



## The Influence Of Religiosity On Islamic Consumption Behavior Patterns At Mahasantri Ma'had Al-Jami'ah UINFAS Bengkulu

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### How to Cite :

Aspriyanti, N., Asnaini., A. Yustati, H. (2024). The Influence of Religiosity on Islamic Consumption Behavior Patterns at Mahasantri Ma'had Al-Jami'ah UINFAS Bengkulu. EKOMBIS REVIEW: Jurnal Ilmiah Ekonomi dan Bisnis, 12(3). doi: <https://doi.org/10.37676/ekombis.v12i3>

### ARTICLE HISTORY

Received [14 Mei 2024]

Revised [29 June 2024]

Accepted [11 July 2024]

### KEYWORDS

Religiosity, Islamic Consumption Behavior, Mahasantri Ma'had

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### ABSTRACT

The aim of this research is to determine whether or not there is an influence of religiosity on Islamic consumption behavior patterns at Mahasantri Ma'had Al-Jami'ah UINFAS Bengkulu. This type of research is quantitative research with a regression approach. The data collection techniques for this research are questionnaires and documentation. The data validity technique is testing the validity and reliability of the data. The data analysis techniques are normality test, homogeneity test, regression linearity test, data hypothesis test (t test), simple regression test, and coefficient of determination test ( $R^2$ ). The results of this research are that there is a significant influence between religiosity on Islamic consumption behavior patterns at Mahasantri Ma'had Al-Jami'ah UINFAS Bengkulu. This is known from the results of the hypothesis test which was carried out using a simple regression test. The calculation result was that the value  $b = 0,348$  which means that every time variable X (religiosity) increases by one, the average of variable Y (Islamic consumption behavior) increases by 0,348. Likewise, the t count value obtained is 3,845 and the t table value is 1,668 so the t count > t table or  $3,845 > 1,668$  so it can be concluded that  $H_a$  is accepted and  $H_0$  is rejected, which means that there is an influence of religiosity on Islamic consumption behavior patterns at Mahasantri Ma'had Al-Jami'ah UINFAS Bengkulu. Meanwhile, the calculation result of R Square ( $R^2$ ) is 0,625 which shows that there is an influence of religiosity on Islamic consumption behavior of 62,5%, while 37,5% is where Islamic consumption behavior is influenced by other variables not examined in this research.

## INTRODUCTION

Humans need consumption in their lives. Consumption is basically needed by humans to be able to maintain their lives, the higher a person's needs, the higher the level of. (Amanaturrohim, 2016). Islamic consumption cannot be separated from the role of faith, because faith tends to change perspectives which can influence human personality. A person's faith can be a benchmark for policy makers, including in terms of consumption. Faith can be a moral filter to limit consumption behavior and the use of income in spending the assets owned for effective things. (Suharyono, 2018)

Consumption in Islam is an effort made to fulfill one's physical and spiritual needs, so that a person can carry out his function as a servant of Allah SWT to achieve prosperity in the form of prosperity in this world and the hereafter. So the consumption made by a Muslim should reflect his closeness to Allah SWT. Islam has regulated its followers regarding consumption behavior by avoiding haram products, not being stingy, and not being greedy. (Ilyas, 2018)

Currently, many products are promoted either through social media or promoted directly, making Mahasantri Ma'had tempted to buy a product, especially with social media which follows people's style trends. This can be seen that quite a few Mahasantri Ma'had then always try to use these products because they follow current trends which makes them no longer pay attention to the rules of good consumption, namely not excessive shopping, paying attention to the halalness of the products they consume because they follow the lifestyle of his friends so that they are affected too.

The modern lifestyle which tends to be practical requires Mahasantri to be able to do work quickly and easily. This also applies to product consumption, for example buying cosmetics for Mahasantri daughters who always want to decorate or beautify themselves in a fast process. Apart from that, the large number of cosmetic products offered that provide benefits in use that are needed by the user, will certainly make it possible for Mahasantri's behavior in consumption to tend to be irrational in deciding to buy cosmetic products.

Since humans have become acquainted with social interaction, a problem has grown that must be solved together, namely how humans fulfill their individual needs. Because a person's needs cannot possibly be met by himself. Fulfilling needs includes the act of utilizing or consuming good goods and services because the pleasure created by Allah SWT for humans is obedience to Him. Consumption and satisfaction (needs) are permitted in Islam as long as they do not involve things that are bad or destructive. Consumption for a Muslim cannot be separated from the role of faith which reflects his relationship with Allah SWT. Every movement or act of daily shopping is nothing but a form of dhikr in the name of Allah SWT.

Being in an environment that teaches Islamic values should make Mahasantri Ma'had more selective in making choices, especially in terms of consumption. As a Mahasantri who received his education at the Fatmawati Sukarno Islamic University (UINFAS) Bengkulu, of course he has received teaching related to Islamic consumption behavior, whether in the form of consumption ethics based on sharia or choosing halal products. Apart from that, in terms of learning, the benefits and purposes of using halal products for our bodies have also been explained.

However, based on facts in the field, it was found that many Mahasantri Ma'had tend to ignore or even get caught up in consumption behavior that deviates from Islamic religious values. So Mahasantri Ma'had no longer pays attention to the halalness of the products he consumes and uses. Ma'had Al-Jamiah UIN Fatmawati Sukarno Bengkulu is one of the educational institutions in the religious sector which is under the auspices of the UIN Fatmawati Sukarno Bengkulu campus institution. Ma'had Al-Jamiah UIN Fatmawati Sukarno Bengkulu has 208 Mahasantri, consisting of Mahasantri who live in Ma'had who come from various different regions and come from families who have different economic backgrounds. This Ma'had was

built with the aim of being a means of developing the ability to read and write the Koran, Arabic and other Islamic materials.

The author chose the research object in Ma'had because looking at the phenomenon of Mahasantri behavior in daily consumption patterns, it was found that there was something that was not in accordance with what had been explained in consumption from an Islamic economic perspective. It was also found that Mahasantri in Ma'had's consumption behavior still deviates from Islamic rules, such as their shopping patterns still do not pay attention to the halalness of a product because they follow the lifestyle of their friends who tend to follow today's lifestyles, so that the halalness of a product purchased is no longer considered by people. Mahasantri. Apart from that, there are those who consume a product excessively, even though in Islam excessive things are not allowed. So it is important for us to pay attention to what we consume in accordance with Islamic teachings.

Seeing some of the phenomena mentioned above, the author conducted an initial survey through interviews with 20 (twenty) Mahasantri Ma'had Al-Jamiah UIN Fatmawati Sukarno Bengkulu. Preliminary results show that some of them are Mahasantri whose shopping behavior still deviates from the rules of the Islamic religion, such as excessive consumption, use of pocket money not in accordance with needs, for example watching films in the cinema, purchasing make-up and fashion ranging from clothes, headscarves, and other products with high level brands to follow current trends, going to tourist attractions and shopping centers, the use of sophisticated electronic devices that teenagers always want to follow, and the proliferation of products in various shops today which can trigger teenagers to consume excessively, not to fulfill needs but rather to fulfill desires.

The development of trading activities, both online and non-online, will influence the attitudes and behavior of every individual, including Mahasantri Ma'had Al-Jamiah UIN Fatmawati Sukarno Bengkulu. Mahasantri is presented with various options for consuming the desired products. If Mahasantri Ma'had does not have a self-control that can control his behavior, then he will become a Mahasantri who behaves consumptively and only follows all desires in the hope of getting material satisfaction. In this way, religious and ethical values become the final filter that will protect oneself from being trapped in consumption behavior that deviates from Islamic religious values.

Research conducted by Saidy (2022) which looked at the influence of religiosity on the consumption patterns of students at the Faculty of Economics and Business, Alaudin University, showed that religious attitudes have an influence on students' consumption patterns, where the more religious a person is, the more rational their consumption behavior will be. (Saidy, 2022)

Similar research was also conducted by Yustati (2015) who looked at the influence of religiosity on consumerist attitudes among students at UIN Syarif Hidayatullah Jakarta, showing that there was an influence of religiosity on students' consumption behavior, where the higher the level of religiosity, the lower the level of consumerism of the students. The literature above shows that religiosity is an interesting study for further research, because religiosity can be a benchmark for determining Islamic consumption decisions for Mahasantri in Ma'had.

Based on the results of observations, in general consumers consume products that are trendy, as is what happened to Mahasantri Ma'had Al-Jami'ah UINFAS Bengkulu regarding the selection of products consumed on a daily basis. The emergence of several products that are tempting and promise satisfactory results. To select products that are consumed according to desires, not based on knowledge and awareness of consumption as it reflects the consumption behavior of a Muslim, both from distributors as product providers to the public as consumers. From this, researchers have taken the initiative to examine further whether the religiosity behavior of Mahasantri Ma'had Al-Jami'ah UIN Fatmawati Sukarno Bengkulu can have an impact on the Mahasantri's consumption behavior patterns.

## LITERATURE REVIEW

### Understanding Islamic Consumption Behavior

Behavior is generally defined as all actions or actions carried out by living creatures. Behavior is an individual's response in choosing, buying and using an item. (Arif, 2017)

According to Pujiyono, consumption is the use of goods and services to meet human needs. The main purpose of consumption for a Muslim is as a means of helping to worship Allah SWT. (Pujiyono, 2006)

Consumption with the aim of worshiping Allah SWT will have positive indications in life so that humans will be kept away from selfishness, so that a Muslim will always spend his wealth for his closest relatives, the poor and people in need. Islamic consumption behavior is an action taken to use an item based on Islamic law. In Islamic consumption behavior, we always pay attention to halal and haram, rules, laws and sharia, so that consumption can be utilized optimally. In addition, the act of utilizing or consuming good things is itself considered good in Islam. Because the pleasure that Allah created for humans is obedience to Him. (Putriana, 2023)

### Indicators of Consumption Behavior in Islam

Islamic consumption always pays attention to halal and haram, the rules of Sharia law that regulate consumption, so that there are optimal benefits from consumption, always on the right path, and negative impacts for both oneself and others. The indicators for Islamic consumption are:

1. The principle of justice, namely seeking sustenance that is halal and not prohibited by law. For example, prohibited foods and drinks, such as: blood, pork, dead animals, and wine.
2. The principle of cleanliness, namely consuming good or suitable food, not dirty or disgusting.
3. The principle of simplicity, namely avoiding being extravagant, not overdoing everything.
4. The principle of generosity, namely obeying Islamic commands when eating and drinking halal food.
5. 5. The principle of morality, which is not only about food and drink directly but also about the final goal. A Muslim is taught to say the name of Allah before eating and express gratitude to Him. (Mannan, 1992)

### Factors that Influence Islamic Consumption Behavior

The factors that influence Islamic consumption behavior consist of: religiosity factors, cultural factors, psychological factors, social factors and personality factors.

### Understanding Religiosity

According to Harun Nasution, the meaning of religion comes from the words al-din - religion (relegere, religare) and religion. Al-din (semit) means statute or law. In Arabic, this word means to dominate, occupy, obey, debt, recompense, habit. Meanwhile, the word religion (Latin) or relegere means collecting and reading. Then religare means to bind. The word religion consists of a-not = gama = go which means not to go, but in place or inherited from generation to generation. (Rahmi, 2022)

The word religion comes from Latin. The origin of the word religion is relegere which means collecting and reading. This understanding is also in line with the content of religion which contains a collection of ways to serve God which are collected in holy books that must be read. Religion means bonds that humans must hold and obey. A person's religiosity which is applied in various dynamics of life aims to achieve perfection (ahsanu al-taqwim) as a servant before the authority of the Supreme Being. The specifications to be achieved are not only that someone is more confident in their religion (having religion), but it is further hoped that they will be able to increase their religiosity in all their actions (being religious).

Theories of religiosity are rooted in the Al-Qur'an and Sunnah conception of its position in the universe. Both describe various kinds of rules, laws, and human morality. A person's behavior and personality are formed through free habits and free morals (akhlaq murlah). Religiosity in this research is a person's appreciation of religion which involves symbols, beliefs, values and behavior that are driven by spiritual forces which are a complex integration of religious knowledge, feelings and religious actions within a person.

### **Religiosity Indicators**

According to Glock and Stark, religion has 5 (five) indicators by which a person's religiosity can be measured, namely:

1. Belief or ideology. This dimension contains expectations where religious people adhere to certain theological views and acknowledge the truth of these doctrines. Indicators include: believing in Allah, surrendering to Allah, believing in angels, messengers and holy books, doing things sincerely, and believing in God's destiny.
2. Worship or ritualistic practices. The practice dimension of worship is the level to which a person carries out ritual obligations in his religion. Indicators include: always performing the five daily prayers in an orderly manner, reading the Koran, fasting and sunnah prayers according to the teachings of the Prophet, carrying out religious activities (such as listening to religious lectures, carrying out da'wah, charity activities, giving alms and taking part in religious activities).
3. Experience or experiential. This dimension refers to identifying the consequences of a person's religious beliefs, practices, experiences and knowledge from day to day which shows how obedient a Muslim is in carrying out religious activities recommended by his religion. Indicators include: patience in facing trials, feeling of always being grateful to Allah, considering the failure experienced as a disaster for which there is wisdom (tawakal), and fear when breaking the rules and feeling the presence of God.
4. Religious or intellectual knowledge. The dimension of religious knowledge is a dimension that explains how much a person knows about the teachings of his religion, especially those contained in other holy books. Indicators include: knowledge of religion by reading the holy book (Al-Qur'an), studying religion by reading the holy book, and reading religious books.
5. Consequences or practice dimensions. Consequence is a dimension that measures the extent to which a person's behavior is motivated by the teachings of his religion in social life, for example whether he helps people in difficulty, donates his wealth, and so on. Indicators include: helpful behavior, being honest and forgiving, maintaining mandates, being responsible for all actions taken, and maintaining a clean environment. (Bintaang, 2021).

## **METHODS**

### **Types and Research Approaches**

This type of research is quantitative research, which is a scientific approach that views a reality that can be clarified, concrete, observed and measurable. The variable relationship is causal in nature where the research data is in the form of numbers, and the data analysis is statistical in nature with the aim of testing a predetermined hypothesis. (Emzir, 2015)

This research approach is a regression approach. Regression research is a type of research to determine the level of influence of a variable on other variables. Regression is used to determine the nature and strength of the relationship between two variables and predict the value of an unknown variable based on past observations of that variable and other variables. (Sugiyono 2017)

### Population and Sample

Population is a group selected and used by researchers because that group will provide research results that can be generalized. Therefore, the population is all those who were the target of the research, namely all Mahasantri at Ma'had Al Jami'ah UINFAS Bengkulu, totaling 208 people.

In quantitative research, sampling is carried out by a number of individuals in such a way that each individual represents the selected large group. Based on the data, it is known that the total number of Mahasantri at Ma'had Al Jami'ah UINFAS Bengkulu is 208 people. For this reason, researchers took research samples using a simple random sampling formula, which is a sampling technique from a population that is carried out randomly without paying attention to the strata in the population. To determine samples with special criteria using the formula, namely:

$$n = \frac{N}{(N.d^2+1)}$$

Information:

n = Sample  
N = Total population  
d<sup>2</sup> = Established precession

With the calculation as follows:

$$\begin{aligned} n &= \frac{208}{(208).(0,1)^2 + 1} \\ &= \frac{208}{2,08 + 1} \\ &= \frac{208}{3,08} \\ &= 67,53 \text{ rounded } 68 \end{aligned}$$

Thus, the sample in this study was 68 Mahasantri Ma'had Al Jami'ah UINFAS Bengkulu who were taken at random.

### Data collection technique

1. A questionnaire is a data collection technique that is carried out by giving respondents a set of questions or written statements to answer. When viewed in terms of how to answer, questionnaires are divided into closed questionnaires and open questionnaires. In this study, the questionnaire used was in the form of a Likert scale with closed statements, that is, answers to the statements submitted were provided.
2. Documentation is used to obtain data that is documented in a place in the form of archives or other written data that is relevant to the research objectives. Documentation can be in the form of writing and images obtained from the research site. The documentation in this research is the profile of Ma'had Al Jami'ah UINFAS Bengkulu, and research photos.

### Research variable

1. Independent variables are variables that influence other variables or produce effects on other variables, which are generally in the first order of time. The independent variable is the variable that influences or is the cause of the change or emergence of the dependent variable. This variable is usually symbolized by X. The independent variable in this research is the religiosity variable.
2. The dependent variable is a variable that is caused or influenced by the independent variable. The existence of this variable in quantitative research is as a variable explained in the focus or research topic. This variable is usually symbolized by Y. The dependent variable in this research is Islamic consumption behavior.

### **Data Validity Techniques**

#### 1. Data Validity Test

Validity is a measure that shows the accuracy of an instrument. The validity test is used to determine whether or not the questionnaire questions that will be used in the research are valid. The technique used to measure the validity of questionnaire questions is the product moment correlation technique.

#### 2. Data Reliability Test

Reliability refers to an understanding that an instrument is reliable enough to be used as a data collection tool because the instrument is good. If the data really matches reality, then no matter how many times it is taken, it will still be the same. Reliable means trustworthy/reliable. After knowing the validity of each questionnaire item, we continue to look for the level of reliability of a questionnaire. Testing the reliability of the instrument that will be used by researchers is the Cronbach's alpha technique. (Suharsimi 2016)

### **Data analysis technique**

#### 1. Data Normality Test

The data normality test aims to determine whether the dependent variable and independent variables obtained are normally distributed or close to normal. The test used to test the normality of data is the Kolmogorow-Smirnov Test of Normality in the SPSS 20 program. If the probability value is  $> 0.05$  then the data is declared to be normally distributed, and vice versa. (Singgih, 2012)

#### 2. Data Homogeneity Test

The data homogeneity test is a test to find out whether variations in several data from the population have the same variance or not. The data homogeneity test was carried out with the help of the SPSS version 20 program. This homogeneity test uses the levence method, with the condition that if the significant value (Sig) is  $> 0.05$  then it is said that the data is homogeneous, and vice versa.

#### 3. Regression Linearity Test

The linearity test is a classic assumption test that is carried out to determine the linear nature of data distribution. The use of regression in this research is to forecast or predict the influence of two variables consisting of one dependent variable (Y) and one independent variable (X). These two variables are said to have a linear relationship if the significance value is  $> 0.05$ . This linearity test was carried out with the Test for Linearity at a significance level of 0.05 using SPSS version 20. (Singgih 2012)

#### 4. Data Hypothesis Test (t Test)

The t test is used to find out whether the independent variable has a partial effect on the dependent variable, taking into account the significance level, namely 0.05. If the significance value is  $< 0.05$ , it can be concluded that the independent variable partially has a significant effect on the dependent variable. And if the value of  $t_{count} > t_{table}$ , then the hypothesis is accepted and it can be said that there is a partial influence of the independent variable on the dependent variable, but if the value of  $t_{count} < t_{table}$ , then the hypothesis is rejected and it can be said that there is no influence of the independent variable partially on the dependent variable. (Imam Ghozali, 2013)

#### 5. Simple Regression Test

After carrying out the 4 (four) tests mentioned above, the researcher tested the research problem using a simple regression test. Regression or forecasting is a process of systematically estimating what might happen in the future based on past and present information so that errors can be minimized. The use of regression in research is to forecast or predict the dependent variable (Y) if the independent variable (X) is known. Simple regression can be analyzed because it is based on a functional relationship or causal relationship between the independent variable (X) and the dependent variable (Y).

## RESULTS

### Data Normality Test

The normality test aims to determine whether the dependent variable and independent variables obtained are normally distributed or close to normal. The normality test can be carried out using the Kolmogorov Smirnov test in the SPSS version 20 program. Whether the data results from all variables are normal or not can be seen, namely:

**Table 1. Data Normality Test Results  
One-Sample Kolmogorov-Smirnov Test**

		Unstandardize Residual
N		68
Normal Parameters <sup>a</sup>	Mean	0E-7
	Std. Deviation	.62345042
Most Extreme Differences	Absolute	.071
	Positive	.054
	Negative	-.071
Kolmogorov-Smirnov Z		.462
Asymp. Sig. (2-tailed)		.923
a. Test distribution is Normal.		
b. Calculated from data.		

Source : Spss output

The table above depicts the results of the normality test using Kolmogorov Smirnov for confounding or residual variables from the influence of religiosity on Islamic Mahasantri consumption behavior patterns at Mahad Al-Jamiah UINFAS Bengkulu, obtained a p value (Asymp.Sig.) of 0.923. Because the p value is  $> 0.05$  ( $0.923 > 0.05$ ), the confounding variable or residual is said to be normally distributed.

### Data Homogeneity Test

The homogeneity test was carried out with the help of the SPSS version 20 program. This homogeneity test used the Levene method. Below are the results of the homogeneity test of this research data, namely:

**Table 2. Data Homogeneity Test Results**

Test of Homogeneity of Variances					
		Levene Statistic	df1	df2	Sig.
Perilaku Konsumsi Islami	Based on Mean	1.218	1	28	.275
	Based on Median	1.293	1	28	.261
	Based on Median and with adjusted df	1.293	1	41.097	.262
	Based on trimmed mean	1.257	1	28	.268

Source : Spss output



The table above depicts the results of the homogeneity test for research into the influence of religiosity on Mahasantri Islamic consumption behavior at Mahad Al-Jamiah UINFAS Bengkulu, using the Levene Test, obtained an Fcount value of 1.218 and a Ftable of 4.05 with a p value of 0.275. Because Fcount is smaller than Ftable ( $1.218 < 4.05$ ) or p value  $> 0.05$  ( $0.275 > 0.05$ ), the data on the influence of religiosity on Islamic consumption behavior patterns of Mahasantri at Mahad Al-Jamiah UINFAS Bengkulu are said to be the same or homogeneous .

**Data Linearity Test**

The linearity test was carried out in order to find out whether there is a linear relationship between the religiosity variable (X) and the Islamic consumption behavior variable (Y). The following are the results of the linearity test, namely:

**Table 3. Data Linearity Test Results**

			Sum of Squares	DF	Mean Squares	F	Sig.
Religiusitas Perilaku Konsumsi Islami	Between Groups	(Combined)	1.218	1	0.880	28	.275
		Linierity	1.293	1	0.963	28	.261
		Deviation from Linierity	1.293	1	0.754	41.097	.262
	Within Groups		1.257	1	1.321	28	.268

Source : Spss output

The table above depicts the results of the linearity test of the relationship between religiosity and Mahasantri Islamic consumption behavior at Mahad Al-Jamiah UINFAS Bengkulu, obtained an F value (Deviation from Linearity) of 41.097 and a p value (Sig.) of 0.262. Because the p value is  $> 0.05$  ( $0.262 > 0.05$ ), it can be concluded that there is a significant linear relationship between religiosity and Mahasantri Islamic consumption behavior at Mahad Al-Jamiah UINFAS Bengkulu.

**DISCUSSION**

**The Influence Of Religiosity On Mahasantri Islamic Consumption Behavior Patterns At Mahad Al-Jamiah UINFAS Bengkulu**

To find out whether religiosity influences the Islamic consumption behavior of Mahasantri at Mahad Al-Jamiah UINFAS Bengkulu, it can be seen in the table below, namely:

**Table 4. T Test Results**

		Coefficients <sup>a</sup>				
Model		Unstandardized Coefficients		Standardize Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.578	.576		4.203	.000
	Religiusitas	.348	.90	.249	3.845	.000

a. Dependent Variable: Islamic Consumption Behavior

Source : Spss output

Based on the table above, a simple linear regression equation is obtained between religiosity and Islamic consumption behavior, as follows:

$$Y = \alpha + \beta X$$

$$Y = 2,578 + 0,348$$

The simple linear regression equation above can be interpreted as follows:

1. The regression constant ( $\alpha$ ) value is 2.578, meaning that if there is no religiosity variable, Islamic consumption behavior is 2.578 or rounded to 2.6.
2. The regression coefficient ( $X$ ) of 0.348 states that the religiosity variable has a positive sign on the Islamic consumption behavior variable.

The results of the t test in this study show that the value of  $t_{count} > t_{table}$  ( $3.845 > 1.668$ ) and the significance value of  $p < 0.05$  ( $0.000 < 0.05$ ) means that  $H_a$  is accepted and  $H_0$  is rejected, namely that there is an influence of religiosity on Islamic consumption behavior patterns. Mahad Al Jamiah UINFAS Bengkulu.

### The Magnitude Of The Influence Of Religiosity On Mahasantri Islamic Consumption Behavior Patterns At Mahad Al-Jamiah UINFAS Bengkulu

In this research, researchers conducted a Coefficient of Determination ( $R^2$ ) test which aims to find out how much the independent variable can explain the dependent variable, namely how much influence religiosity has on Mahasantri Islamic consumption behavior at Mahad Al-Jamiah UINFAS Bengkulu. Researchers used SPSS version 20. The following are the results of the coefficient of determination ( $R^2$ ) of this research, namely:

**Table 5 Coefficient of Determination Test Results ( $R^2$ )  
Model Summary<sup>b</sup>**

Model	R	Adjusted R Square	Std. Error of the Estimate
1	.785 <sup>a</sup>	.625	.434

a. Predictors: (Constant), Religiosity

b. Dependent Variable: Islamic Consumption Behavior

Source : Spss output

Based on the table above, the amount of R Square ( $R^2$ ) is 0.625. These results indicate that the influence of the religiosity variable ( $X$ ) on the Islamic consumption behavior variable ( $Y$ ) is 62.5%. Meanwhile, the remaining 37.5% was influenced by other factors not examined in this research.

## CONCLUSION

Based on the research results described in the previous chapter, a conclusion can be made that there is a significant influence between religiosity on Mahasantri Islamic consumption behavior at Mahad Al-Jamiah UINFAS Bengkulu. This is known from the results of the hypothesis test which was carried out using a simple regression test. The calculation result was that the value  $b = 0.348$ , which means that every time variable  $X$  (religiosity) increases by one, the average of variable  $Y$  (Islamic consumption behavior) increases by 0.348. Likewise, the  $t_{count}$  value obtained is 3.845 and the  $t_{table}$  value is 1.668, so the  $t_{count} > t_{table}$  or  $3.845 > 1.668$  so it can be concluded that  $H_a$  is accepted and  $H_0$  is rejected, which means that there is an influence of religiosity on the Islamic consumption behavior of Mahasantri at Mahad Al-Jamiah UINFAS Bengkulu. Meanwhile, the calculation result of R Square ( $R^2$ ) is 0.625, which shows that there is an influence of religiosity on Islamic consumption behavior of 62.5%, while 37.5% is where Islamic consumption behavior is influenced by other variables not examined in this research.

## SUGGESTION

Based on research conducted at Mahad Al-Jamiah UINFAS Bengkulu, the author provides the following suggestions:

1. Students are expected to be able to improve the quality of religiosity they already have so that they can behave in accordance with the beliefs they hold. Students should be aware of the importance of religious commitment within themselves which will then become a stronghold in carrying out all activities because religiosity can be a benchmark for determining students' Islamic consumption decisions.
2. For the University, it is hoped that the campus can mediate in increasing students' religious knowledge through learning in the lecture hall. So, as religious knowledge increases, religiosity in students will also increase.

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