits (H6a and H6b).

Subjective attitudes and norms as mediators. Muḥāsabah shapes consumer intention predominantly through indirect pathways, operating via the mediating effects of attitudes and subjective norms rather than through direct influence (Yusuf & Zulfitri, 2021). Through disciplined spiritual self-reflection, individuals critically assess the values, benefits, and potential consequences of their actions, which cultivates more favorable attitudes toward conscious and responsible branded cosmetic consumption. Simultaneously, Muḥāsabah heightens sensitivity to social expectations, guiding the formation of subjective norms by encouraging alignment between personal behavior and widely accepted moral and ethical standards. When positive attitudes and supportive subjective norms are congruent with the outcomes of Muḥāsabah, purchase intentions become stronger, more deliberate, and more stable. This interplay underscores the role of Muḥāsabah as a foundational mechanism that integrates personal ethical evaluation with social influence, ultimately fostering value-driven and ethically consistent consumer behaviors (Ryu et al., 2025).

H7: Attitude and subjective norms are hypothesized to mediate the relationship between Muḥāsabah and intention (H7a and H7b).

METHODS

This section briefly outlines the research method, research subject and object, variable operationalization, population and sample, sampling technique, and statistical analysis employed in the study. The research adopts a quantitative method with an Islamic economics perspective to empirically examine the relationships among variables while incorporating the reflective value of muḥāsabah in consumption behavior. The research subjects are Generation Z individuals in South Sulawesi, Indonesia, who have experience purchasing branded cosmetic products, while the research objects include attitudes, subjective norms, purchase intention, muḥāsabah, and branded cosmetic purchasing habits as the main analytical constructs.

Variable operationalization is conducted by translating each conceptual construct into measurable indicators derived from established theoretical frameworks, particularly the Theory of Planned Behavior and self-regulation concepts in Islamic ethics. All indicators are measured using a Likert scale to ensure consistency, objectivity, and empirical rigor. This approach enables abstract constructs to be quantitatively assessed and systematically integrated into the proposed research model, thereby supporting the reliability and validity of the measurement instrument.

Since it is unknown how many members of Generation Z in South Sulawesi, Indonesia, purchase branded cosmetics, the population studied was classified as unbounded. The 10-fold rule, often used in Partial Least Squares Structural Equation Modeling (PLS-SEM), states that the sample size should be at least 10 times the maximum structural path applied to any construct in the research model. Based on this criterion, a total of 160 respondents were collected, meeting the minimum requirement and ensuring high statistical quality for the PLS-SEM analysis.

Several statistical and procedural techniques were used to reduce the possibility of common method bias resulting from the use of self-reported survey data. In order to minimize response bias, questionnaire items were carefully structured and respondent anonymity was guaranteed. To determine if a single component explained the majority of the data's variance, Harman's single-factor test was used statistically. Since no single factor dominated the variance, it is unlikely that common technique bias will have a substantial impact on the result. Additionally, the robustness of the structural correlations investigated in this work was strengthened by theoretically grounded model specification based on the Theory of Planned Behavior and self-Regulation Theory, which reduced potential endogeneity.

RESULTS

The common method bias test was conducted using Harman's single factor test through exploratory factor analysis in IBM SPSS Statistics. The results indicate that the first factor has an eigenvalue of 11.301 and explains 75.339 per cent of the total variance, while the remaining factors contribute substantially smaller proportions of variance (see **Table 1**). The proportion of variance explained by the first factor is the main issue in conventional method bias evaluation; values greater than 50 per cent may suggest the

existence of potential method bias because of the use of a single data source. The full collinearity variance inflation factor (VIF) approach in SmartPLS was used to further investigate the issue, even though the first factor in this study exceeds the conventional threshold. The results showed that all VIF values were below the recommended threshold, indicating that common method bias not pose a serious threat to the validity of the research model.

Table 1. Common Method Bias

Factor	Eigenvalue	Variance Explained (per cent)	Cumulative Variance (per cent)
1	11.301	75.339	75.339
2	0.701	4.673	80.012
3	0.618	4.120	84.132
4	0.380	2.534	86.667
5	0.335	2.233	88.900
6	0.288	1.921	90.820
7	0.253	1.687	92.507
8	0.225	1.502	94.009
9	0.186	1.240	95.249
10	0.184	1.227	96.475
11	0.132	0.883	97.358
12	0.122	0.815	98.173
13	0.114	0.757	98.930
14	0.093	0.618	99.548
15	0.068	0.452	100.000

The Full Collinearity Variance Inflation Factor (VIF) method in SmartPLS was used to perform the endogeneity test. According to the findings, all structural linkages have VIF values between 1.000 and 3.165 (Table 2). Ned Kock's criterion states that a model is devoid of significant endogeneity and multicollinearity issues if the VIF score is less than 3.300. Despite having the highest VIF values (3.165) in this study, the connections between Subjective Norms and Intention and Attitude and Intention are still below the suggested threshold. Consequently, it can be said that the structural model is deemed statistically acceptable for additional study and does not have any serious endogeneity problems.

Table 2. Endogeneity Tests

Variable	VIF	Interpretation
Muḥāsabah (Ma) -> Subjective norm (NS)	1.000	No indication of endogeneity
Muḥāsabah (Ma) -> Attitude (Si)	1.000	No indication of endogeneity
Subjective norm (NS) -> Intention (Ni)	3.165	No serious endogeneity issue
Intention (Ni) -> Branded cosmetic purchasing habits (KMKM)	1.000	No indication of endogeneity
Attitude (Si) -> Intention (Ni)	3.165	No serious endogeneity issue

Source: Primary data processed by using SmartPLS 4, 2025

Structural Model Test Results. Structural model testing aims to examine both direct and mediating relationships between exogenous and endogenous latent variables. This stage assesses the strength, direction, and significance of the proposed paths and evaluates the alignment between the theoretical model and empirical data, serving as the basis for hypothesis testing.

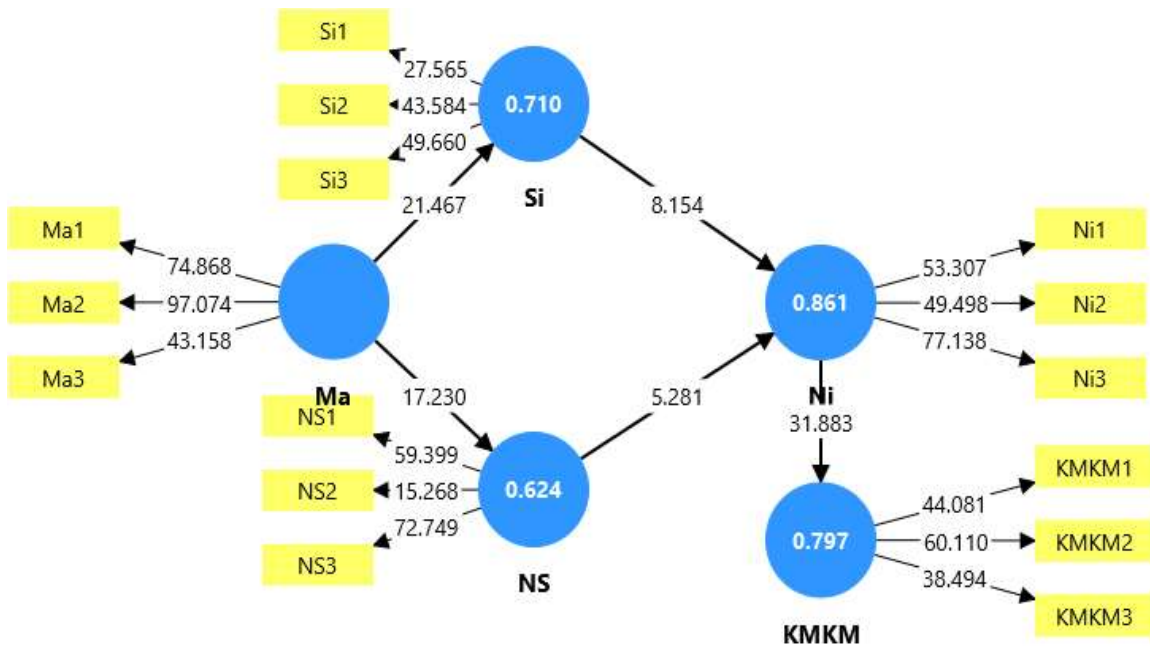


Figure 2. Structural Model

Source: SmartPLS 4 data processing 2025

Figure 2 shows the PLS-SEM structural model illustrating the interrelationships among the study variables. The model shows that Muḥāsabah (Ma) exerts significant positive effects on both Attitude (Si) and Subjective Norms (NS), indicating that spiritual self-reflection plays a crucial role in shaping individuals' personal evaluations and sensitivity to social expectations. Attitude and Subjective Norms, in turn, have direct effects on Intention (Ni), confirming their importance as key antecedents of behavioral intention within the decision-making process. Intention functions as the central mechanism through which these psychological and social factors are translated into actual behavior. Overall, the structural pattern highlights that self-reflective processes influence consumption behavior indirectly by strengthening cognitive evaluations and perceived social norms prior to the formation of intention.

The R-square values of the endogenous constructs indicate strong to very strong explanatory power of the structural model. Attitude (Si) shows an R-square of 0.710, while Subjective Norms (NS) reach 0.624, demonstrating that both personal evaluation and social influence are well explained by the model. Intention (Ni) exhibits the highest explanatory value at 0.861, confirming that attitude and subjective norms are highly effective predictors of purchase intention. Branded Cosmetic Purchasing Habits (KMKM) also display a high R-square value of 0.797, indicating that intention explains most of the variance in actual purchasing behavior. The strong path from Intention to KMKM reinforces the Theory of Planned Behavior, which posits intention as the closest determinant of behavior. Overall, the results confirm that Muḥāsabah influences branded

cosmetic purchasing habits indirectly by strengthening attitudes, shaping subjective norms, and reinforcing purchase intention.

Table 3. Validity and Reliability Test Results

Variable	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Branded cosmetic purchasing habits (KMKM)	0.904	0.905	0.940	0.840
Muḥāsabah (Ma)	0.947	0.950	0.966	0.904
Subjective norm (NS)	0.849	0.867	0.910	0.771
Intention (Ni)	0.941	0.942	0.962	0.895
Attitude (Si)	0.900	0.900	0.938	0.834

Source: Primary data processed by using SmartPLS 4, 2025.

Table 3 shows all measurement constructs satisfy the specified assessment standards, according to the findings of validity and reliability testing. Each construct's Cronbach's Alpha and Composite Reliability coefficients (rho_a and rho_c) are higher than the suggested cutoff of 0.700, indicating good internal consistency and indicating that the indicators accurately reflect the underlying theoretical constructs. Additionally, all constructs' Average Variance Extracted (AVE) values are greater than 0.500, demonstrating strong convergent validity and verifying that the indicators accurately reflect the hidden variables. Together, these results reinforce the measurement model's rigor by confirming the validity and reliability of the study equipment. By establishing the soundness of the constructs, these results ensure that subsequent statistical analyses, including hypothesis testing and structural modeling, can be conducted with confidence in the accuracy and consistency of the collected data.

Table 4. Fornell-Larcker Criterion Value

Variable	KMKM	Ma	NS	Ni	Si
Branded cosmetic purchasing habits (KMKM)	0.916				
Muḥāsabah (Ma)	0.887	0.951			
Subjective norm (NS)	0.840	0.790	0.878		
Intention (Ni)	0.893	0.864	0.869	0.946	
Attitude (Si)	0.869	0.843	0.827	0.902	0.913

Source: Primary data processed by using SmartPLS 4, 2025.

Table 4, verifies that every construct meets the Fornell-Larcker discriminant validity criterion. In particular, each construct's square root of the Average Variance Extracted (AVE), which is shown along the correlation matrix's diagonal, is greater than its correlations with every other construct (off-diagonal values), indicating sufficient construct distinctiveness. For instance, KMKM's square root of AVE (0.916) is higher than its correlations with Ma (0.887), NS (0.840), Ni (0.893), and Si (0.869), suggesting that each construct in the model represents distinct variation in respect to the others. Together, these results offer compelling proof that discriminant validity is well-established across all

constructs, guaranteeing that the structural model can consistently distinguish between related latent variables and that the theoretical conceptions are empirically distinct.

Table 5. R-Square and Adjusted R-Square Values

Variable	R-square	R-square adjusted
Branded cosmetic purchasing habits (KMKM)	0.797	0.796
Subjective norm (NS)	0.624	0.621
Intention (Ni)	0.861	0.859
Attitude (Si)	0.710	0.708

Source: Primary data processed by using SmartPLS 4, 2025.

Table 5 The model's significant explanatory ability is indicated by the R-square and adjusted R-square values. In particular, Branded Cosmetic Purchasing Habit (KMKM) shows an R-square of 0.797 and an adjusted R-square of 0.796, indicating that the model accounts for around 80 per cent of the variance in purchasing habits without showing signs of overfitting. With an R-square of 0.861 and an adjusted R-square of 0.859, Intention (Ni) also exhibits remarkably high predictive strength, underscoring the crucial role that intention plays in determining consumer behavior. Furthermore, with R-square values of 0.624 and 0.710, respectively, Subjective Norms (NS) and Attitude (Si) show strong explanatory power, suggesting that the model successfully captures the variables impacting these psychosocial constructs.

Table 6. F-Square Values

Variable	KMKM	Ma	NS	Ni	Si
Branded cosmetic purchasing habits (KMKM)					
Muḥāsabah (Ma)			1.656		2.452
Subjective norm (NS)				0.346	
Intention (Ni)	3.935				
Attitude (Si)				0.762	

Source: Primary data processed by using SmartPLS 4, 2025.

Table 6 presents the f-square values, which indicate the relative effect sizes of the structural relationships in the model. The effect size analysis further highlights the relative impact of the model's constructs on consumer behavior. Intention (Ni) exhibits a very large effect on Branded Cosmetic Purchasing Habit (KMKM), with an f-square value of 3.935, emphasizing its dominant role in determining consumption behavior. Muḥāsabah (Ma) also demonstrates substantial influence on both Subjective Norms (NS), with an f-square value of 1.656, and Attitude (Si), with an f-square value of 2.452, reflecting its strong effect on social perceptions and evaluative judgments. Moreover, Subjective Norms exert a moderate effect on Intention, as indicated by an f-square value of 0.346, whereas Attitude shows a large effect with an f-square value of 0.762. These results underscore the pivotal roles of Muḥāsabah and intention in shaping the branded cosmetic consumption patterns of Generation Z. Collectively, the findings indicate that both internalized self-reflection and psychosocial determinants critically contribute to responsible and value-oriented consumer behavior.

Table 7. VIF Result

	VIF
Branded cosmetic purchasing habits (KMKM1)	2.703
Branded cosmetic purchasing habits (KMKM2)	3.663
Branded cosmetic purchasing habits (KMKM3)	2.830
Muḥāsabah (Ma1)	5.524
Muḥāsabah (Ma2)	5.660
Muḥāsabah (Ma3)	3.933
Subjective norm (NS1)	3.431
Subjective norm (NS2)	1.553
Subjective norm (NS3)	3.892
Intention (Ni1)	4.221
Intention (Ni2)	4.081
Intention (Ni3)	5.160
Attitude (Si1)	2.482
Attitude (Si2)	2.918
Attitude (Si3)	3.379

Source: Primary data processed by using SmartPLS 4, 2025.

Table 7 shows that all Variance Inflation Factor (VIF) values are within acceptable limits, indicating no multicollinearity concerns. The VIF values range from 1.553 (NS2) to 5.660 (Ma2), all well below the critical threshold of 10. Specifically, KMKM indicators range from 2.703 to 3.663, Muḥāsabah from 3.933 to 5.660, Subjective Norms from 1.553 to 3.892, Intention from 4.081 to 5.160, and Attitude from 2.482 to 3.379. These findings confirm that the indicators are sufficiently independent, allowing for reliable estimation of the structural model.

Table 8. Path Coefficient

	KMKM	Ma	NS	Ni	Si
Branded cosmetic purchasing habits (KMKM)					
Muḥāsabah (Ma)			0.790		0.843
Subjective norm (NS)				0.390	
Intention (Ni)	0.893				
Attitude (Si)				0.579	

Source: Primary data processed by using SmartPLS 4, 2025.

Table 8 presents the path coefficient results, indicating that Muḥāsabah exerts a strong positive influence on both Subjective Norms and Attitude, with beta coefficients of 0.790 and 0.843, respectively. These findings highlight the central role of reflective self-evaluation in shaping social awareness and evaluative orientations toward consumption. Attitude demonstrates a stronger effect on Intention, with a beta coefficients of 0.579, compared to Subjective Norms, which show a beta coefficients of 0.390, suggesting that personal evaluations of branded cosmetics play a more dominant role than social pressure in forming purchase intentions. Furthermore, Intention exhibits a very strong positive effect on Branded Cosmetic Purchasing Habits, with a beta coefficient of 0.893, confirming that intention functions as the most immediate and powerful predictor of habitual purchasing behavior. Overall, these results support the proposed model by illustrating that Muḥāsabah indirectly influences consumption habits through Attitude, Subjective Norms, and Intention.

Table 9. SEM-PLS: Direct Effect Testing Results

Relationship of Variable	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Muḥāsabah (Ma) -> Subjective norm (NS)	0.790	0.788	0.046	17.230	0.000
Muḥāsabah (Ma) -> Attitude (Si)	0.843	0.840	0.039	21.467	0.000
Intention (Ni) -> Branded cosmetic purchasing habits (KMKM)	0.893	0.890	0.028	31.883	0.000
Subjective norm (NS) -> Intention (Ni)	0.390	0.399	0.074	5.281	0.000
Attitude (Si) -> Intention (Ni)	0.579	0.569	0.071	8.154	0.000

Source: Primary data processed by using SmartPLS 4, 2025.

The purpose of this path analysis was to assess the causal connections between the variables in the suggested structural model. T-statistics and p-values were used to determine significance; a relationship is deemed statistically significant if the t-statistic is greater than 1.96 and the p-value is less than 0.05. The purpose of this analysis is to determine each proposed path's strength and direction.

The first result indicates a strong and significant effect of Muḥāsabah on Subjective Norms. The path coefficient is 0.790, with a t-statistic of 17.230 and a p-value of 0.000. This finding suggests that spiritual self-reflection enhances individuals' awareness of social expectations and normative pressures, thereby shaping how social influence is perceived in consumption-related decisions.

The second finding reveals that Muḥāsabah also has a very strong and significant influence on Attitude. The estimated path coefficient of 0.843, supported by a t-statistic of 21.467 and a p-value of 0.000, indicates that reflective spiritual practices contribute substantially to the formation of positive and ethically oriented evaluations of branded cosmetic products.

The third result shows that Intention has the strongest direct effect on Branded Cosmetic Purchasing Habits. With a path coefficient of 0.893, a t-statistic of 31.883, and a p-value of 0.000, this relationship confirms that intention functions as the most immediate and powerful predictor of habitual purchasing behavior.

The fourth finding demonstrates that Subjective Norms significantly influence Intention. The path coefficient of 0.390, along with a t-statistic of 5.281 and a p-value of 0.000, indicates that perceived social support and expectations from significant others play an important role in strengthening consumers' purchase intentions.

The fifth finding shows that Attitude also exerts a significant positive effect on Intention, with a path coefficient of 0.579, a t-statistic of 8.154, and a p-value of 0.000. Overall, the results confirm that Muḥāsabah indirectly affects branded cosmetic purchasing habits through Attitude and Subjective Norms, which subsequently shape Intention as the key determinant of behavior.

Table 10. SEM-PLS: Indirect Effect Testing Results

Variables	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Attitude (Si) -> Intention (Ni) -> Branded cosmetic purchasing habits (KMKM)	0.517	0.507	0.068	7.614	0.000
Subjective norm (NS) -> Intention (Ni) -> Branded cosmetic purchasing habits (KMKM)	0.348	0.355	0.066	5.247	0.000
Muḥāsabah (Ma) -> Subjective norm (NS) -> Intention (Ni)	0.308	0.315	0.064	4.822	0.000
Muḥāsabah (Ma) -> Attitude (Si) -> Intention (Ni)	0.488	0.479	0.069	7.032	0.000

Source: Primary data processed by using SmartPLS 4, 2025.

In addition to examining direct effects among variables, this study also investigates the moderating role of Muḥāsabah (Ma) in strengthening or attenuating the relationships between psychological variables namely Attitude (Si), Subjective Norms (NS), and Intention (Ni) and Branded Cosmetic Purchasing Habits (KMKM). As a form of Islamic self-reflection and moral evaluation, Muḥāsabah functions as a regulatory mechanism that can influence both the intensity and direction of these relationships. The moderation analysis provides deeper insight into how spiritual reflection shapes consumption decision-making beyond purely psychological or social drivers.

First, the indirect effect results show that Attitude (Si) significantly influences Branded Cosmetic Purchasing Habits (KMKM) through Intention (Ni), with an original sample value of 0.517, a t-statistic of 7.614, and a p-value of 0.000. This finding confirms that positive attitudes strengthen purchase intentions, which subsequently lead to habitual buying behavior, while Muḥāsabah reinforces intention formation in a more reflective and value-oriented manner.

Second, the indirect effect analysis indicates that Subjective Norms (NS) significantly influence Branded Cosmetic Purchasing Habits (KMKM) through Intention (Ni), with an original sample value of 0.348, a t-statistic of 5.247, and a p-value of 0.000. These findings suggest that social influences shape purchase intentions, while Muḥāsabah refines this relationship by guiding individuals to evaluate external pressures in a more reflective and value-oriented manner.

Third, the indirect relationship between Muḥāsabah and Intention through Subjective Norms (Ma → NS → Ni) demonstrates a significant effect, with an original sample value of 0.308, a t-statistic of 4.822, and a p-value of 0.000. These findings indicate that reflective self-evaluation strengthens individuals' capacity to interpret and internalize social norms more critically. Rather than responding passively to external pressures, individuals engage in reflective judgment, allowing socially endorsed values that align with moral considerations to shape intention in a more deliberate and meaningful way.

Consequently, intention becomes more stable and ethically grounded within the proposed model.

Fourth, the path from *Muḥāsabah* to Intention through Attitude ($Ma \rightarrow Si \rightarrow Ni$) also demonstrates strong significance, with an original sample value of 0.488, a t-statistic of 7.032, and a p-value of 0.000. These results indicate that *Muḥāsabah* plays a crucial role in shaping intention by refining personal attitudes toward branded cosmetics. Through reflective self-evaluation, individuals are encouraged to assess the values underlying their preferences, thereby strengthening the cognitive and moral foundations of intention. Consequently, intention formed through this pathway reflects a balanced integration of personal evaluation and ethical responsibility.

Overall, the findings indicate that *Muḥāsabah* functions as a mediating variable that explains how attitudes and subjective norms are translated into intention, which subsequently shapes branded cosmetic purchasing habits among Gen Z. Through spiritually grounded self-reflection, *Muḥāsabah* structures individuals' evaluation of emotional impulses and social pressures, enabling consumption decisions to emerge from internalized ethical and moral considerations rather than impulsive responses. As a result, purchasing behavior develops through a reflective process that emphasizes responsibility, self-control, and alignment with Islamic principles. These findings underscore the importance of integrating spiritual values into consumer decision-making, particularly in the digital era where individuals are continuously exposed to intensive and persuasive consumption stimuli.

DISCUSSION

The findings of this study indicate that *muḥāsabah* plays a central role in shaping Generation Z's branded cosmetic consumption behavior. The results show that reflective self-evaluation significantly strengthens both attitudes and subjective norms, suggesting that individuals who frequently engage in self-reflection tend to assess consumption decisions more critically (Ling & Phang, 2024). This finding highlights that consumer decision-making among Generation Z is not solely influenced by product attractiveness or market trends but is also shaped by internal moral evaluation processes (Refaldy & Rodhiah, 2023). Through *muḥāsabah*, individuals become more aware of the broader implications of their consumption choices, including ethical and social considerations (Daniel et al., 2024).

The Theory of Planned Behavior, which emphasizes that behavioral intentions are created through people's cognitive and affective appraisals of a behavior, is supported by the association between attitude and purchase intention (Ciampi et al., 2021). When customers sense functional benefits, symbolic value, and personal happiness from branded cosmetics, positive attitudes are generated (Bashir et al., 2021). Similarly, by reflecting the impact of social settings and peer expectations, subjective norms aid in the development of purchase intention (Ray et al., 2021). Social connections and online communities have a tremendous impact on how Generation Z consumers, who are very active in digital environments, perceive acceptable and desired consumption behavior (Puspita, 2023).

The inclusion of *muḥāsabah* in this research provides an additional explanatory dimension beyond conventional behavioral models. From the perspective of Self-Regulation Theory, *muḥāsabah* can be understood as a reflective self-regulation

mechanism that enables individuals to monitor and control their behavior according to internal standards and long-term goals (Kirmila & Nurmina, 2025). Through this reflective process, individuals evaluate whether their consumption decisions align with ethical values and personal principles (Ariskawanti & Subiyantoro, 2022). As a result, attitudes and social influences are filtered through a moral lens, which helps reduce impulsive tendencies and encourages more responsible consumption intentions (Safitri et al., 2023).

Another important finding is that purchase intention functions as the most immediate determinant of branded cosmetic purchasing habits. This indicates that habitual purchasing behavior is preceded by a structured psychological process in which personal evaluations and perceived social expectations interact before being translated into action. Such a process demonstrates that consumer behavior is multidimensional, involving rational considerations, social influence, and reflective awareness simultaneously.

Compared with previous studies that primarily emphasize psychological and social determinants of consumer behavior, this research introduces a novel perspective by integrating *muḥāsabah* as a spiritual self-regulation construct within the consumer decision-making framework. While earlier research has widely applied the Theory of Planned Behavior to explain purchase intentions, the incorporation of *muḥāsabah* highlights the role of ethical reflection in moderating individuals' responses to market stimuli. This integration contributes to the literature by expanding behavioral models with a value-oriented perspective rooted in Islamic ethical principles (Wani & Azhar, 2025).

From a practical standpoint, the findings suggest that encouraging reflective awareness among consumers may support the development of more responsible consumption patterns. The presence of *muḥāsabah* indicates that ethical reflection can act as a mechanism that balances personal preferences with broader social and moral considerations (Mardianto & Misbach, 2025). For younger consumers who are frequently exposed to persuasive marketing strategies and social media influences, the development of reflective awareness may help them evaluate consumption decisions more critically (Okta Fajar Nuraini, 2025).

Overall, this study contributes both theoretically and practically to the understanding of consumption behavior. Theoretically, it extends the Theory of Planned Behavior by incorporating *muḥāsabah* as a reflective self-regulation mechanism that influences attitudes, subjective norms, and purchase intentions. Practically, it provides insights into how ethical and reflective values can shape consumer decision-making in modern markets. The findings demonstrate that branded cosmetic consumption is influenced not only by psychological and social factors but also by reflective processes rooted in ethical awareness and self-regulation (Maulani et al., 2022).

CONCLUSION

This study concludes that branded cosmetic purchasing habits among Generation Z are shaped through a complex interaction of psychological, social, and spiritual factors (Rokhmah et al., 2025). Attitude and subjective norms significantly influence the formation of purchase intention, while intention emerges as the primary determinant of actual purchasing behavior (Octavia et al., 2025). These findings indicate that consumption decisions are not purely spontaneous or driven by momentary desire, but rather result from an evaluative process involving rational product assessments, social influences from the surrounding environment, and internalized value considerations (Surjono, 2025).

Muḥāsabah plays a pivotal role as a reflective mechanism that strengthens positive attitudes and heightens sensitivity to social norms (Raihan & Muhazir, 2024; Robianti et al., 2025). Through continuous self-reflection, individuals are encouraged to reassess the objectives, benefits, and consequences of their consumption behavior from economic, social, and moral perspectives (Nielsen & Hofmann, 2021). The integration of the Theory of Planned Behavior and Self-Regulation Theory offers a comprehensive explanation of how Generation Z consumption behavior is increasingly governed by self-control and value-based reflection, positioning branded cosmetic consumption not merely as an aesthetic choice but as part of a more responsible and ethically informed lifestyle (Hu et al., 2025).

Based on these findings, it is recommended that consumer education initiatives, particularly those targeting younger generations, emphasize reflective and value-oriented approaches (Lermatan et al., 2023). Incorporating muḥāsabah-based reflection into financial literacy and consumption awareness programs may enhance self-regulation and promote more deliberate, ethical decision-making (Endang et al., 2023). For industry practitioners in the cosmetic sector, the results highlight the importance of strategies that emphasize transparency, product safety, ethical standards, and value congruence, as these attributes are becoming increasingly salient for Generation Z consumers when making purchasing decisions (Vuković, 2025).

This study has a number of drawbacks that should be noted despite its contributions. The cross-sectional research approach limits causal inference and makes it more difficult to track behavioral changes over time. Furthermore, using self-reported measures may result in response bias, especially when it comes to spirituality and introspection variables. Additionally, the results' applicability to other demographic groups is limited by the concentration on Generation Z. Therefore, in order to improve the robustness and applicability of subsequent studies, future research is recommended to use longitudinal designs, mixed-method techniques, and more diverse samples.

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