



Analysis Of the Influence Of Religiosity Values In Reducing Consumptive Behavior in Indonesian Muslim Consumers

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Abstract

This research aims to analyze the influence of religiosity values on consumer behavior among Muslim consumers in Palopo City. Using a quantitative approach and survey methods, data was collected through questionnaires distributed to a sample of Muslim consumers in Palopo City. Linear regression analysis is used to test the relationship between religiosity variables and consumer behavior. The research results show that there is a significant influence of religiosity values in reducing consumptive behavior among Muslim consumers in Palopo City. The implications of this research provide a deeper understanding of how religiosity values can influence consumer behavior, as well as providing useful insights for marketers and business practitioners in developing marketing strategies that are in accordance with the religious values of Muslim consumers.

Keywords: Religiosity Values; Consumptive; Behavior; Muslim Consumers

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1. Introduction

Religion is an important factor in understanding human nature and working in everyday life. It defines right and wrong, providing guidelines that indicate how individuals should behave in a given situation. It also refers to the choices people make as consumers (Schiffman and Kanuk, 1997). Some religions (i.e. Islam, Judaism, Hinduism) expressly appeal to their adherents to follow the rules regarding food consumption. In particular, they determine which foods are allowed and which are prohibited and the ethics of consuming food. In the case of Islam, this is called "halal" which means "permissible" in Arabic. In essence, "halal" refers to any kind of product that meets the requirements stated in the Quran, or confirmed by a quote from Muhammad (PBUH) or it can also be based on ijma' (consensus) of Islamic scholars (Salehudin and Luthfi, 2011; Wilson, 2014). Products that meet

the requirements not only from the halal aspect in terms of their substance but also halal in the process and way of consuming it. appeals to Muslims who follow a set of laws outlined in the Qur'an and Hadith ([Wilson and Liu, 2010](#)). The decision of Muslims to choose to consume cannot be separated from religiosity, so that Muslims who practice it consider that consumption must be in accordance with religious teachings such as not excessive consumption. When making purchasing decisions because they feel more obligated to follow the teachings of Islam compared to non-Muslims ([Bonne and Verbeke, 2008](#); [Shah Alam et al., 2011](#); [Farhan and Andriansyah, 2016](#)).

Such classical scholars ([Weber 1904,1930](#)) once predicted that modernity driven by market capitalism would lead to the loss of the connection between the individual and the sacred, which would eventually deprive religion of its centrally held position. Capitalism and globalization will diminish the importance of culture and religion, but paradoxically they consider religion to be very important in their lives and they will practice their religion. According to a global poll by WIN-Gallup International (2016), based on interviews with more than 66,000 men and women from 68 countries, a sizable 62 percent identify as religious. [Levin \(2016\)](#) in research found that the majority of American adults rely on prayer to heal themselves. Approximately, 80 percent of American adults pray for their own healing and nearly 90 percent have prayed for the healing of others. For psychology, culture, historical, neurological and logistic reasons religion may never disappear ([Nuwer, 2014](#)). Even if organized religion will not fade, our search for the divine will find expression through other informal manifestations such as spiritualism, magic and superstition.

Instead of throwing religion into the background, modernity paradoxically preserves it ([Firat and Venkatesh, 1995](#)). In such situations, religion and spirituality may offer some meaning in life that modern people and alienated individuals let down in search of something meaningful. Studies have shown how consumers sacralize profane and secular consumption to give meaning to their lives ([Belk et al., 1989](#)). Also, as people become more prosperous and more globalized they tend to express their religious and cultural identity more confidently and passionately. Marketing researchers and consumers are usually negligent towards the subject of religion because it is sensitive and controversial ([Bailey and Sood, 1993](#); [Solomon, 2015](#); [Taylor et al., 2010](#)). Religion in marketing turns out to be growing and in demand in consumer behavior ([Cruz et al., 2017](#); [Mathras et al., 2015](#)). Studying religion is very important because religion provides a philosophical framework or worldview that informs the beliefs of the consumer system in shaping their values which in turn helps in shaping consumer tastes and preferences ([Engelland, 2014](#)). Religion influences directly by establishing rules of conduct, as well as indirectly by contributing to the formation of followers' values and attitudes ([Bailey and Sood, 1993](#)).

On the other hand, the value of religiosity plays an important role in individual consumption activities ([Solomon, 2015](#); [Vinson et al., 1977](#)). Certain religious values might influence consumption motives, which in turn determine the choice criteria consumers use ([Henry, 1976](#)). Religious values are thought to be related to how an individual consumes.

Analysis of the Influence of Religiosity Values in Reducing Consumptive Behavior in Indonesian Muslim Consumers" is crucial as it delves into understanding the specific ways in which religiosity impacts consumer behavior in a predominantly Muslim country. In Indonesia, where Islam significantly shapes cultural and social norms, examining how religious values can curb excessive consumption provides valuable insights for businesses and policymakers. By exploring the link between religiosity and consumer habits, the study highlights the potential for promoting ethical and sustainable consumption practices, which align with broader goals of social responsibility and environmental sustainability. Additionally, the research addresses a gap in the academic literature by focusing on the intersection of religion and economics, offering culturally relevant data that can inform more effective and respectful marketing strategies and public policies. Understanding these

dynamics not only benefits the local economy by encouraging financial prudence and stability but also contributes to global discussions on sustainable consumption and ethical consumerism.

Palopo City provides a unique and valuable context for examining the influence of religiosity on consumptive behavior among Indonesian Muslims. Its predominantly Muslim population, strong cultural and religious practices, distinctive economic environment, and potential for policy impact make it an ideal location for this study. The findings from Palopo can offer deep insights that are relevant both locally and in similar contexts, contributing significantly to the understanding of how religious values shape consumer behavior.

2. Literature Review

a. The values of religiosity

- 1) Beneficial (goods and services) permissible (Halal) and harmful forbidden (Haram) Islam encourages consumers to consume good and beneficial things and prevents wasteful and unnecessary expenditure to ensure good quality and purity (Quran: 2:172)

يَا أَيُّهَا الَّذِينَ ءَامَنُوا كُلُوا مِن طَيِّبَاتِ مَا رَزَقْنَاكُمْ وَاشْكُرُوا لِلَّهِ إِن كُنتُمْ إِيَّاهُ تَعْبُدُونَ

The translation: O believers! Eat of the good sustenance We give you and give thanks to Allah, if you only worship Him.

The word Tayyeb (Best and useful) is used to denote good and pure things which means anything pleasant, sweet, good, pleasant in sight, smelly and eating and which is useful for health. As God says in the Qur'an: you Apostles enjoy (all) good and pure things (Qur'an: 23:51).

يَا أَيُّهَا الرُّسُلُ كُلُوا مِنَ الطَّيِّبَاتِ وَاعْمَلُوا صَالِحًا إِنِّي بِمَا تَعْمَلُونَ عَلِيمٌ

Translation: O apostles! Eat of good (food), and do good. Truly, I know what you do.

In contrast, In the Qur'an, the word Khabaa-es (bad and dangerous) is used to represent bad and impure things which means anything that is considered unpleasant, bad, unpleasant in sight, smelly and eating and which is harmful to health. Allah's verse is: He justifies for those who are good and forbids for them unclean things (Quran: 7:157).

الَّذِينَ يَتَّبِعُونَ الرَّسُولَ النَّبِيَّ الْأُمِّيَّ الَّذِي يَجِدُونَهُ مَكْتُوبًا عِنْدَهُمْ فِي التَّوْرَةِ وَالْإِنْجِيلِ يَأْمُرُهُمْ بِالْمَعْرُوفِ وَيَنْهَاهُمْ عَنِ الْمُنْكَرِ وَيُجِلُّ لَهُمُ الطَّيِّبَاتِ وَيُحَرِّمُ عَلَيْهِمُ الْخَبَائِثَ وَيَضَعُ عَنْهُمْ إِصْرَهُمْ وَالْأَغْلَالَ الَّتِي كَانَتْ عَلَيْهِمْ فَاَلَّذِينَ ءَامَنُوا بِهِ وَعَزَّرُوهُ وَنَصَرُوهُ وَأَتَّعُوا النُّورَ الَّذِي أُنزِلَ مَعَهُ أُولَٰئِكَ هُمُ الْمُفْلِحُونَ

The translation: (That is) those who follow the Messenger, the ummi (unreadable) Prophet whom (his name) they find written in the Torah and the Gospel which is upon them, who commands them to do the accrued and prevent the unfortunate, and who justifies all that is good for them and forbids everything that is bad for them, and frees the burdens and bondage that are upon them. As for those who believe in him, glorify him, help him and follow the bright light revealed to him (the Qur'an), they are the lucky ones.

- 2) Standard of living

The standard of living refers to the way of life and the level of comfort that a person considers necessary for his life and for the acquisition and maintenance for which he is willing to make legitimate sacrifices (Rahman, 1975, Sen, 1987). Islam takes a middle ground between the extreme views espoused by spiritualists and materialists respectively. Islam denounces asceticism as an unnatural way of life. It leads life to austerity and stinginess. While condemning materialism

as a waste because it makes people extravagant and selfish. The Islamic scholars derived four types of living standards from the view of the Qur'an and Hadith. The Holy Prophet (peace be upon him) preferred a moderate and modest standard of living.

Desire in economics refers to human needs plus the will and power to meet those needs ([Rahman, 1975](#)). Human desires are limitless ([Samuelson and Nordhaus, 1998](#)). There is practically no end to human desires

And it is also true that, a consumer can never satisfy everything. As the Holy Prophetsa said; If God

giving man a valley full of gold, he will ask for a second, and if he is given a second, he will ask for a third; man will never be satisfied until he dies (Al-Bukhari, 5992-5996).

- 3) Tabzeer (extravagance) is used in the Qur'an to mean extravagance. It can be defined as, First, spending wealth on illicit things such as gambling, drinking, etc., even though the amount involved is not significant. Second, excessive spending on things that are lawful, both inside and outside itself means, Finally, Spending for good and charitable purposes is only for performances (Al-Bukhari: 6055). Islam denounces those who are extravagant and spend money (Qur'an, 17:26-27)

إِنَّ الْمُبَدِّرِينَ كَانُوا إِخْوَانَ الشَّيْطَانِ وَكَانَ الشَّيْطَانُ لِرَبِّهِ كُفُورًا

Translation: Surely the spenders are brothers of Satan and Satan is very disobedient to his God.

- 4) Islam encourages a moderate standard of living, because its expenditure is also neither wasteful nor wasteful but balanced between the two for consumers (Qur'an, 17:29).

وَلَا تَجْعَلْ يَدَكَ مَغْلُولَةً إِلَىٰ عُنُقِكَ وَلَا تَبْسُطْهَا كُلَّ الْبَسْطِ فَتَقْعُدَ مَلُومًا مَّحْسُورًا

Translation: And do not make your hands shackled around your neck, and do not (also) stretch them too much (very generous) later you will become despicable and regretful.

As the Quran reveals; and those who when spending are not extravagant, not extravagant, but hold a fair (balance). between them (extremes) (Qur'an, 25:67).

وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا

Translation: And (including the servants of the Most Merciful God) those who when infusing (property), they are not excessive, and not (also) miserly, between the two reasonably.

Moreover, in the field of consumption, Moderation examines the evils of wrong expenditure i.e. hoarding and waste and thus saves society from hardship and the crimes of unemployment and corruption. Allah (swt) said: Thus We made you a just people, that you might be witnesses of men and the Messenger a witness of you (Qur'an, 2:143)

وَكَذَلِكَ جَعَلْنَاكُمْ أُمَّةً وَسَطًا لِتَكُونُوا شُهَدَاءَ عَلَى النَّاسِ وَوُجِدَ الرَّسُولُ عَلَيْكُمْ شَهِيدًا وَمَا جَعَلْنَا الْقِبْلَةَ الَّتِي كُنْتَ عَلَيْهَا إِلَّا لِنَعْلَمَ مَنْ يَتَّبِعِ الرَّسُولَ مِمَّنْ يَنْقَلِبُ عَلَىٰ عَقْبَيْهِ وَإِنْ كَانَتْ لَكَبِيرَةً إِلَّا عَلَى الَّذِينَ هَدَى اللَّهُ وَمَا كَانَ اللَّهُ لِيُضِلَّكُمْ إِنْ كَانَتْ لَكَبِيرَةً إِنَّ اللَّهَ بِالنَّاسِ لَر_ءُوفٌ رَحِيمٌ

And so We have made you (Muslims) "middle people" so that you may be witnesses to human (deeds) and that the Messenger (Muhammad) may be witnesses to your (deeds). We did not make the Qibla that you (formerly) worshipped, but that We might know who followed the Apostle and who turned back. Indeed, it is very hard, except for those who have been instructed by Allah. And God will not waste your faith. Truly, Allah is Most Merciful, Most Merciful to man.

b. Consumptive behavior

According to [Sumartono \(2002\)](#) consumer behavior is a behavior that is no longer based on rationality of consideration, but because there is a desire that reaches an irrational level again, for example buying a product to maintain self-appearance, the emergence of the judgment that buying products at high prices will cause high self-confidence. Consumers usually buy goods because the goods are branded, it is all because consumers want to raise the status in the environment around them. Consumptive behavior is caused by internal factors such as psychological factors (motivation, perception, attitudes and beliefs), personal factors (age, occupation, economic situation, personality, gender) and external factors such as culture, social class, family.

Consumptive behavior is a behavior or lifestyle that likes to squander money without careful consideration. In the Big Indonesian Dictionary (KBBI), consumptive is consumptive, which is only using and not producing itself.

The definition of consumptive according to experts is explained as follows:

Marketing in general theory suggests that customers or consumers who are very religious will judge a consequence or decision based on the religion that the brand believes. While customers or consumers whose level of religious understanding is low or less religious will judge the product based on the consequences around them. ([Hunt & Vitell, 2006](#)).

According to Lubis ([Sumartono, 2002](#)) he suggested that consumptive behavior is behavior that is no longer based on rational considerations, but because of a will that no longer reaches the level of common sense (irrational).

Setiaji in [Consumerism \(1995\)](#) also suggests that consumptive behavior is someone who behaves excessively in buying something or unplanned. As a result, they then spend their money lavishly and uncontrollably, in order to get goods as they want not with their needs.

According to Ancok in *Nuances of Development Psychology (1995)*, consumptive behavior is the behavior of someone who cannot control himself in spending his money to buy something that is not needed and has not seen the function and purpose of the goods he buys. This definition illustrates that someone who behaves consumptively will tend to buy goods based on his desires alone for satisfaction rather than needs.

[Petrus & Paul \(2014\)](#) suggest that consumptive behavior is a parallel relationship between influences and behavioral conditions and events around the environment where humans carry out aspects of exchange in their lives.

Indicators of Consumptive Behavior

Sumartono in the book *Caught in Ads* explains the indicators of consumptive behavior as follows.

- a. Buying products because of special offers. Customers buy goods because of special offers from sales stalls.
- b. Buy the product because of its attractive appearance. Customers buy goods because they see that the goods offered look attractive, so customers buy them even though they are not based on needs but because they look attractive.
- c. Buy products to maintain your appearance and prestige. Customers buy a lot of goods to look luxurious and improve their lifestyle. This is done by many women when they are adults, so they have characteristics in dressing, hairstyles, dressing up and others to attract the attention of others.
- d. Buying products is just about keeping the status symbol. Consumers have the ability to buy luxury goods either in dressing or maintaining their appearance in order to give the impression to others that they come from a wealthy family or higher social class.
- e. Using the product due to the element of conformity with the advertised model. Consumers usually buy the same items as their idol stores.
- f. Buy products at high prices to increase self-confidence. Consumers are highly motivated to try a product because they believe what the advertisement says can foster confidence. By buying products that they think can beautify their physical appearance, they will become more confident.

Try more than two similar products. Consumers will tend to use products of the same type but with a different brand from previously used products, even if the product has not been used up.

3. Methodology

- a. Types of research

This study is quantitative research, quantitative methods for research proposals or studies, with a special focus on surveys and experimental modes of investigation. Based on the characteristics of the problem and the purpose of the study, this research was conducted using a quantitative approach, which emphasizes hypothesis testing and the use of parametrics or measurable data. This study is also categorized as explanatory research, which describes the casual relationship of variables through hypothesis testing. These studies reflect alternative knowledge claims, for example relationships between and among variables are essential for answering questions and hypotheses through surveys and experiments. Provide a means or observation to test a theory. Objective data result from empirical observations and measurements. The validity and reliability of scores on instruments, additional standards for making knowledge claims, lead to meaningful interpretation of data.

Research in consumer-related economic disciplines has been dominated by quantitative approaches, especially when the primary goal is to study consumer perceptions and behavior ([N.J. Lee & Ling, 2008](#); [Lincoln et al., 2011](#)). This approach primarily uses standard instruments throughout experimental, observational or survey designs ([Frankfort-Nachmias & Nachmias, 1996](#)). Correspondingly, it allows researchers to predict, examine and assume how strong the relationship between research variables is. In this study, the quantitative approach used was considered the most relevant.

Another construct in this study, which is related to perception ([Stone & Gronhaug, 1993](#)), and it is well established in many contexts. Therefore, in the post-positivist paradigm, quantitative methods are suitable

for this research project to gain insight into consumer religiosity and consumer behavior, and obtain more generalizable knowledge about the phenomenon.

To look at the various variables all require certain actions within a conceptual framework. Measures can be developed by researchers or adopted from previous literature in a variety of related disciplines. Using previous research measures is considered a better practice when the variables are well established and have been tested many times in different contexts. To some extent, using a well-established scale ensures that the study is reliable and valid. Therefore, all variables in this study are well established in the literature.

b. Research location

This research was conducted in Palopo City, consisting of 4 sub-districts and 20 sub-districts. Then, on April 28, 2005, based on Palopo City Regional Regulation Number 03 of 2005, a division was carried out into 9 sub-districts and 48 sub-districts. The city has an area of 247.52 km² and at the end of 2020 had a population of 184,681

c. Data Analysis Method

Using this analysis, researchers can test whether or not there is a significant influence between the variables that affect mobile service quality on customer satisfaction variables. The data analysis technique used in this study is SEM (Structural Equation Modelling) which is operated through the AMOS (Analysis of Moment Structure) program. Structural equation modeling (SEM) is a combination of two separate statistical methods, namely factor analysis developed in psychology and psychometrics and simultaneous equation modeling developed in econometrics (Ghozali, 2008). In this study, the author uses the analysis of confirmatory factors using the analysis of the second confirmatory factor (The Second Confirmatory).

To analyze the problem in this study, the steps are as follows: a. Calculate each research variable according to the variables that have been determined. b. Conduct validity and reliability tests for each research variable.

To test the validity in this study, the correlation of pearson product moment was used, namely:

$$r_{xy} = \frac{N \sum XY - (\sum X)(\sum Y)}{\sqrt{\{N\sum X^2 - (\sum X)^2\}\{N\sum Y^2 - (\sum Y)^2\}}}$$

Information:

r_{xy} = correlation coefficient

X = the score of the item

Y = total score

n = number of subjects

$\sum X$ = sum of X scores

$\sum Y$ = sum of Y scores

Meanwhile, the feasibility test with the following formula:

Coefficient of Determination (R²) The coefficient of determination (R²) indicates the proportion or percentage of independent variables that together contribute to the change of non-free variables. If R² is closer to one, the better the regression model is at explaining the bound variable.

Assessing the Goodness-of-fit Criteria Absolute Fit Measures measure the overall fit model (both structural models and measurement models together) In this step, an evaluation of the suitability of the model is carried out through a review of various Goodness-of-fit criteria, the order is:

1) **SEM assumptions** The first action is to evaluate whether the data used can meet the SEM assumptions, namely sample size, normality and outliers.

2) **Conformity Test and Static Test** Some of the adaptability and cut-off indices to test whether a model can be accepted or rejected are:

a) **Chi-Square Statistic** The most basic measurement is the likelihood ratio of the chisquare statistic. The model tested will be viewed if a low or small and insignificant chisquare value is applied so that the null hypothesis is difficult to reject and the basis for acceptance is to compare the Chi-Square calculation with the Chi-Square table. If the Chi-Square count is smaller than the Chi-Square table then the model is in the good category.

b) **Probability** The acceptable probability value is $p > 0.05$. c) **This Goodness-of-fit Index** Index will calculate the weighted proportion of the variance of the sample covariance matrix described by the estimated population Covariance matrix. GFI is a non-statistical measure that has a value range between 0 (poor fit) to 1.0 (perfect fit). A high score in the index indicates a "better fit".

d) **Adjusted Goodness-of-fit Index (AGFI)** The recommended acceptance rate is when the AGFI has a value equal to or greater than 0.80 ([Hair et al, 1995](#)).

e) **Comparative Fit Index (CFI)** The magnitude of this index is in the range of values of 0-1 where it is closer to 1, indicating the highest level of fit – a very good fit (Arbuckle, 1997). The recommended value is $CFI > 0.90$. f) **Tucker Lewis Index (TLI)** The TLI is an alternative incremental fit index that compares a tested model to a baseline model. The recommended value as a reference for the acceptance of a model is $>$ acceptance of 0.90 and a value very close to 1 indicates a very good fit.

g) **The Minimum Sample Discrepancy Function (CMIN)** is divided by the Degree of Freedom (DF). CMIN or DF is one of the indicators to measure the fitness level of a model. In this case CMIN or DF is none other than Chi-square relative (=X² Relative). Relative X² value $< < 2$.

h) **The Root Mean Square Error of Approximation (RMSEA)** SMSEA is an index that can be used to compensate for the chi-square statistic in a large sample. The RMSEA value shows the good-of-fit that can be expected when the model is estimated in the population. An RMSEA value that is less than or equal to 0.08 is an index for the acceptability of a model that shows a close fit of the model based on degrees of freedom (Browne, in Ferdinand, 2014)

g. **Interpretation and Modification**

When the model has been declared acceptable and modifications can be made to improve the theoretical explanation or goodness-offit. Modifications from the initial model had to be made after much consideration. If the model is modified, then it must be discrossvalidated (estimated with separate data) before the modified model is accepted. A modified index of 4.0 or more, indicates that if the coefficient is estimated, there will be a significant reduction in the chi-square value. Therefore, modifications are made to estimates that have a modification index (MI) of ≥ 4.0

4. Results And Discussion

4.1.1 Description of Respondents

Data was taken using questionnaires distributed to Palopo City Muslims. The population in this study was all Palopo city community. While the sampling technique used is *Probability Sampling* and is included in the *Simple Random Sampling technique*. Fulfillment of normality test requirements and outlier tests by adding samples aims to ensure that the minimum requirements for statistical tests on AMOS are still met.

4.1.3.4 Respondents by Gender

Data characteristics of respondents based on gender can be seen in the following table:

Tabel 4.1 100%

No.	Jenis kelamin	Frekuensi	Persentase
1	No.	Gender	Frequency
Percentage	1	Man	68
	2		46

Source : Processed Primary Data, 2023

4.1.3.5 Respondents by Age

Data Characteristics of respondents based on age can be seen in the following table:

Tabel 4.2 100.00% by age

40,35%	Frekuensi (Orang)	Sum
< 30	100%	40.35%
30-40	53	46.49%
Age (Years)	Frequency (People)	Percentage
< 30	46	40.35%
30-40	53	46.49%

Source : Processed Primary Data, 2023

4.1.3.6 Respondents by Last Education

Data on the characteristics of respondents based on the latest education can be seen in the following table:

Tabel 4.3 100.00% by Last Education

40-50	13	11.40%
>50	2	1.75%
Sum	114	100.00%
S1	60	52.63%
Jumlah	Education	Frequency (People)

Source : Processed Primary Data, 2023

4.1.2 Characteristics of Respondent Responses

Based on the required number of samples, researchers gave questionnaires to 114 respondents. The following are the characteristics of respondents' responses presented in this table:

Tabel 4.4 186

Percentage	SMA/K
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17	14.91%
Diploma	37
32.46%	S1

Source : Processed Primary Data, 2023

Based on the table above, as many as 186 questionnaires were declared non-return and incomplete so that the total number of questionnaires representing as many as 114 respondents. The number of samples as many as 114 respondents is feasible for processing because it meets the requirements of the sample range needed for research with *Structural Equation Modeling* (SEM) techniques, which is as many as 100 to 200 samples (Hair et al., 2010). With the assessment using the Likert scale where the number 1 for the answer Strongly Disagree to the number 5 for the answer Strongly Agree. Therefore, the assessment uses the following range:

Maximum value : 5 is equivalent to 100%

Minimum value : 1 is equivalent to 20%

Scale Range :

$$\frac{100\% - 20\%}{5} = 16\%$$

Category:

Tabel 4.5 Very unkind

60	52.63%
Sum	114
100.00%	Baik
52% < Skor ≤ 68%	Cukup
36% < Skor ≤ 52 %	Strata
Population Members	Distributed questionnaires

4.1.3 Descriptive Research Variables

Descriptive discussion of statistical research variables will examine the condition of the variables Religiosity Values, Consumption behavior, Muslim consumers of Palopo City.

4.1.3.1 Variable Religiosity Values

The Muslim religiosity values of Palopo city are measured by five indicators. Here is a description of the level of Religiosity Values of Muslim consumers of Palopo City

Tabel 4.6 94.4%

300	Questionnaires received	114	Questionnaires that do not return
186	Sangat Baik	98	85.96%
68% - 84%	Baik	10	8.77%
52% - 68%	Percent Interval	Criterion	84% < 100% ≤ Score
Excellent	68% < ≤ score 84%	Good	52% < Score ≤ 68%
Enough	36% < Score ≤ 52%	Bad	20% ≤ ≤ score 36%
Very unkind		114	100%

Tertinggi	100.0%
Terendah	20.0%
Percent Interval	Criterion

Source : Processed Primary Data, 2023

Based on the table above, the percentage index of the Religiosity Values Variable is 94.4%. This result shows that the Religiosity Values of Muslim consumers in Palopo City are included in the very good category.

4.1.3.2 Consumption behavior variables

The description of consumer consumption behavior of Palopo City Muslims is measured by five indicators. The following is a description of the level of consumption behavior of Palopo City Muslim consumers

Tabel 4.7 85.4%

Frequency	Percentage	84% - 100%	Excellent
98	85.96%	68% - 84%	Good
10	8.77%	52% - 68%	Enough
5	4.39%	36% - 52%	Bad
0	0.00%	≤ 36%	Very unkind
1	0.88%	Sum	114
100%		Highest	100.0%
Lowest		20.0%	
Average		94.4%	
Rata-rata		85.4%	

Source : Processed Primary Data, 2023

Based on the table above, the index of the percentage of consumption behavior variables reached 85% and was included in the very good category.

4.1.4 Data Analysis

The data analysis used in this study is *Structural Equation Modeling* (SEM). However, several stages of analysis will be carried out to form a good model. The input data used in this study is the variance / covariance matrix. Covariance matrices are considered to have an advantage in providing valid matches between different populations or samples, which is sometimes not possible when using correlation matrix models.

In testing Structural Equation Modeling (SEM) requires 7 important steps (Ghozali, 2011), namely:

1. Theory-based model development
2. Development of path diagrams to show causality relationships
3. Conversion of path diagrams into a series of structural equations and measurement model specifications
4. Selection of input matrices and estimation techniques for the built model
5. Assess problem identification

- 6. Model evaluation
- 7. Interpretation and modification of models

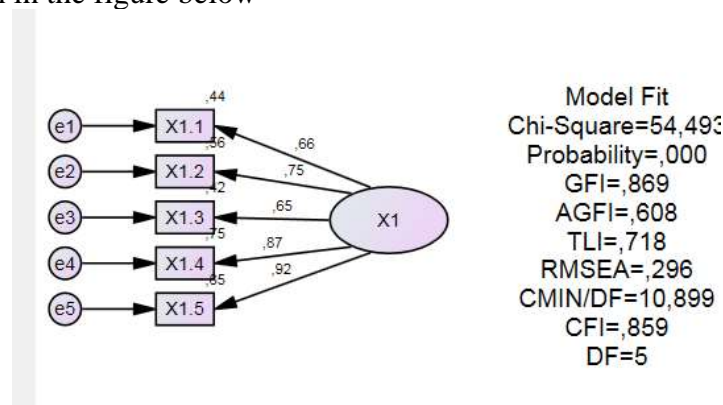
The process of these steps can be described in chapter III. The next process will be described in this chapter. The total samples to be estimated are 300 samples. The number of samples meets the criteria because the required number is at least 100 samples.

4.1.5 Confirmatory Analysis

Confirmatory analysis is used to test a concept that is constructed using several measurable indicators. The confirmatory model conformity test is tested using the *goodnes-of-fit Index* which includes *chi-square*, *probability*, RMSEA, GFI, CFI, TLI and CMIN/DF. The results of confirmatory analysis of the six research variables consisting of Religiosity Values, consumption behavior, motivation, consumption behavior and customer loyalty.

1. Confirmatory Analysis of Variables Religiosity Values

The results of the confirmatory analysis of variables The Religiosity values built by the five indicators can be seen in the figure below



Gambar 4.1 Results of Confirmatory Analysis of Variables Religiosity Values

The model shows the confirmatory of the variable construct indicator Religiosity Values, every time there is an increase in Religiosity Values by 1 unit will be followed by an increase (X11) of 0.66, (X12) of 0.75 (X13) of 0.65, X14 of 0.87 X15 of 0.97. The results of the goodness of fit test confirmatory analysis of variables Religiosity values can be seen in the table below.

Tabel 4.8 marginal

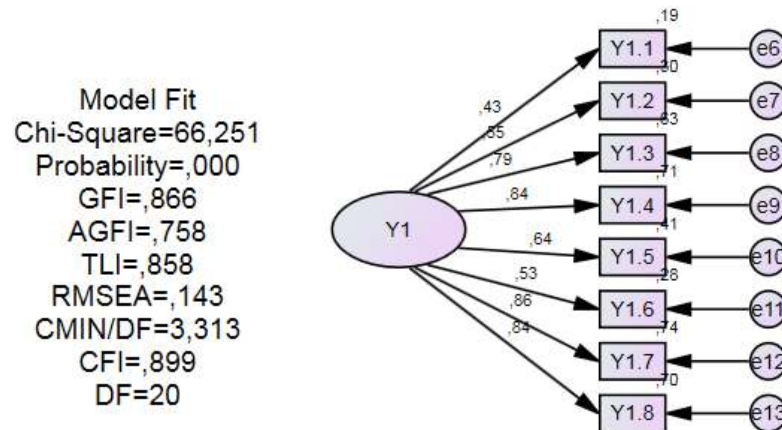
<i>Goodness of index</i>	<i>Cut-off Value</i>	Hasil model	Percent Interval
<i>Criterion</i>	Frequency	Percentage	84% - 100%
<i>Excellent</i>	68	59.65%	68% - 84%
Good	35	30.70%	52% - 68%
Enough	9	7.89%	36% -52 %
Bad	1	0.88%	≤ 36%
Very unkind	1	0.88%	Sum

Source : AMOS Calculation Results, 2023

Based on the table above, a *chi square* value of 54.498 with a probability of 0.000, RMSEA value of 0.296 > 0.08, this shows that the model suitability test produces a poor acceptance, thus the results of this study can only be done as a representation of the sample studied and should not be used as a generalization of the population studied.

2. Confirmatory Analysis Consumption behavior variables

The results of the confirmatory analysis of consumption behavior variables built by five indicators can be seen in the figure below



Gambar 4.2 Results of Confirmatory Analysis of Variables of Consumption behavior

The model shows the confirmatory of the indicator of the variable construct of consumption behavior, every increase in consumption behavior by 1 unit will be followed by an increase in indicator by the value in the arrow. The results of the goodness of fit test confirmatory analysis of variables Religiosity values can be seen in the table below.

Tabel 4.9 Bad

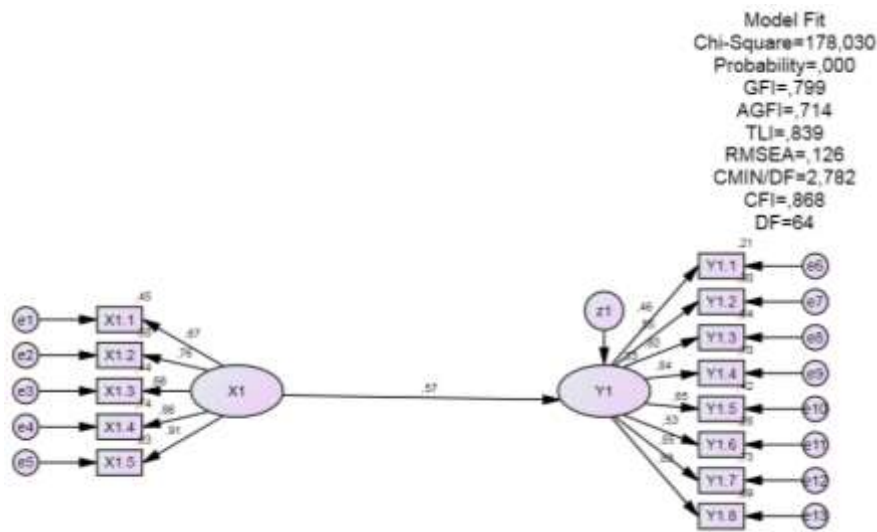
<i>114</i>	<i>100%</i>	<i>Highest</i>	<i>100.0%</i>
<i>Lowest</i>	20.0%	Average	85.4%
<i>Probability</i>	0.05	0,000	Tidak Baik
RMSEA	0.08	0,143	Tidak Baik
GFI	≥ 0,90	0,866	Baik
CFI	0.95	0,899	Baik
CMIN/DF	2	3,313	Tidak Baik

Source : AMOS Calculation Results, 2023

Based on the table above, a *chi square* value of 54.498 with a probability of 0.000, RMSEA value of 0.296 > 0.08, this shows that the model suitability test produces a poor acceptance, thus the results of this study can only be done as a representation of the sample studied and should not be used as a generalization of the population studied.

4.1.6 Structural Analysis of Equation Modeling (SEM)

Structural equation modeling *analysis* is used to determine the structural relationship between the variables studied. Structural relationships between variables are tested for suitability with the *goodness-of-fit index*. The results of the analysis of the structure of equation modeling in this study can be seen in the picture below.



Gambar 4.3 Model path diagram of research results

From the picture above, the goodness of fit value of SEM can be seen in the table below.

Tabel 4.10 Good Test

<i>Goodness of index</i>	<i>Goodness of</i>	<i>Cut-off Value</i>	<i>Model results</i>
<i>Information</i>	Chi square	9.488	54,498
<i>marginal</i>	Probability	0.05	0.000
marginal	RMSEA	0.08	0.296
marginal	GFI	≥ 0.90	≥ 0.90
marginal	TLI	0.95	0.718
marginal	CMIN/DF	2	10,899

Source : AMOS Calculation Results, 2023

Based on the table above, a *chi square* value of 178.03 with a probability of 0.000, RMSEA value of 0.126 > 0.08, this shows that the model suitability test produces a poor acceptance, thus the results of this study can only be done as a representation of the sample studied and should not be used as a generalization of the population studied.

From the path analysis of Figure 4.6, the following structural model is obtained:
 Consumer behavior = 0.57 x Religiosity Values.

4.1.7 Evaluation of SEM Assumptions

The assumptions required by SEM are normally distributed and *univariate outliers do not occur*.

1. Test data normality

Univariate normality in *multivariate* is evaluated using the AMOS 21 program, if kurtosis and skewness values are obtained at intervals of -2.58 to 2.58 it can be concluded that the data are normally distributed. The test of data normality can be seen in Table 4.6 below:

			-3,031	-,021	-,045	Y1.5	1,000
1,000	5,000	-3,230	-14,079	11,633	25,353	X1.4	
5,000	-2,998	-13,066	11,762	25,635	X1.5	1,000	
-3,419	-14,905	14,543	31,695	Multivariate	4,939	***	
Y1.5	144,810	39,146	1,552	,348	4,459	***	
Y1.6	<---	Y1	1,468	,364	Estimate	S.E.	
P	Label	X1.5	<---	X1	1,000	***	
Y1.8	<---	X1.4	<---	X1	,973	,077	

Source : Processed Primary Data, 2023

Convergent validity can be used to determine whether each estimated indicator validly measures the dimensions of the concept it is testing, by seeing that each indicator has a *critical ratio* that is twice *the standard error* (Hair *et al*, 2010). Based on the table above, showing that all indicators produce estimated values with *critical error* (CR) that are greater than twice *the standard error* (S.E), it can be concluded that the variable indicators used are valid.

4.3 Reliability Test and Variance Extract

Reliability is a measure of the internal consistency of indicators of a formation variable that indicates the degree to which each indicator indicates a common form (Ghozali, 2008). There are two ways that can be used, namely *construct reliability* and *variance extracted*. For *construct reliability*, the required *cut-off* value is ≥ 0.70 , while for *variance extracted*, the required *cut-off* value is ≥ 0.50 (Ghozali, 2008).

Formula used to calculate *construct reliability* be:

$$\text{Construct Reliability} = \frac{(\sum \text{standarized loading})^2}{(\sum \text{standarized loading})^2 + \sum e_j}$$

Information:

- *Standardized loading* is obtained directly from the *standardized loading* for each indicator.
- $\sum e_j$ is measurement error = $1 - (\text{standardized loading})^2$

The formula used to calculate *variance extracted* is as follows:

$$\text{Variance extracted} = \frac{\sum \text{standarized loading}^2}{\sum \text{standarized loading}^2 + \sum e_j}$$

Information:

- *Standardized loading* is obtained directly from the *standard loading* for each indicator.
- EJ is Measurement Error = $1 - (\text{Standardized Loading})^2$

Tabel 4.13 0.128

***	Indikator	X1.2	<---	X1	1,004	,099
10,141	***	0.859	X1.1	<---	X1	,886
	8,289	***	0.953	Y1.1		
	X1.3	0.865	0.748	0.252		
	1,665	,405	4,109	***		
Y1.4	Y1	1,956	,402	4,863	4,939	***
	<---	Y1	2,017	,408		
	Y1.5	<---	Y1	1,552		
	X2.3	Y1.6	<---	Y1		
,415	***	0.730	Y1.7	<---	<---	Y1
	4,965	***	0.632	Y1.8		
	,426	4,921	***	0.342		
	Y1.3	0.775	0.601	0.399		
Y2	Y1.4	0.780	0.608	0.392	0.944985	0.7751
	Y2.1	0.920	0.846	0.154		
	Indicators	Standard Loading	Standard Loading ²	1-Standard Loading ²		
	X1.1	0.859	0.738	0.262		
	X1.2	0.976	0.953	0.047		
	X1.3	0.865	0.748	0.252		

Source : Processed Primary Data, 2018

Based on the table above, it can be seen that the construct reliability value is above ≥ 0.60 which means that the instrument is reliable, however, the variance extracted value still exists which shows a construct that does not meet the cut-off value requirement of at least 0.50 which means that the indicators used as observed variables are relatively unable to explain the latent variables they form.

4.1.8 Test the hypothesis

Hypothesis testing is carried out to determine the effect or absence of the independent variable on the dependent variable. The hypothesis is declared accepted if the value of prob (P) < 0.05. The results of the hypothesis test can be seen in the table below.

Tabel 4.14 ***

	0.551	0.449	C.R.	P	Label
X1.5 0.788 0.621	0.379	,092	4,045	X2	

Source : AMOS Calculation Results, 2018

Based on the table above, the results of hypothesis testing are obtained as follows: (1) Hypothesis 1 states that Religiosity values have an influence on acceptable consumption behavior. this can be seen in the value of Prob = 4.045 < 0.00.

Hypothesis 1 proposed that religiosity values have a significant influence on acceptable consumption behavior. The statistical analysis yielded a p-value (Prob) of 4.045, which is less than the significance level of 0.00 (often represented as $p < 0.05$ or $p < 0.01$ in standard hypothesis testing).

Since the p-value is lower than the predetermined significance threshold, we reject the null hypothesis and accept the alternative hypothesis. This means there is a statistically significant relationship between religiosity values and acceptable consumption behavior among the sample of Muslim consumers. In other words, as religiosity values increase, there is a noticeable influence on more acceptable consumption behavior, suggesting that higher levels of religiosity may contribute to less consumptive behavior.

4.1.9 Determination Test

The determination test is carried out to determine the magnitude of the influence of the independent variable on the dependent variable. Here are the results of the determination test.

Tabel 4.15 ,325

	0.846207
0.5793	0.788

Source : AMOS Calculation Results, 2018

Based on the table above, it is obtained that the magnitude of the influence of religiosity values in reducing consumptive behavior is 32.5%, the rest is influenced by other variables.

Religion often teaches the importance of focusing on spiritual values and happiness in the larger context of life. By prioritizing spiritual values, a person may be less tempted to spend money in an attempt to satisfy his or her consumptive desires. Many religions also encourage giving and caring for others. This could mean sharing with people in need or providing help to those less fortunate. By shifting attention from personal consumptive desires to concern for others, a person may be more likely to reduce his or her consumptive behavior. Religiosity values often teach feelings of gratitude for what you already have. This can help a person feel satisfied with what they have rather than constantly looking for more items or experiences to satisfy their desires. It is important to remember that the impact of religious values on consumptive behavior can vary between individuals and religions. Some people may be stronger in applying the values of religiosity in their lives, while others may be less affected by these values. In addition, the values of religiosity may change over time and individual experience (Irwan Maulana *et al.*, 2022).

Socialization of religious values plays an important role in reducing consumptive behavior in society (Hikmatul Nur Fadillah *et al.*, 2023). This process involves the introduction and formation of individuals to the values and beliefs taught by their religion. Religious socialization often involves education about the ethics and morals upheld in a particular religion. This can include values such as honesty, simplicity, and self-control. By understanding and adopting these ethical values, individuals are more likely to think twice before engaging in consumptive behavior that violates their moral principles. Religion often teaches the importance of contributing to the welfare of society and caring for others. By internalizing these values, individuals may be more inclined to shift attention away from personal consumption to endeavors that benefit the community or help those in need. This can help reduce excessive consumptive behavior. Many religions promote awareness about the afterlife and life after death. This can help individuals let go of excessive material desires and focus more on preparing for life after this. Awareness of the afterlife can reduce cravings for worldly goods. Religion can also teach the principles of wise financial management, including zakat, infaq, and alms. By understanding the importance of giving greater and wiser in managing finances, individuals may be more inclined to avoid excessive consumptive behavior and seek balance in their spending. Through

religious communities, individuals can interact with people who practice the same values of religiosity. This can provide social support and a positive influence in reducing consumptive behavior, as they encourage each other to live according to the teachings of their religion.

The implementation of these suggestions is expected to lead to several positive outcomes. For researchers, it could result in a more nuanced understanding of the role of religiosity in consumer behavior, providing a broader theoretical framework. For marketers, adopting culturally sensitive and value-based strategies could enhance consumer trust and brand loyalty, leading to increased market share among religious consumer segments. Community and religious organizations could see a more informed and financially responsible community, aligning consumption habits with religious and ethical standards.

For policymakers, the introduction of robust regulatory frameworks could lead to a fairer market environment, protecting consumers from misleading practices and promoting ethical business operations. Finally, for consumers, these efforts could foster a more mindful and responsible approach to consumption, reducing unnecessary spending and promoting sustainability. Overall, these initiatives aim to create a consumer culture that integrates religious values, leading to more ethical and sustainable consumption patterns.

The findings from this study reveal a significant relationship between religiosity values and acceptable consumption behavior among Muslim consumers. The results indicate that as individuals' religiosity increases, they are more likely to exhibit consumption behaviors aligned with their religious values, potentially reducing excessive or unnecessary spending. This has several important implications. Theoretically, the study enriches the existing literature on consumer behavior by highlighting religiosity as a crucial factor influencing consumer decisions. It suggests that religiosity should be integrated into consumer behavior models to provide a more comprehensive understanding, particularly in Muslim-majority contexts. Practically, these insights are valuable for marketers targeting Islamic markets, as they can tailor their strategies to resonate with the values and beliefs of Muslim consumers, such as promoting ethical consumption and modesty. Additionally, these findings can be leveraged by religious and community organizations to educate consumers about the benefits of aligning their spending habits with religious teachings, fostering more mindful and responsible consumption patterns. Policymakers can also draw on these insights to design regulations that encourage ethical marketing practices and protect consumers, particularly in Muslim-majority regions. Overall, the study underscores the importance of considering religiosity in both theoretical frameworks and practical applications, offering a nuanced approach to addressing consumptive behavior in Muslim communities and promoting sustainability and ethical consumption.

5. Conclusion

Based on the results of research and discussion, the following conclusions and suggestions were obtained: Conclusions that can be drawn from research Religiosity values are influential in reducing consumptive behavior. Many religions teach values such as modesty, humility, and self-control. This can help a person to be less tempted by the urge to consume unnecessary or luxurious items. These values teach the importance of controlling material wants and needs.

Suggestion

Based on the study's findings, several key suggestions can be made for various stakeholders. Researchers are encouraged to expand the scope of future studies by exploring different dimensions of religiosity, such as intrinsic and extrinsic aspects, and their specific impacts on consumptive behaviors like impulse buying or ethical consumption. Additionally, cross-cultural studies would

provide valuable insights into the applicability of these findings across different cultures and religious groups. For marketers, it is crucial to develop value-based marketing strategies that align with the ethical and modest principles valued by highly religious consumers. This includes ensuring cultural and religious sensitivity in marketing messages to avoid conflicts with Muslim consumers' beliefs. Community and religious organizations can play a vital role in consumer education by implementing programs that emphasize the benefits of aligning consumption habits with religious teachings, thereby promoting sustainable and responsible spending. Workshops and seminars on financial literacy and mindful spending according to Islamic principles can also be beneficial. Policymakers should consider creating regulatory frameworks that promote transparency and ethical practices in advertising, particularly protecting vulnerable groups like young consumers. Additionally, supporting ethical businesses through certification programs or incentives could further encourage ethical standards in business operations. Finally, consumers themselves are encouraged to engage in mindful consumption by reflecting on how their values align with their purchasing decisions and participating in community initiatives that promote ethical and responsible consumption. These suggestions aim to foster a consumer culture that respects and integrates religious values, ultimately benefiting both individuals and communities.

Author Contribution Statement:

Mujahidin and Zainuddin conceived the research idea and designed the study. Qisty Amalina collected and analyzed the data, and interpreted the results. Nahdah Rahmadani wrote the manuscript, and all authors have read and approved the final version.

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