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How's Interest in Muslim Consumers Affects Implementation of Islamic Consumption Behaviour?

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Abstract

Introduction: The implementation of the Islamic consumption behaviour is applying consumption actions or behaviors under Islamic principles. The application of Islamic consumption is influenced by the motivation and interest of a person to get satisfaction with goods/services.

Purpose: This research paper aims to analyze the influence of Muslim Consumer Interest in halal goods/services on the implementation of Islamic Consumption Behavior.

Methodology: The analytical method used quantitative analysis of primary data with non-probability sampling techniques. A total of 110 respondents were surveyed through an online questionnaire on the Muslim consumer in Semarang. The analysis model using a linear regression model.

Findings: The results in this study showed the consumption of halal goods/services by Muslim Consumer Interest (CI) has a positive and significant influence toward the implementation of Islamic Consumption Behavior (ICB) in Semarang. The results of this study have implications for the government and regional policymakers, especially in Semarang, as evaluation materials and policies for campaigning the Islamic consumption behavior program. In addition, this study also contribute to the existing literature and add to the study of Islamic consumption theory based on a quantitative analysis approach.

Paper Type: Research Article.

Keywords: Halal Goods; Muslim Consumer Interest; Islamic Consumption Behaviour; Services.



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INTRODUCTION

Humans carry out consumption activities to meet their needs to survive. Consumption is defined as spending to purchase goods or services to use and utilize goods and services for individual needs. Consumption not only eating and drinking behavior but also other economic activities such as giving clothes, wearing vehicles or shoes, and goods or other services (Abalkhail, 2020). The consumption of each individual can vary according to needs and income levels. Different income will be one of the determinants for a person to carry out consumption activities, and it will even affect a person's desire to consume an item (Chapra, 2002). The pattern and behavior of public consumption can reflect the level of welfare in an area and influence economic activity changes in a country (Bechlioulis & Brissimis, 2014).

Islam has guidelines for how Muslims should carry out consumption activities. Muslims need a comprehensive understanding of consumer behavior following Islamic teachings and values. This understanding has implications for implementing the behavior of Muslim consumers in their daily consumption activities (Karoui & Khemakhem, 2019). Islamic consumption always pays attention to halal-haram elements, rules, laws, and sharia, so consuming a product will be used optimally (Damanhur & Rahmatullah, 2018).

Public consumption in big cities is shown from the level of expenditure in each region and nation. One of them is Semarang, which is in the province of Central Java, where based on data from the BPS-Statistics Indonesia, the average monthly per capita expenditure according to the Regency or City in Central Java Province shows that the household expenditure of Semarang City experienced a significant increase in the first quarter 2019-2020, reach 3.14%. This household expenditure is support by the large population of Semarang, reaching 1.6 million people, and the Muslim population reaching 1.3 million.

A large number of the Muslim population in Semarang is interesting to research Muslim consumer's interest in implementing Islamic consumption behavior. It is limited to quantitative research on implementing Islamic consumption behavior, especially those based on Islamic consumption indicators introduced by Muhammad Abdul Mannan. Based on the results of previous studies, the factors that influence consumer behavior is educational (Al Farisi, 2020), education and income affect consumption behavior (Selian & Jannah, 2018), and income and faith factors influence the consumption behavior of society (Amir, 2016). In addition, research using Islamic consumption behaviour variables as in his research Damanhur and Rahmatullah (2018); Sholekah (2017) and using the consumption behavior variable in an Islamic perspective in his research Rahman and Fitrah (2018); Septiana (2015).

In addition, there is a phenomenon in 2020, where all Indonesians, including people in Semarang, are undergoing a New Normal (habit) in economic activities due to the COVID-19 outbreak, so that will become a new reason/goals for how to implement Islamic consumption behavior in Semarang. In the future, this research is expected to contribute as a policy material for local governments and policymakers, especially in the city of Semarang and other cities or regencies. In addition, the results of this study will also contribute to the existing literature, especially the new discussion of Islamic consumption theory based on Muhammad Abdul Mannan's principles and indicators of consumer interest (Ferdinand, et al., 2009). Based on the background description, this paper will discuss how the effect of Muslim consumer interest on the implementation of Islamic consumption behavior in Semarang. Meanwhile, based on the formulation of the problem, the purpose of writing this paper is to determine the effect of Muslim consumer interest on the implementation of Islamic consumption behavior in Semarang.

LITERATURE REVIEW

1. Consumption in Islam

According to Yusuf Al-Qardhawi (1995), in his book entitled *The Role of Values and Morals in an Islamic Economic*, consumption is an activity that aims to reduce or consume an object's usability, both in the form of goods and services, to meet needs. And immediate gratification. Meanwhile, consumption in Islam is built on Islamic law (in Kasdi, 2013). Where the basic principles of Sharia include the principles of tawhid, scientific principles, scientific principles Almizan (2016). In addition, MA Mannan also explained that consumption in Islam must have five basic principles: the principle of justice, the principle of cleanliness, the principle of simplicity, the principle of generosity, and the principle of morality (Hamid et al., 2018).

Several things that underlie a Muslim's behavior in consuming are related to the urgency, purpose, and ethics of consumption. The urgency is huge in every economy because life for humans cannot be separated from consumption activities. Most of the consumption will be directed towards fulfilling the consumption demands for humans because it is not excessive (Almizan, 2016). Meanwhile, the primary purpose of the consumption of a Muslim is to help worship Allah Subhanahu Wa Ta'ala and the intention of worshiping by which humans will get a reward. Meanwhile, ethics in consumption includes not doing israf (extravagant) or tabzir (squandering property) and other bad consumption behavior (Almizan, 2016).

2. Basic Principles of Islamic Consumption

In his book *Islamic Economics: Theory and Practice* by MA Mannan (1997, in his translation book Kasdi, 2013 and Hamid, 2018) explained

that there are five basic principles in Islamic economics related to consumer behavior, including:

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a) Principles of Justice

The principle of justice in question is about seeking rizki in a lawful manner. It does not conflict with sharia (Islamic teachings) where food and drinks are prohibited, such as blood, the meat of dead animals, pork, the meat of animals that are slaughtered not in the name of Allah subhanahu wa ta'ala. As explained in the Al-Qur'an Surah Al-Baqarah verse 173, which means: "*And be afraid of a day when someone cannot replace someone else at all and will not receive a ransom thereof and will not benefit something syafa*". at him and neither will they be helped".

b) Principles of Cleanliness

The principles of cleanliness that have been described and stated in Al-Qur'an and Sunnah regarding food. Food and drinks are consumed must be good and can be consumed, not dirty or disgusting, so it spoils the taste. Thus in Islamic consumption, not everything is allowed to be eaten and drunk in every situation, so in Islam, what is allowed to be consumed is food and drink that is clean and useful for us.

c) Principle of Simplicity

The principle of simplicity regulates our behavior as humans regarding consuming food and drinks, which are not permitted to be excessive, which means not eating and drinking excessively. As Allah subhanahu wa ta'ala says in the Qur'an Surah Al-Ma'idah verse 87, which means: "*O you who believe, do not forbid anything good that Allah has made lawful for you, and do not go beyond the limit*". However, there is also an essential point in this verse, which explains that it must be balanced in consuming food and drink, namely not less and not excessive.

d) Principle of Generosity

The principle of generosity, in which Allah Subhanahu Wa Ta'ala is generous to His servants. It means obeying Islamic teachings, including consuming food and drink lawful and good; there is no harm or sin when we obey Him. In the Al-Quran surah Al-Ma'idah verse 96, which means: "*It is permissible for you to hunt sea animals and food (which comes) from the sea as delicious food for you and those on the way, and it is forbidden for you (to catch) game animals. Land, as long as you are in ihram. And fear Allah to whom you will be gathered*".

e) Principles of Morality

The principle of morality, which in Islamic consumption is not only about food and drink directly. But the ultimate goal is to increase or advance moral and spiritual values. A Muslim is

also ordered to chant Allah's name before consuming food and drink as a form of gratitude for His blessings, including still being able to eat and drink. Thus a Muslim can always feel the Divine presence in every physical activity, including eating and drinking. This is a crucial matter where Islam's teachings call for a happy blending of the values of material and spiritual life. As in Al-Qur'an Surah Al-Baqarah verse 219, which means: "*They ask you (the Prophet) about khamar and gambling*".

3. Implementation of Islamic Consumption Behaviour

Implementation, according to the Indonesian Dictionary (KBBI), its implementation or application. In general terms, it is an action or implementation of a plan that has been prepared carefully and in detail. The definition of consumer behavior is the act of seeking, exchanging, using, assessing, measuring goods/services that are considered capable of satisfying individual and group needs (Wibowo, 2013). Islam has regulated the pattern of humans in fulfilling their daily needs. In consumption, Islam has also held how humans can carry out consumption activities that provide benefits (Mannan, 1997).

Consumption behavior under Islamic principles will guarantee the development of a just society and avoid social inequality or discrimination. In addition, the Islamic view of consumer behavior is not only about meeting physical needs, but also fulfilling spiritual needs (Yuliadi, 2001). So it can be interpreted that the implementation of the Islamic consumption behaviour is applying consumption actions or behaviors under Islamic principles. Then, the application of Islamic consumption is influenced by the motivation and interest of a person to get satisfaction with goods/services. Desire or interest arises because of a need that must be met. The high impulse of desire would be more vital if the goods/services offered to match their personality (Septiana, 2015).

4. Consumer Interests

Interests describe a person's situation before taking action, which can be used as a basis for predicting behavior or activity. Purchase or consumption interest is related to the consumer's plan to consume certain products (goods/services) and called a mental statement from someone who reflects on a plan to buy some goods with a certain brand (Kinnear, T., & Taylor, 2015). Interests are a person's priorities and preferences, considered subjectively essential, and believed in their environment. Consumption interest is the most relevant factor in predicting how consumers apply their consumption behavior. Because with interest, there will be a conscious plan for each individual to make an effort to buy a product (Husein, 2004).

Consumption interest can be identified through the following indicators (Ferdinand, 2014; Kotler & Keller, 2009): (1) **Transactional**

interest, namely a person's tendency to consume products (goods/services). To have the desire to purchase the desired product. (2) **Referential interest**, namely the tendency for someone to offer and suggest products to others. With the intention of other people also making purchases of similar products. (3) **Preferential interest**, namely the tendency for someone to have a preference for certain products (goods/services). Preferences can only be changed if something happens to the product. (4) **Explorative interest**, namely the tendency of someone's behavior to seek information about the product of interest, and seek knowledge to support its positive nature.

5. Previous Research

Research related to Muslim consumer interest in implementing Islamic consumption behaviour is supported by several studies related to research on other consumption behaviour. As research has been conducted by Rahman and Fitrah (2018) in "Community Consumption Behavior in Islamic Perspective in Barombong Village, Makassar", which analyzes and identifies how Islam views the consumption behavior of the people in Barombong Village, Makassar. By using ethnographic and normative study approaches. The study results explain that the consumption behavior of the people in Barombong Kelurahan, Makassar City, has a high economic level to meet their needs. Some people do not implement behavior following Islam, even though most people are Muslim, even they still behave *tabdzir* (wasteful). However, it is different from the level of middle and low Muslim communities in meeting their consumption needs very well following the ethics and principles of consumption in Islam.

Research others related to Islamic consumer behavior have been studied by Septiana (2015) in his paper entitled "Analysis of Consumption Behavior in Islam". With the descriptive qualitative method, his research results explain that consumer behavior in Islam must maximize *maslahah*, where the goods and services consumed must support the elements and basic goals of human life on this earth. Consumer behavior in Islam is not only for the material but also includes social, which is in *zakat* and *alms*.

Meanwhile, this study related to Islamic consumption behaviour using a quantitative approach has been carried out by Sholekah (2017) in his research entitled "The Effect of the Understanding of Islamic Consumption Behaviour on the Consumption Behavior of IAIN Metro Students". Using the Proportionate Stratified Random Sampling technique and using the Chi-Square formula approach, the results of this study indicate that there is no significant effect of understanding Islamic consumption behaviour on the consumption behavior of Islamic Economics Students at IAIN Metro. This means that there is a low significant relationship between understanding Islamic consumption

behaviour and the consumption behaviour of a Muslim, especially Muslim students who are familiar with Islamic consumption behaviour.

It's different with research conducted by Damanhur and Rahmatullah (2018), in his research on "The Effect of Islamic Consumption Behaviour to the Students Academic Achievement of Student's Economic and Business Faculty of Malikussaleh University," which links Islamic consumption behaviour with the academic achievements of Muslim students in the faculty of economics and business at Malikussaleh University. Using a simple linear regression model analysis, the results of this study indicate that the Islamic assumption pattern has a positive and significant effect on increasing academic achievement. So it can be concluded that there is a significant relationship between Islamic consumption behavior and Muslim students academic achievement, especially in the faculty of economics and business at Malikussaleh University. Previous studies also support his research. The level of religiosity can affect human life's behavior or habits, both in terms of attitudes, behavior, and academics.

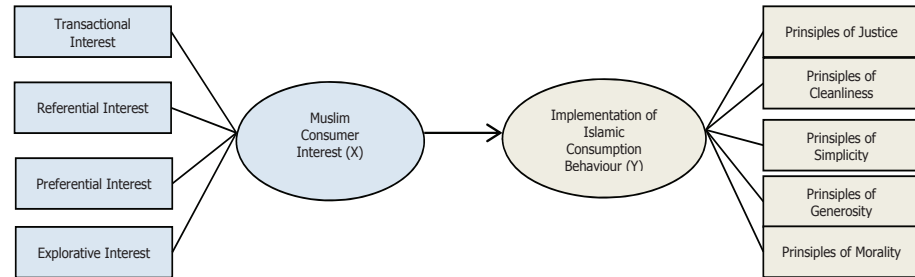
Other studies related to research on Islamic consumption behavior are such as in the research title "Factors Affecting Consumption Behaviour Through Education Levels," Who has researched the factors that influence consumer behavior, including educational factors that affect consumption behavior) (Al Farisi, 2020), and education and income influence consumption behavior (Selian and Jannah, 2018) in a study entitled "Factors Affecting the Pattern of Household Consumption in Aceh Tengah District as well as income and faith factors that influence the consumption pattern of the community (Amir, 2016) in his research entitled "Consumption Behaviour and Behaviors of Muslim Communities in Jambi Province (Analysis Based on Income and Faith Levels)". Based on several previous studies, we will conduct an empirical analysis of consumer behavior, in this case, Muslim consumers' interest in implementing Islamic consumption behavior, especially Muslim communities in Semarang, Central Java, using a quantitative approach-a simple linear regression model.

CONCEPTUAL FRAMEWORK

In this study, the authors will analyze the influence of Muslim Consumer Interest (CI) on Implementation of Islamic Consumption Behaviour (ICB) in Semarang. The Muslim consumer interest (independent variable (X)) is built on the indicators of Kotler & Keller (2009) and Ferdinand (2014), namely Transactional Interest, Referential Interest, Preferential Interest, and Explorative Interest. As for the implementation of Islamic Consumption Behavior (dependent variable (Y)) based on the principles of Islamic consumption MA Mannan (1997), namely the principle of justice, the principle of cleanliness, the principle of simplicity, the principle of generosity, and the principle of morality.

Figure 1. The author illustrates a conceptual framework that shows the influence relationship between the independent variable (X) on the dependent variable (Y) in this study.

Figure 1. Conceptual Framework



Source: based Author illustrations (Ferdinand, 2014b; Kotler & Keller, 2009).

RESEARCH HYPOTHESIS

Based on the explanation of the problem formulation, previous research, and the conceptual framework of this study, the research hypothesis as follows:

H₀. There is no the effect of Muslim Consumer Interest (CI) on the Implementation of Islamic Consumption Behaviour (ICB) in Semarang.

H₁. There is the effect of Muslim Consumer Interest (CI) on the Implementation of Islamic Consumption Behaviour (ICB) in Semarang.

RESEARCH METHOD

Data Sources

This study uses a quantitative approach with primary data, which emphasizes testing research variables in numbers or numbers, which involves data analysis with statistical procedures (Sugiyono, 2016). Primary data were obtained directly from research subjects. The population of this study is all Muslim communities in Semarang. The research sampling technique used non-probability sampling techniques with purposive sampling. The non-probability sampling technique is a sampling technique that does not provide equal opportunities for each population member to be selected as a sample (Sulistiyorini, 2018).

The use of purposive sampling is intended to select samples selectively and based on specific criteria with the aim of the researcher (Sugiyono, 2016). The sample criteria include the people of Semarang who are Muslim, have income, and are classified as working age. In this

study, the number of samples obtained was 110 respondents. Data were obtained through online questionnaires with a 1-4 Likert scale, where 1 = strongly disagree, 2 = disagree, 3 = agree, and 4 = strongly agree, with a distribution period in May-June 2020. Then, the selection of the location for distributing the questionnaires was located in the city of Semarang for reasons; (1) Based on data on the Gross Domestic Product (GDP) of the BPS-Statistics Indonesia on the expenditure side, household consumption occupies the highest position in the first quarter of 2020 at 58.12%. (2) Household consumption per Province, dominated by the province group in Java Island at 58.55%.

Research Models and Methods

The model used in this study is a simple linear regression model to analyze empirically the influence of Muslim consumer interest on the implementation of Islamic consumption behavior in the city of Semarang, namely:

$$Y_i = \beta_0 + \beta_1 X_i + \varepsilon_i \quad i = 1, 2, \dots, n \quad (1)$$

Based on the regression model equation (1), where Y is the dependent variable (bound), namely the implementation of Islamic consumption behavior, X is the independent variable (free), namely consumer interest, is a constant, is a gradient/slope where the average change of Y is one unit change X, and is an error.

The simple linear regression model is a statistical method used to form a model or relationship between one independent variable X and a response variable Y (Pangesti, 2016; Syilfi et al., 2012). Estimation of simple linear regression parameters uses the least-squares method, which is based on the assumption that a good model is a model that has a small number of squares (the difference between the observed data and the model) is small (Syilfi et al., 2012). This statistical method is an analytical model that is widely used in many research studies.

RESULTS AND DISCUSSION

Respondent Characteristics

In this research, the respondents' characteristics consisted of gender, age, education, occupation, and field of work, as well as the respondent's income level (**Table 2**). Then, the researcher carried out a mapping of the respondents with two questions related to the understanding of Islam and the activeness of religious activities, such as the recitation, presented in a percentage as shown in **Figure 2**.

Table 2. Characteristics of Respondents

Respondent Characteristics	Frequency	%
<i>Gender</i>		
Male	47	42.73
Women	63	57.27
<i>Age</i>		
<25th	68	61.82
25th-35th	23	20.91
36th-45th	16	14.55
> 46th	3	2.73
<i>Education</i>		
SMP	4	3.64
SMA	61	55.45
Diploma 3	10	9.09
Bachelor	33	30.00
Postgraduate	2	1.82
<i>Profession</i>		
PNS/TNI	31	28.18
General employees	22	20.00
entrepreneur	28	25.45
Student	11	10.00
Retired	10	9.09
Others	8	7.27
<i>Income Per-Month</i>		
<Rp. 2 million	42	38.18
Rp. 2 million-Rp. 3 million	34	30.91
IDR 3 million-IDR 4 million	6	5.45
IDR 4 million-IDR 5 million	5	4.55
> Rp. 5 million	23	20.91

Source: Primary data, processed by Author.

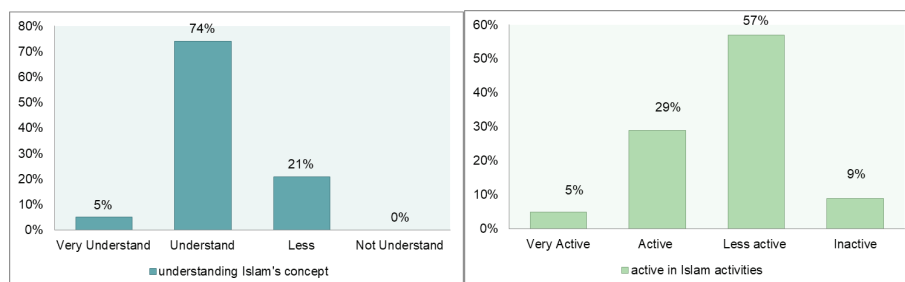
Table 2 respondents in this study dominated female respondents by 57.27%, followed by male respondents at 42.73%. More than half (61.82%) of the total number of respondents are under 25 years of age,

35.46% of respondents are between the ages of more than 25 years to 45 years, and the rest are over 46 years old. The majority of respondents have a good education (well education), where dominated by those who have completed high school education by 55.45%, followed by 40.91% diploma, undergraduate, and postgraduate graduates, and 3.64% have graduated in junior high school.

Table 2, It also shows that the respondents have jobs as PNS/TNI (28.18%), self-employed (25.45%), private employees (20%), students (10%), retirees (10%), and other occupations (7.27%). Meanwhile, the respondents had income below 2 million IDR to 3 million IDR by 69.09% for the monthly income level. In comparison, more than 3 million IDR to 5 million IDR was 10%, and above 5 million IDR was 20.91%.

Figure 2, presents the percentage of respondents' answers about understanding Islam's concept, especially in the statements presented in the research questionnaire related to the concept of consumption in Islam. The majority of respondents understand and understand as much as 79%, followed by respondents who do not understand and do not understand as much as 21 %. In addition, respondents who were active in Islam activities were more than half of the respondents in this study were 57% less active and 9% inactive then followed by active and very active respondents at 29% and 5%, respectively.

Figure 2. Percentage of Respondents' Answers



Source: 2020 survey results, processed by Author.

The category of understanding the concept of Islam and respondents' activeness in Islamic religious activities aims to determine the socio-economic background of respondents at the level of religiosity in the selection of goods/ services to be consumed. It will affect a person's habit of consuming halal products (Bukhari et al., 2019; Suwartiningsih, 2015). The higher one's understanding of the concept of Islam, it shows one's devotion to religion. To encourage someone to take an active role in religious activities (Mannan, 1997).

Validity and Reliability Test Results

Furthermore, in this study, before analyzing the effect using a simple linear regression model, the authors tested the validity and reliability to obtain a valid and reliable model. Based on the results of data processing using the SPSS for windows calculation tool, **Table 3**

presents the validity and reliability test results of the Muslim Consumer Interest (CI) variable X and the implementation of Islamic Consumption Behavior (ICB) variable Y, as follows:

Table 3. Validity and Reliability Test Results

Variable	Statement Items	Validity		Reliability		
		<i>Pearson correlation</i>	Sig	Ket.	<i>Cronbach's Alpha</i>	Note.
Muslim Consumer Interest (X)	1	0.668	0,000	Valid	0.777	Reliable
	2	0.549	0,000			
	3	0.812	0,000			
	4	0.771	0,000			
	5	0.716	0,000			
	6	0.714	0,000			
	7	0.649	0,000			
	8	0.661	0,000			
Implementation of Islamic Consumption Behaviour (Y)	1	0.680	0,000	Valid	0.885	Reliable
	2	0.606	0,000			
	3	0.566	0,000			
	4	0.812	0,000			
	5	0.806	0,000			
	6	0.781	0,000			
	7	0.736	0,000			
	8	0.689	0,000			
	9	0.729	0,000			
	10	0.702	0,000			
	11	0.713	0,000			
	12	0.604	0,000			
	13	0.698	0,000			
	14	0.691	0,000			
	15	0.686	0,000			
	16	0.670	0,000			
	17	0.659	0,000			

Source: Primary data, processed by Author.

Table 3, shows that the validity test results show that the model used is valid after the validity test results are compared with the r-table value. The correlation value is greater than 0.1874. Therefore, all items of the research instrument were valid in measuring the variables. This means that the items used are valid measures of the measured variables and can be used in this study. In addition, Table 3 presents the results of the reliability test, which shows that the instrument used in this study is reliable with a Cronbach's Alpha value greater than 0.6. This means that there are no significant objections from the use of the instrument in the research conducted. Thus, based on the results of the validity and reliability tests, the model in this study can be continued to the next analysis, namely the analysis of the influence using simple linear regression model analysis.

Results of Analysis of Simple Linear Regression Model

This research has the main objective to test empirically the relationship between Muslim Consumer Interest (CI) on the Implementation of Islamic Consumption Behaviour (ICB) in Semarang; This simple linear regression model analysis is a good model of analysis to analyze the effect of the two dependent variables (Y) and the independent variable (X) in this study.

Table 4. Results of Simple Linear Regression Model Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Note.
	β	Std. Error				
1	Constanta	34,941	6,871	5,085	0.000	Influence positive and significant
	Muslim Consumer Interest (X)	0844	0.233	0.330	3,627	

Note: a Dependent Variable: Implementation of Islamic Consumption Behaviour (Y)
Source: Primary data, processed by Author.

Based on **Table 4**, a simple linear regression model equation is obtained as follows;

$$\text{Implementation of Islamic Consumption Behaviour} = 34,941 + 0.844 \text{ Muslim Consumer Interest} + \varepsilon \text{ (2)}$$

From the results of the analysis of the linear regression model above, the regression equation (2) shows that the interest of Muslim Consumers has a positive and significant effect on increasing the implementation of Islamic Consumption Behavior (ICB) in Semarang at the 5% real level. So that the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted. This means that there is a positive and

significant relationship between Muslim consumer interest and the implementation of Islamic consumption behavior in Semarang. And if there is an increase in Muslim Consumer Interest (CI) by 1%, it will affect the rise in Islamic Consumption Behavior (ICB) by 0.884%. Thus, it can be concluded that Semarang’s Muslim community has interests based on transactional, referential, preferential interests.

ANALYSIS RESULTS

Furthermore, based on **Table 5** in this study the F test (ANOVA) was also carried out, the following are the test results from the ANOVA analysis:

Table 5. ANOVA Analysis Results

Model	Sum of Squares	Df	Mean Square	F	Sig.	Note.
1 Regression	560,177	1	560,177	13,159	0.000b	Positive and significant
Residual	4597,677	108	42,571			
Total	5157,855	109				

Note:

- a. The dependent variable: Implementation of Islamic Consumption Behaviour (Y)
- b. Predictors: (constant), Muslim Consumer Interests (X)

Source: Primary data, processed by Author.

Table 5 shows that the results of the F test show that the calculated F value obtained is 13,159 (Fcount 13,159 < Ftable 3.39) and a significant value of 0.000 < 0.05 (α), which means that there is a significant influence between Muslim Consumer Interest (CI) variables on the implementation of Islamic Consumption Behavior (ICB) in Semarang. This result is in line with the results of the t-test value in the previous discussion.

Table 6. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.772a	0.496	0.565	6.52465

Note:

- a. Predictors: (Constant), Muslim Consumer Interests (X)
- b. Dependent Variable: Implementation of Islamic Consumption Behaviour (Y)

Source: Primary data, processed by Author.

Furthermore, **Table 6** shows the results of the R Square value of 0.496 or 49.6%. This means that the consumer interest variable contributes to the influence of Islamic consumption behaviour by 49.6%, while 50.4% is influenced by other variables not included in the model.

THE INFLUENCE OF MUSLIM CONSUMER INTEREST ON THE IMPLEMENTATION OF ISLAMIC CONSUMPTION BEHAVIOUR IN SEMARANG

Based on the analysis and verification of the hypothesis, the results of this study indicate that the interest of Muslim consumers in the city of Semarang has an effect on the implementation/application of Islamic consumption behavior following Islamic principles, namely based on the principle of justice, the principle of simplicity, the principle of cleanliness, the principle of generosity, and the principle of morality. In **Table 4**, the study results show that the interest of Muslim consumers has a positive effect on the implementation of Islamic consumption behaviour, meaning that the higher the consumer's interest will tend to increase the implementation of Islamic consumption behaviour in Semarang. The results of this study are also supported by research Rahman & Fitrah (2018), Septiana (2015), and Damanhur and Rahmatullah (2018) who uses Islamic consumption behaviour variables in his research and uses a simple linear regression analysis approach which finds that the level of religiosity (including consumption behavior/consumption interest) can affect human behavior or habits, both in terms of attitudes, behavior, and academics.

In the consumer interest variable that affects the implementation of Islamic consumption consists of four indicators of consumer interest, namely transactional (X_{1_1}), referential (X_{1_2}), preferential (X_{1_3}), explorative (X_{1_4}) interests. The most dominant indicator is Muslim consumers' transactional interest, with the highest beta (β) value of 1,229 and sig. 0.016. The indicator of interest of Muslim consumers in buying and transacting Halal's goods/services becomes a factor in applying Islamic consumption behavior. Out of 110 respondents on the indicator of transactional interest, 78% of respondents want to consume the halal, clean, and useful product, and 63% of 110 respondents want to consume products that are not harmful. This illustrates that Muslim consumers understand and tend to choose the halal product (goods/services) for consumption.

Consumers' welfare will increase if they consume more useful goods, halal, and reduce bad or haram goods consumption. Islam clearly and in detail, classifies which goods are halal and bad. Islam also forbids to legalize what has been determined as haram and haram what has become halal for consumption to create an Islamic consumption pattern (Amin, 2017). Limitation of consumption of the product in an Islamic manner also considers the halal-haram aspects and must pay attention

to aspects that are good, suitable, clean, and not harmful (Rozalinda, 2017).

The second dominant indicator is preferential with a beta (β) value of 1.206 and sig. 0.016, 67% of 110 respondents want to consume the halal product to meet their needs. And 65% of 110 respondents desire to consume halal goods/services because they attract attention or according to individual tastes. This illustrates that Muslim consumers tend to choose the halal product according to their preferences, which will affect Islamic consumption behavior (Floren et al., 2019) this study seeks to shed light on global trends and dynamics beyond Islamic marketing and how Islam, as one of the most prominent religions worldwide, affects the consumption and purchasing choices of Muslim consumers. Design/methodology/approach: A systematic literature review of published peer-reviewed articles on Islamic marketing was conducted. A comprehensive search strategy was applied on different databases, including Google Scholar, JSTOR, ScienceDirect, MUSE and Directory of Open Access Journals, and the retrieved articles were then selected from 14 leading journals published between 2010 and 2018. Findings: Islam as a religion has been found to impact the ethical beliefs and behaviours of Muslim consumers from different countries, as well as consumers' choice of services and some taboo products on the basis of Islamic Shariah law. The results show that Islamic marketing has a significant impact on the characteristics of Muslim consumers and therefore affects their key choices about certain products and services. Research limitations/implications: The studies included in this review are extensively based on peer-reviewed articles published in high-ranked marketing journals (A* and A in the Australian Business Deans Council list. Following the assumption of rationality, the consumption of a Muslim will always act rationally. Therefore, a consumer's decision-making is still based on comparisons between various preferences, opportunities, benefits, and disadvantages (Karim, 2017).

The third indicator is exploratory, with a beta (β) value of 0.786 and sig. 0.037, 66% of 110 respondents want to consume the halal product after getting recommendations from other people. And 65% of 110 respondents want to consume halal goods/services after asking people who have used them (goods/services). This illustrates that Muslim consumers will seek information about the product of interest and seek information to support the product's positive characteristics.

Consumption in Islam essentially plays a positive role in the life of the perpetrator. Prohibitions and orders regarding goods/services should be seen as part of an effort to enhance the nature of rational consumption behavior. The action can reduce unnecessary waste or not buy things that are not needed and only on quality and valuable goods, as well as the amount of income that is owned. Islam also emphasizes the behavior of putting the interests of others first (Mannan, 1997).

The fourth indicator is a reference, with a beta (β) value of 0.248 and sig. 0.002, 69% of 110 respondents really want to consume halal goods/services and are willing to recommend to others. 73% of 110 respondents want to consume the product that is not harmful and would recommend to others. Recommend mean is to share with others. Consumption in Islam teaches us to be generous and to consider the surrounding conditions. The emergence of pleasure in the community towards fulfilling needs will cause jealousy, which can be a conflict source. This attitude of simplicity has been exemplified by the Prophet Muhammad; he emphasized sharing with fellow Muslims. And it is said that if you find your neighbor is starving, give what you have to meet his daily needs. This can bring blessings for the fortune obtained by each individual (Bukhari et al., 2019; Septiana, 2015).

CONCLUSION

Semarang is a large city in Central Java, which experienced a significant increase in public consumption, namely 3.14% in the first quarter of 2020 compared to other large cities in Central Java province. The majority of the population in Semarang is Muslim, reaching 1.3 million out of 1.6 million. In addition, at the beginning of 2020, there was a global COVID-19 pandemic that resulted in drastic changes in economic activities, including community consumption activities in big cities, including Semarang so that it will become a new reason or goals of how to implement the consumption behavior of the Muslim community.

Using quantitative analysis with primary data and non-probability sampling techniques, 110 respondents were collected through questionnaires to Semarang's Muslim community. The analytical tool used a simple linear regression model, so the results of this research were that the interest of Muslim consumption (CI) of halal goods/services has a positive and significant effect on implementation of Islamic consumption behaviour (ICB) in Semarang. The results of this research also have implications for local government and policymakers, especially in the area of Semarang as an evaluation material and a policy for campaigning the consumption behavior program according to the principles of Islamic teachings (Islamic lifestyle). However, this research still has many deficiencies that need to be completed by subsequent studies. We suggest using other analysis tools such as Partial Least Square (PLS), increasing the number of sample sizes, and adding other variables as has been done by previous studies.

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