

## The Influence of Perception and Religiosity on Consumer Behaviour: An Perspective of Consumption in Al-Qur'an

Devid Frastiawan Amir Sup<sup>1\*</sup>, Mohamad Zaenal Arifin<sup>2</sup>,  
Ziad Abdurrahman Azzahid<sup>3</sup>, Ulfatun Wahidatun Nisa<sup>4</sup>

<sup>1,3</sup>University of Darussalam Gontor, Indonesia

<sup>2</sup>UIN Syekh Wasil Kediri, Indonesia

<sup>4</sup>Universidad de Sevilla, Spain

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#### Corresponding Author:

Devid Frastiawan Amir Sup

#### Email:

[devidfrastiawan@unida.gontor.ac.id](mailto:devidfrastiawan@unida.gontor.ac.id)

### ABSTRACT

**Introduction:** This research aims to identify the influence between perception and religiosity on consumer behaviour at Otsmani Coffee Solo, the identify whether perception and religiosity have a significant influence on consumer behaviour patterns at Otsmani Coffee

**Methods:** This research used quantitative research approach. This research is included in survey research. This research used a quantitative analysis approach that adopts Partial Least Square (PLS) using SmartPLS version 4.1.9.4 as an analysis tool.

**Results:** This research found that customer perception and religiosity have a significant influence on consumer behaviour to buy at Otsmani Coffee Solo. This research confirmed the idea that attitudes, subjective norms, and behavioral control influence customers intentions and decisions to purchase products. In addition, Otsmani Coffee Solo competitiveness in the market is influenced by variables such as product suitability, brand identity, customer loyalty, emotional attachment, and difference from competitors.

**Conclusion and suggestion:** The results suggest that value-based and identity-based marketing strategies that match consumer preferences and beliefs are essential for consistently increasing customer attraction and loyalty. Furthermore, it is important for consumers to adhere to the concept of consumption in Al-Quran: consuming what is halal and thayyib; being proportionate, not being excessive (israf) and not being stingy (bakhil); and always acknowledging the blessings of Allah SWT.

**Keywords:** Consumer Behaviour, Otsmani Coffee Solo, PLS-SEM, Religiosity

**Paper type: Research paper**

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## INTRODUCTION

Nowadays, many businesses have emerged that are generally very popular and cultivated by young people, businesses that focus on the *F&B* field, one of which is a coffee shop. This coffee shop provides various menus in it, especially coffee which is the main source, there are also several other snacks and pastries provided by several coffee shops. Consumers who come they enjoy it, they are from various circles, ages, and occupations. Some come just to enjoy the coffee, some come to exchange stories with their friends, some make coffee shops a meeting of business colleagues to discuss future projects. With so many consumers coming, it certainly creates a pattern of consumer behaviour. The term "*consumer behaviour*" refers to the way a person buys and uses goods and services. In essence, the field of consumer behaviour research includes a number of important elements such as, Who buys the goods? What do consumers buy? Why should the customer buy? When to buy it? Where to buy it? What makes him interested in buying the product? What is the decision-making process? How often does the customer buy the product? (Rahmawaty, 2021).

Consumption is clearly linked to the role of religion as a benchmark for how to view the world, which tends to influence lifestyle, behaviour and tastes. As an ideology, religion influences consumer behaviour directly and indirectly by providing rules for such behaviour. In religion the influences formation of attitudes and values. Religion is an important factor in consumption behaviour because faith provides rules for behaviour. The relationship between consumption and faith in Islam is inseparable, the faith is a benchmark in determining how a person sees the world, and how they consume to fulfil spiritual satisfaction in addition to satisfaction material. Al-Qur'an, Hadith, and *ijma'* of scholars inform us about the laws of *halal* and *haram* (Rahmat et al., 2020). Stimuli received by the human senses are the basis of the perception process. Consumer perception had influenced by many things, such as previous experience, available information, culture, principles, and attitudes. For example, people who have a good experience with a particular brand tend to have a favourable perception of any brand or service, which makes them more likely to purchase products from that brand or service in the future. Available information can also affect consumers' perceptions, good information about a product or brand can improve their perceptions, while poor information can make their perceptions poor (Tiffany & Rustam, 2023).

Icek Ajzen, an expert in social psychology, has created a very important theory for understanding the relationship between attitudes and behaviour, Theory of Planned Behaviour (TPB) was created in 1985 on his article "*From Intention to Action: A Theory of Planned Behaviour*", is based on various attitude theories, including attribution theory, value expectancy theory, and consistency theory. The theory of planned behaviour in psychology addresses the relationship between beliefs and behaviour (Amelia & Sulistyowatie, 2022). Otsmani Coffee is one of the coffee shops in Sukoharjo, Central Java. Otsmani Coffee began to open in July 2019, and since then it has been operating until now (Faiz, 2025). Otsmani Coffee is currently the only coffee shop that carries an Islamic theme in Soloraya, starting from the interior design, the menus available, the events organised, the strategic location, to the division of special rooms *Muslimah*. The inspiration that made the owner when building Otsmani Coffee was when one day travelling to a city in Tebet, he visited a small coffee shop on the side of the road where people gathered and discussed about science with Islamic nuances provided. Based on these background, researcher wants to identify the influence between perception and religiosity on consumer behaviour at Otsmani Coffee Solo, the identify whether perception and religiosity have a significant influence on consumer behaviour patterns at Otsmani Coffee.

## LITERATURE REVIEW

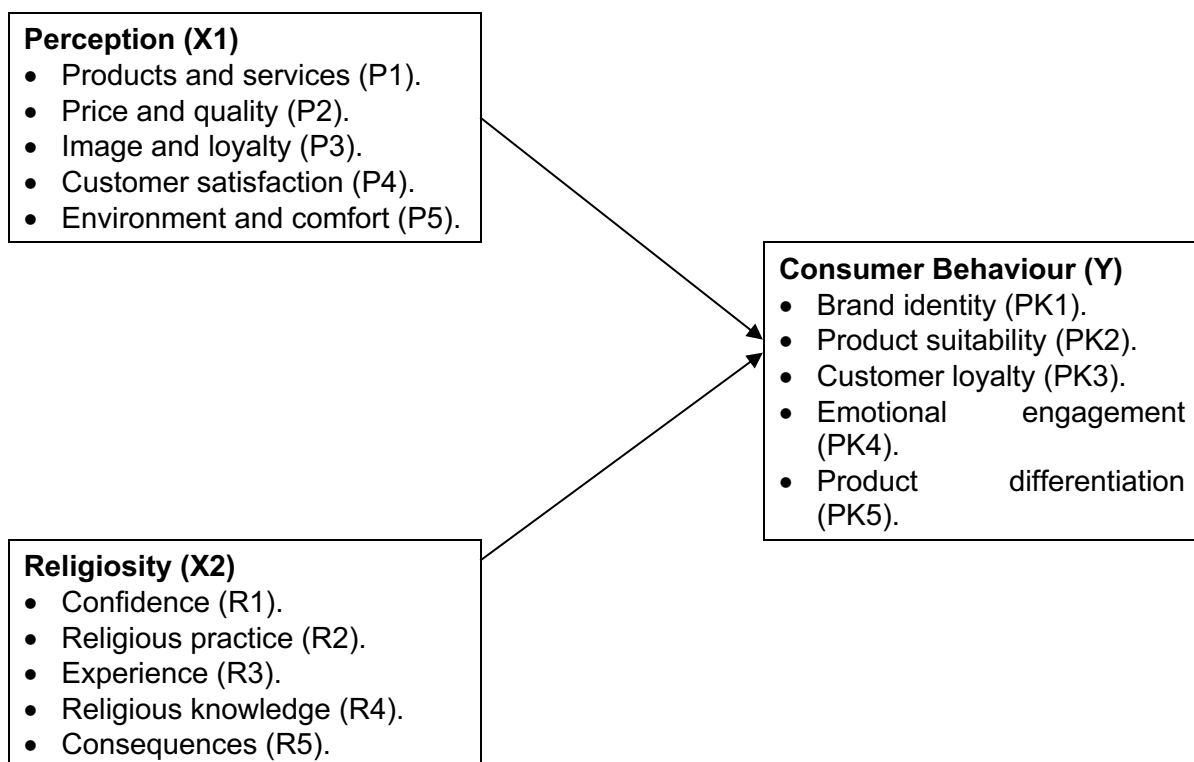
This research used several previous research results to position the research. *First*, the research of Umu Rosyidah and Puji Handayati, concluded that religiosity has a significant contribution to Muslim consumer behaviour, with dimensions of religiosity such as *aqidah*, sharia, religious knowledge, appreciation, and practice (Rosyidah & Handayati, 2022). *Second*, the research of Devi Edriani, concluded that price perception and product quality has a significant effect on consumer purchase decisions (Edriani, 2021). *Third*, the research of Tiara Sulaikha Rohimi Harahap, concluded that perception and religiosity significantly influence customer decisions (Harahap, 2020). *Fourth*, the research of Elly Rasmikayati, et. al., concluded that consumer interest, satisfaction, and loyalty, greatly affect consumer preferences in making repeat visit (Rasmikayati et al., 2020). *Fifth*, the research of Widya Ningrum Rachmawati, concluded that consumer purchasing decisions are influenced by cultural, social, personal, psychological, and blessing factors (Rachmawati, 2023).

The Theory of Planned Behaviour (TPB) is based on the assumption that behavioural intentions are influenced not only by attitudes towards behaviour and subjective norms, but also by perceived behavioural control (Purwanto et al., 2022). TPB theory argues that the more positive an individual's attitude towards a behaviour, the stronger the subjective norm favour of that behaviour, and the greater the perceived control of the behaviour, the higher the individual's intention to carry out (Kumalahayati & Remli, 2024). Consumer behaviour can be defined as the decision-making process and physical activities carried out by individuals in evaluating, acquiring, using, or disposing of goods and services (Sari, 2023). Consumer behaviour refers to the way a person buys and uses goods and services. Consumer behaviour essentially investigates the reasons why buyers act in accordance with the demands of the law. Therefore, consumer behaviour theory will explain two things, Why buyers will buy more of a good at a lower price and less at a higher price? How buyers determine the quantity and combination of goods they will buy with their money? (Zahara & Anwar, 2021). Consumer behaviour variables is represented by 5 (five) indicators, brand identity, product suitability, customer loyalty, emotional engagement, and product differentiation.

Perception is a cognitive process that everyone experiences as they make sense of information about their environment through smelling, hearing, seeing, sensing, and feeling. Therefore, it is important to understand perception to realise that perception is a unique interpretation of circumstances rather than an accurate record. This supports the idea that cognitive maps are not potographic representations of real-world reality, rather, they are created based on its primary importance and understood according to its habits. At some level, each understanding does not show a representative artist, because painting a picture of reality only reveals a personal perspective on reality (Toha, 2014). Consumer perception refers to how a person as a consumer receives, pays attention to, and understands the information available. The nature of the goods that consumers decide to buy and will be used by consumers is called consumer perception. Consumer perceptions affect the way consumers make purchasing decisions through their feelings when looking at a product. Consumer perceptions also influence the way sellers decide how to market their goods. Consumer perception concerns the purpose and function of an item (Tifany & Rustam, 2023). Perception variable is represented by 5 (five) indicators, products and services, price and quality, image and loyalty, customer satisfaction, environment and comfort.

Religiosity, can be defined as "*religious feeling*" which includes an individual's belief in and attachment to religious teachings. The term comes from the Latin word "*religio*", which means bond or attachment. In this context, religiosity describes the binding relationship between humans and God, as well as with each other and natural world. In every religion there

are rules and obligations that must be carried out, which serve to bind and strengthen the relationship of individuals or groups with God, fellow humans, and the surrounding environment (Alwi, 2014). Religiosity is one of the main drivers that can influence consumer behaviour. This is based on consumers choice to buy goods based on their level of belief, so religious beliefs greatly influence their decision to buy goods. Religiosity is the internalisation of religious values in a person, which relates to belief in religious teachings both in the heart and in speech. These beliefs are then actualised in daily actions and behaviours, so customers may consider their religiosity when purchasing goods or services. Therefore, consumer religiosity influences their behaviour. based on a Muslim's knowledge of the definition of *halal*, the proper slaughter process, and the priority of eating *halal* food (Asiyah & Hariri, 2021). Religiosity variable is represented by 5 (five) indicators, confidence, religious practice, experience, religious knowledge, and consequences.



**Figure 1. The Relationship Between Variables**

Source: Processed Data, 2025

Figure 1 explain a hypothesis is a statement containing a logical or wise assumption that will be proven in a research. News sentences that are expected to occur in the research are used to write this statement. The problem or research question that drives the research is usually described in the hypothesis. Therefore, the research question relating to the formulation should be carefully considered. This will help the researcher create a better hypothesis, which in turn will determine the method to test the hypothesis (Santosa, 2018). Based on the framework above, a hypothesis test is needed to find out whether there is a relationship between Perception (X1) on Consumer Behaviour (Y), and whether there is a relationship between Religiosity (X2) on Consumer Behaviour (Y). The hypothesis is a temporary answer to the formulation of research problems, where the formulation of research problems has been stated in the form of a question sentence (Sugiyono, 2012). Statistically,

hypotheses are divided into null hypotheses (H0) and alternative hypotheses (H1). The null hypothesis is a hypothesis that states there is no relationship or difference between one and another, alternative hypothesis is a hypothesis that states a relationship or difference between one variable and another (Sanusi, 2011).

## METHOD

This research used quantitative research approach. This research is included in survey research. Survey research is research that collects information from a sample by asking through questionnaires or interviews in order to later describe various aspects of the population. Survey research is research that aims to seek detailed factual information that characterises existing symptoms, identifies problems or to obtain justification for ongoing conditions and activities, to find out what the people targeted by the research are doing in solving problems as material for planning and decision making in the future (Hardani et al., 2020). The object of research is Otsmani Coffee Solo. With the research subjects being customers who visit and make purchases at Otsmani Coffee Solo. In this research, sample selection was carried out using purposive sampling technique, which is included in the non-probability sampling category (Abdullah, 2015). The technique used in determining the sample is to use the minimum sample size requirement technique, according to Joseph F. Hair, "*Sample size must be equal 10 (ten) times the largest number of formative indicators used to measure a single construct or 10 (ten) times the largest number of structural paths in a particular construct in the structural model*" (Hair, 2017). There is 15 (fifteen) indicators for all variables, so the number of research samples is 150 (one hundred fifty) respondents.

Data collection method used questionnaire with Likert scale. Respondents are asked to "*Strongly Agree*", "*Agree*", "*Neutral*", "*Disagree*", and "*Strongly Disagree*" with each statement, the Likert scale usually used 5 (five) points with a neutral label in the middle position. This Likert scale is the most widely used because it is more popular than others (Abdullah, 2015). This research used a quantitative analysis approach that adopts Partial Least Square (PLS) using SmartPLS version 4.1.9.4 as an analysis tool. SmartPLS is a stand-alone application that can be used to calculate Structural Equation Modelling (SEM) (Santosa, 2018). Data analysis techniques are used: (1) Outer model measurement, explicitly describes the relationship between the latent variable and its indicators or, in other words, defines each indicator related to another variable. Outer model evaluation evaluates the tools used to collect research data. This evaluation determines the validity and reliability of the measurement collection tool. The following are the rules used to measure the validity and reliability of the measurement, Convergent Validity Test, Discriminant Validity Test, and Reliability Test (Amruddin et al., 2022) (Duryadi, 2021); (2) Inner model measurement is carried out to determine the value of Coefficient Determination R Square ( $R^2$ ), T-Statistic (Bootstrapping), Effect Size ( $f^2$ ), Predictive Relevance ( $Q^2$ ) (Rahmad Solling Hamid & Anwar, 2019) (Sup et al., 2023); (3) Hypothesis Test, is a mechanism used to determine the relationship or correlation between two variables being tested in this research. The hypothesis test determines the significance value, measured by significance criteria (Muhson, 2022). The following hypothesis can be drawn:

H1 = There is a positive relationship between Perception (X1) and Consumer Behaviour (Y).

H2 = There is a positive relationship between Religiosity (X2) and Consumer Behaviour (Y).

## RESULT AND ANALYSIS

The validity test measures the extent to which the measurement tool can accurately measure the instruments used following the concept of variable measurement. The concurrent validity test can be considered valid if the loading factor value exceeds 0.70 (Duryadi, 2021). The following are the results of the concurrent validity test that has been processed using SmartPLS.

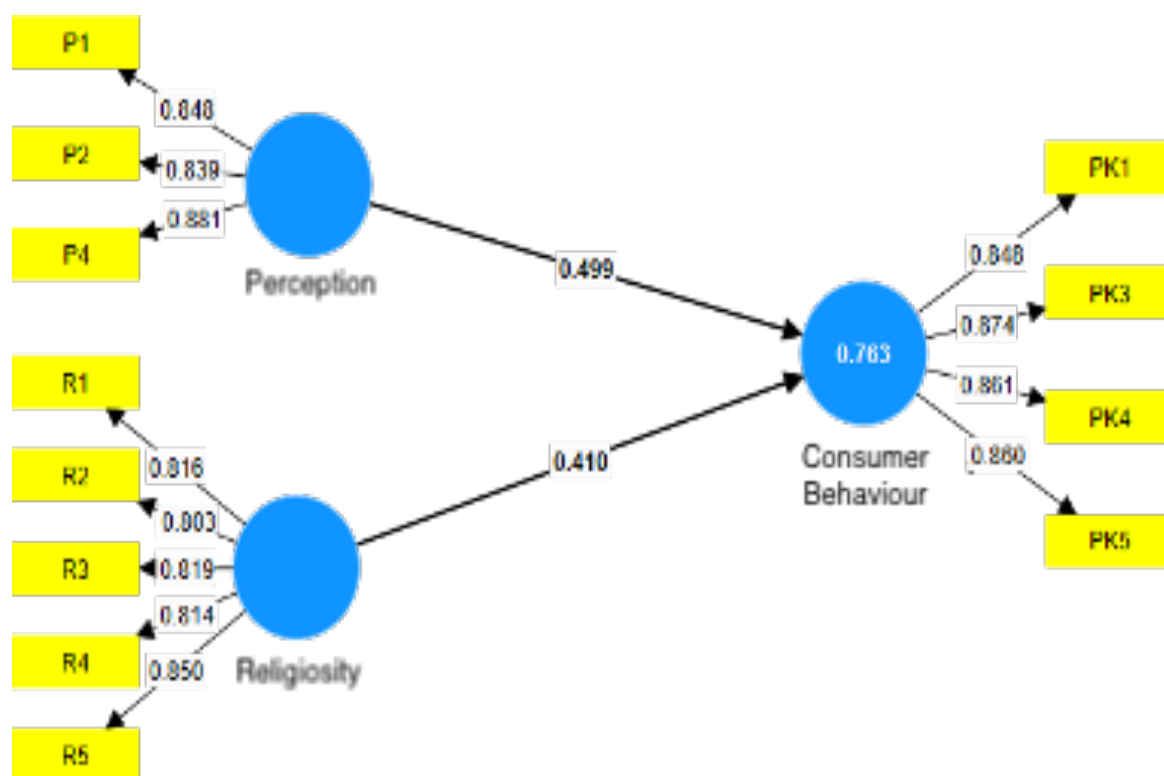


Figure 2. Outer Loading

Source: Processed Data, 2025

Figure 2. Outer Loading presents the indicator loadings for each observed variable in the measurement model. Outer loading values indicate the extent to which each indicator reflects its respective latent construct. In Partial Least Squares Structural Equation Modeling (PLS-SEM), an outer loading value above 0.70 is generally considered acceptable, as it demonstrates adequate convergent validity. As illustrated in the figure, the indicators of construct P (P1, P2, and P4) exhibit strong outer loading values ranging from 0.839 to 0.881, indicating that all indicators reliably represent the construct. Similarly, the indicators of construct R (R1–R5) show outer loading values between 0.803 and 0.850, confirming that each indicator meets the recommended threshold and contributes meaningfully to the measurement of the construct. Furthermore, the indicators of construct PK (PK1, PK3, PK4, and PK5) demonstrate high outer loading values, ranging from 0.848 to 0.874, which signifies a strong association between the indicators and the latent construct. The coefficient of determination ( $R^2$ ) for the endogenous construct is 0.763, indicating that the exogenous constructs explain 76.3% of the variance in PK, which can be classified as a substantial explanatory power. Overall, the results shown in Figure 2 confirm that all indicators possess satisfactory convergent validity. Therefore, the measurement model is considered reliable and valid, allowing the analysis to proceed to the evaluation of the structural model.

**Table 1. Outer Loading Result Test**

Variables	Indicators	Loading Factor	Description
Perception (X1)	P1	0.848	Valid
	P2	0.839	Valid
	P4	0.881	Valid
	R1	0.816	Valid
Religiosity (X2)	R2	0.803	Valid
	R3	0.819	Valid
	R4	0.814	Valid
	R5	0.850	Valid
	PK1	0.848	Valid
Consumer Behaviour (Y)	PK3	0.874	Valid
	PK4	0.861	Valid
	PK5	0.860	Valid

Source: Processed Data, 2025

Table 1 explain loading factor measures the extent to which each indicator can represent the variable it measures. In general, all variables in this model have indicators with good loading factors because all values are above 0.70. This shows that each indicator has a strong enough contribution in measuring its respective variable, so that the convergent validity of the model can be said to be well fulfilled. After the variable is declared valid, the next step is to evaluate the Average Variance Extracted (AVE) value. Duryadi explains that if a model has an AVE value above 0.50 (Duryadi, 2021), then the model can be considered to have high convergent validity.

**Table 2. Average Variance Extracted (AVE)**

Latent Variable	Average Variance Extracted (AVE)
Consumer Behaviour (Y)	0.741
Perception (X1)	0.733
Religiosity (X2)	0.673

Source: Processed Data, 2025

Based as shown in the table 2 above, the Average Variance Extracted (AVE) values for each construct in the model are above 0.50 and this indicates that the data in this research has met the requirements for convergent validity. The combination of the Outer Loading result test and the Average Variance Extracted (AVE) values shows that the data in this research is convergently valid and has met the requirements for the subsequent analysis stage. Discriminant validity is a test to determine whether the indicators in a research variable have unique values and are only related to the indicators within that specific variable rather than those of other variables. Two steps are conducted to ensure the research model has good discriminant validity, Cross Loading and Fornell Larcker result test.

**Table 3. Cross Loading Result Test**

Construct Latent Variable	Perception (X1)	Religiosity (X2)	Consumer Behaviour (Y)
P1	<b>0.848</b>	0.737	0.740
P2	<b>0.808</b>	0.722	0.730
P3	<b>0.797</b>	0.682	0.751
P4	<b>0.816</b>	0.719	0.741
P5	<b>0.818</b>	0.723	0.684
R1	0.709	<b>0.814</b>	0.688
R2	0.707	<b>0.804</b>	0.686
R3	0.729	<b>0.819</b>	0.704
R4	0.741	<b>0.813</b>	0.725
R5	0.709	<b>0.851</b>	0.721
PK1	0.713	0.654	<b>0.811</b>
PK2	0.728	0.745	<b>0.808</b>
PK3	0.773	0.703	<b>0.862</b>
PK4	0.776	0.744	<b>0.858</b>
PK5	0.758	0.759	<b>0.860</b>

Source: Processed Data, 2025

Table 3 explain cross Loading result test shows that the indicators of each construct have a higher value than the indicators of other constructs (Duryadi, 2021). The next step is to test the research data using the Fornell Larcker result test to obtain good discriminant validity for a research model. Therefore, the root of the Average Variance Extracted (AVE) in the construct must be higher than the correlation of the construct with other latent variables.

**Table 4. Fornel Larcker Result Test**

	Consumer Behaviour (Y)	Perception (X1)	Religiosity (X2)
Consumer Behaviour (Y)	<b>0.840</b>		
Perception (X1)	<b>0.893</b>	<b>0.817</b>	
Religiosity (X2)	<b>0.859</b>	<b>0.876</b>	<b>0.820</b>

Source: Processed Data. 2025

Table explain 4 based on the Fornel Larcker result test, the Consumer Behaviour (Y) variable has an AVE square root of 0.840, which is smaller than its correlation with another two variables in the same column, the Perception (X1) variable 0.893 and Religiosity (X2) variable 0.859. This suggests a potential discriminant validity issue between the two variables are very closely related, which could indicate an overlap in the measurement of these two variables. Joseph F. Hair allow removal of indicators in Structural Equation Modelling (SEM) only if supported by strong theoretical basis and statistical evidence. Three statistical criteria to consider are, low factor loadings (generally below 0.50 or 0.70), high cross loadings on other constructs, and failure to fulfil discriminant validity (e.g. AVE roots are lower than inter-construct correlations). However, if such indicators are theoretically important, instead of

removing them, model refinement (re-specification) is a better option to ensure model accuracy and validity (Hair, 2017). In this research there are cases of overlapping, or there are similarities between indicators so that researchers decided to delete several indicators that have similarities in order to get valid results when testing data. The indicator P3 was deleted because it was already represented by PK1, P5 was deleted because it was already represented by PK4, and PK2 was deleted because it was already represented by P1. The following are the test results after several indicator deletions.

**Table 5. Fornel Larcker Second Result Test**

	<b>Consumer Behaviour (Y)</b>	<b>Perception (X1)</b>	<b>Religiosity (X2)</b>
<b>Consumer Behaviour (Y)</b>	<b>0.861</b>		
<b>Perception (X1)</b>	0.846	<b>0.856</b>	
<b>Religiosity (X2)</b>	0.833	0.849	<b>0.820</b>

Source: Processed Data, 2025

Table 5 each variable has a higher value when explaining its variable compared to the other variables in the same column. Therefore, it can be concluded that the data model tested in this research meets the requirements and criteria, indicating that the constructs in this research have discriminant validity (Duryadi, 2021). The acceptable range for composite reliability in research is between 0.70 and 0.95 (Sarstedt et al., 2021). A construct is considered highly reliable if its value is 0.70 or above (Duryadi, 2021).

**Table 6. Cronbach's Alpha and Composite Reliability Result Test**

<b>Variable</b>	<b>Cronbach's Alpha</b>	<b>Composite Reliability</b>
<b>Perception (X1)</b>	0.879	0.911
<b>Religiosity (X2)</b>	0.818	0.892
<b>Consumer Behaviour (Y)</b>	0.883	0.920

Source: Processed Data, 2025

Table 1 explains all variables in the model have a Composite Reliability value above 0.70, which indicates that the research instruments used are highly reliable. With high reliability, this model can be trusted in describing the relationship between the variables researched, so that it can be used for further analysis with higher confidence in the results obtained. R-Square ( $R^2$ ) is used to measure the level of variation in changes in exogenous variables on endogenous variables. The R-Square ( $R^2$ ) value ranges from zero to one. An R-Square ( $R^2$ ) value 0.75 indicates a strong influence, an R-Square ( $R^2$ ) value of 0.50 indicates a moderate influence, and an R-Square ( $R^2$ ) value of 0.25 indicates a low influence. If the R-Square ( $R^2$ ) value is closer to one, then the exogenous variables have a strong influence on the endogenous variables. Conversely, if the R-Square ( $R^2$ ) value is getting away from one, then the ability of exogenous variables to influence endogenous variables is limited (Rahmad Solling Hamid & Anwar, 2019).

The reliability test results indicate that all constructs in the model demonstrate strong internal consistency. Perception (X1) shows a Cronbach's Alpha of 0.879 and Composite Reliability of 0.911, while Religiosity (X2) records values of 0.818 and 0.892, respectively. Similarly, Consumer Behaviour (Y) exhibits high reliability with a Cronbach's Alpha of 0.883 and Composite Reliability of 0.920. Since all values exceed the recommended threshold of

0.70, the results confirm that the measurement instruments are reliable and suitable for further structural model analysis.

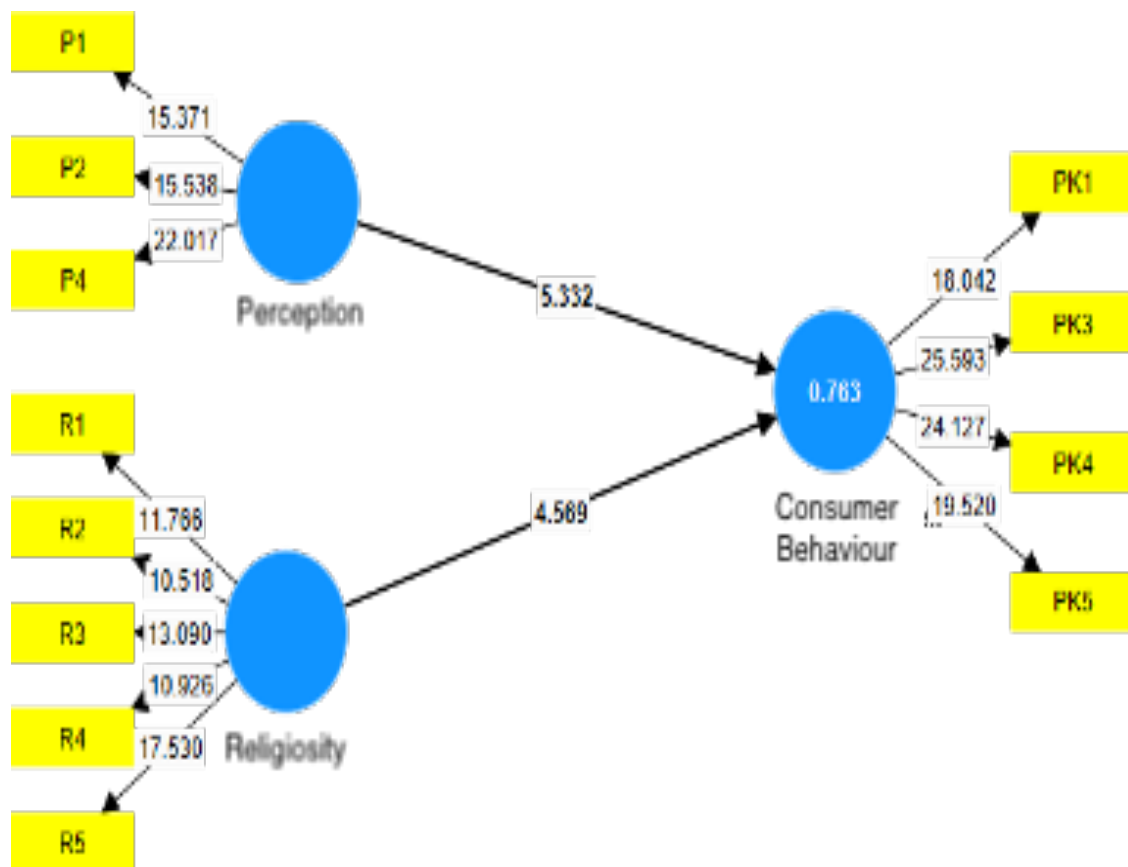
**Table 7. Coefficient Determination R Square (R<sup>2</sup>)**

Variable	R Square (R <sup>2</sup> )
Consumer Behaviour (Y)	0.763

Source: Processed Data, 2025

Table 7 explains Consumer Behaviour (Y) variable has a value of 0.763. This means that about 76.3% of the variance in Consumer Behaviour (Y) variable can be explained by the independent variables in the model, such as Perception (X1) and Religiosity (X2). This model has a very strong predictive power in explaining changes in Consumer Behaviour (Y) variable. The high R-Square (R<sup>2</sup>) value indicates that the Perception (X1) and Religiosity (X2) variables have a significant influence on Consumer Behaviour (Y) variable, and the model used is good enough to capture the relationship between these variables. Overall, it indicates that the model has excellent predictive ability, so the results of this research can be trusted to explain the factors that influence Consumer Behaviour (Y) variable.

T-Statistic is carried out with a Bootstrapping procedure which aims to see the significance value between constructs. Based on Joseph F. Hair suggestion to perform the Bootstrapping procedure with a re-sample value of 5.000 (significance level = 5%). The limit for rejecting and accepting the proposed hypothesis is ± 1.96. That is, if the T-Statistic is in the range of -1.96 and 1.96, it is said that the hypothesis is rejected (H0) (Hair, 2017).



**Figure 3. T-Statistic (Bootstrapping) Test**

Figure 3. T-Statistic (Bootstrapping) Test presents the results of the bootstrapping procedure used to evaluate the statistical significance of the measurement and structural models in PLS-SEM. Bootstrapping assesses the stability of the estimated parameters by generating resamples and calculating t-statistics. A t-value greater than 1.96 indicates statistical significance at the 5% significance level. As illustrated in the figure, all indicators associated with construct P (P1, P2, and P4) demonstrate high t-statistic values ranging from 15.371 to 22.017, confirming that each indicator significantly loads onto its latent construct. Likewise, the indicators of construct R (R1–R5) exhibit strong t-values between 10.518 and 17.530, indicating that all indicators are statistically significant and reliable measures of the construct. Furthermore, the indicators of the endogenous construct PK (PK1, PK3, PK4, and PK5) show t-statistic values ranging from 18.042 to 25.593, which substantially exceed the recommended threshold. These results confirm the robustness and validity of the measurement model. With respect to the structural relationships, the path coefficients from P to PK and R to PK yield t-statistic values of 5.332 and 4.569, respectively. These values indicate statistically significant effects of both exogenous constructs on the endogenous construct. The coefficient of determination ( $R^2$ ) for PK is 0.763, suggesting that 76.3% of the variance in PK is explained by constructs P and R, reflecting a substantial explanatory power. Overall, the results of the T-statistic (bootstrapping) test confirm that all hypothesized relationships and indicator loadings are statistically significant, supporting the reliability and validity of both the measurement and structural models.

**Table 8. T-Statistic (Bootstrapping) Result Test**

T-Statistic	( O/STDEV )	P-Value
P (X1) -> PK (Y)	5.332	0.000
R (X2) -> PK (Y)	4.569	0.000

Source: Processed Data, 2025

Table 8 explains the relationship between Perception (X1) and Consumer Behaviour (Y) variables has a T-Statistic value of 5.332 with a P-Value of 0.000. Meanwhile, the relationship between Religiosity (X2) on Consumer Behaviour (Y) variables has a T-Statistic value of 4.569 with a P-Value of 0.000. The T-Statistic value which is much greater than 1.96 and the P-Value which is smaller than 0.05 indicate that this relationship is highly significant. This indicates that Perception (X1) and Religiosity variables has a significant influence on Consumer Behaviour (Y) variable, where the higher a person's perception and religiosity, the greater the influence on consumer behaviour. However, the relationship between Perception (X1) and Consumer Behaviour (Y) variables is stronger than that between Religiosity (X2) and Consumer Behaviour (Y) variables, as indicated by the higher T-Statistic value. These results indicate that in the context of this research, the perception factor is more dominant in influencing consumer behaviour than the religiosity factor.

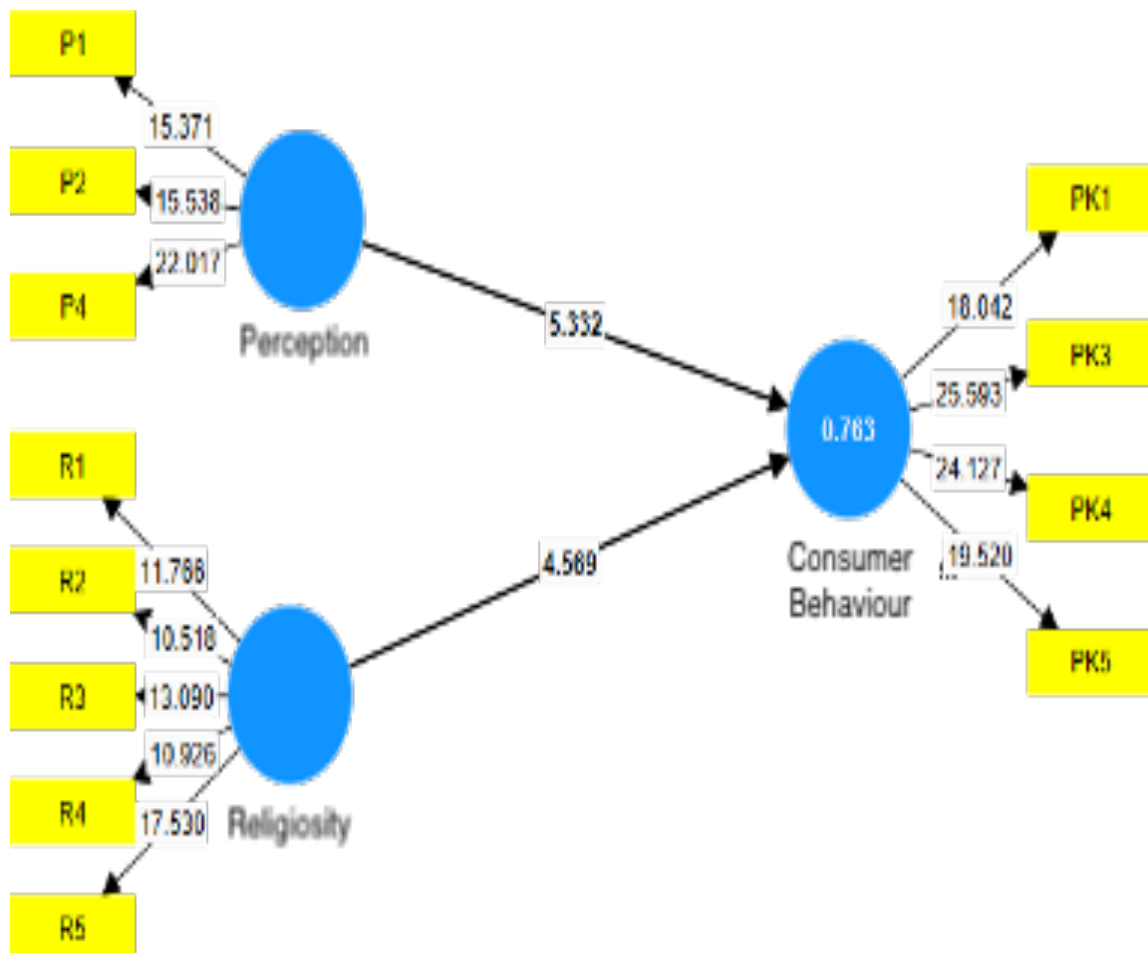
Effect Size ( $f^2$ ), also known as Cohen Effect Size ( $f^2$ ), aims determine how much exogenous constructs affect endogenous latent constructs. Based on the Cohen value, Effect Size ( $f^2$ ) called small with a representative 0.02, medium 0.15, and large 0.35 (Ghozali & Latan, 2015) Referring to Cohen's (Ghozali & Latan, 2015) criteria, effect size values can be categorized as small (0.02), medium (0.15), or large (0.35), thereby enabling a more comprehensive interpretation of not only the significance but also the practical impact of Perception and Religiosity on Consumer Behaviour within the research context.

**Table 9. Effect Size ( $f^2$ ) Result**

Construct Latent Variable	Perception (X1)	Religiosity (X2)	Consumer Behaviour (Y)
Perception (X1)			0.294
Religiosity (X2)			0.198
Consumer Behaviour (Y)			

Source: Processed Data, 2025

Table 9 explains Perception (X1) variable on Consumer Behaviour (Y) variable has an Effect Size ( $f^2$ ) of 0.294, which is above 0.15 (medium). Meanwhile, the Religiosity (X2) variable on Consumer Behaviour (Y) variable has an Effect Size ( $f^2$ ) of 0.198 (medium). This shows that the Perception (X1) and Religiosity (X2) variables has a moderate influence on Consumer Behaviour (Y). The results of Effect Size ( $f^2$ ) test show that Perception (X1) has a more dominant influence than Religiosity (X2) in determining Consumer Behaviour (Y). Therefore, in this research, the strategies that focus on improving consumer perception may be more effective. Predictive Relevance ( $Q^2$ ) is a structural model to measure how well the observation value is generated by using Blindfolding by looking at  $Q^2$ . If the value of  $Q^2 > 0$  then the observation value is called good. However, if the value of  $Q^2 < 0$  then the observation value is not good.



**Figure 4. Blindfolding Test**

Source: Processed Data, 2025

Figure 4. Blindfolding Test illustrates the results of the blindfolding procedure used to assess the predictive relevance ( $Q^2$ ) of the structural model. In PLS-SEM, the blindfolding technique evaluates how well the observed values are reconstructed by the model and its parameter estimates. A  $Q^2$  value greater than zero indicates that the model has predictive relevance for a particular endogenous construct, whereas a value equal to or below zero suggests a lack of predictive capability. As shown in the figure, the endogenous construct PK exhibits a  $Q^2$  value of 0.554, which is substantially greater than zero. This result demonstrates that the model has strong predictive relevance for PK, indicating that the exogenous constructs are able to accurately predict the endogenous variable. According to established guidelines,  $Q^2$  values of 0.02, 0.15, and 0.35 represent small, medium, and large predictive relevance, respectively; therefore, the obtained value reflects a high level of predictive accuracy. In contrast, the exogenous constructs display  $Q^2$  values of 0.000, which is expected because blindfolding is only applicable to endogenous constructs in the model. These results confirm that the predictive assessment is appropriately focused on the endogenous variable.

**Table 10. Predictive Relevance ( $Q^2$ )**

	SSO	SSE	$Q^2 (=1-SSE/SSO)$
<b>Consumer Behaviour (Y)</b>	600.000	267.517	0.554
<b>Perception (X1)</b>	450.000	450.000	
<b>Religiosity (X2)</b>	750.000	750.000	

Source: Processed Data, 2025

Table 10 explains consumer Behaviour (Y) variable has a  $Q^2$  of 0.554, which indicates that the model has great predictive relevance in explaining this variable. In other words, more than 55.4% of the variance in Consumer Behaviour (Y) variable can be predicted by the independent variables in the model. With high predictive relevance, the results of this research can be used to understand and predict consumer behaviour based on their perceptions and religiosity.

## DISCUSSION

H1 = There is a positive relationship between Perception (X1) and Consumer Behaviour (Y).

H2 = There is a positive relationship between Religiosity (X2) and Consumer Behaviour (Y).

**Table 11. Hypothesis Test**

T-Statistic	( O/STDEV )	P-Value
P (X1) -> PK (Y)	5.332	0.000
R (X2) -> PK (Y)	4.569	0.000

Source: Processed Data, 2025

Table 11 explains H1 is supported by T-Statistic value of 5.332 and P-Value of 0.000. Because the T-Statistic > 1.96 and the P-Value < 0.05, this hypothesis is accepted. This means that there is a positive and significant relationship between Perception (X1) and Consumer Behaviour (Y) variables. In other words, the higher a person's perception, the greater the influence on their consumer behaviour. Meanwhile, H2 is also supported by T-Statistic value of 4.569 and P-Value of 0.000. Since the T-Statistic > 1.96 and P-Value < 0.05, this hypothesis is also accepted. This shows that there is a positive and significant relationship

between Religiosity (X2) and Consumer Behaviour (Y) variables. Although the effect is not as strong as Perception (X1) variable, Religiosity (X2) variable still has a role to play in influencing Consumer Behaviour (Y) variable. Overall, both hypotheses in this research are accepted.

Perception is a cognitive process that enables individuals to interpret and understand information received from the environment. This process involves stimulus reception, processing, and interpretation so that a person can give meaning to what they see, hear, or feel (Alzikri & Susanti, 2023). From the results test, it can be concluded that there is a positive and significant relationship between Perception (X1) and Consumer Behaviour (Y) variables, strengthened by several other research, such as the research of Achmad Fathoni Rodli and Siti Khalimah (Rodli & Khalimah, 2021); the research of Fitria Ika Agustina (Agustina, 2020); the research of Muhammad Ricard Alzikri and Febsri Susanti (Alzikri & Susanti, 2023); the research of Riki Hanri Malau, Muslim, and Saipul Al Sukri (Malau et al., 2021); also the research of Amalia Nurul Adila and Albari (Adila & Albari, 2022).

Religiosity is one of the main drivers that can influence consumer behaviour. This is based on consumers' choice to buy goods based on their level of belief, so religious beliefs greatly influence their decision to buy goods (Asiyah & Hariri, 2021). From the results test, it can be concluded that there is a positive and significant relationship between Religiosity (X2) and Consumer Behaviour (Y) variables, strengthened by several other research, such as the research of Novi Yanti, Lika Akana Helmi, and Syamsurizal (Yanti et al., 2023); the research of Muhammad Najib Murobbi and Abdul Mujib Arijuddin (Murobbi & Arijuddin, 2023); also the research of Eka Melinda (Melinda, 2024).

Muslim consumer behavior in the concept of consumption in Al-Qur'an, must fulfill the following aspects. *First, halal and thayyib. Halal* is anything that is permitted or allowed in Islam (Sup et al., 2020); Meanwhile, *thayyib* is everything that is pure (not indicated as unclean), not doubtful (not indicated as *haram*), good, safe and of good quality (Sirajuddin & Mahaiyadin, 2022). The word of Allah Swt. in Surah Al-Baqarah verse 168:

يَا أَيُّهَا النَّاسُ كُلُوا مِمَّا فِي الْأَرْضِ حَلَالًا طَيِّبًا وَلَا تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ

"O humanity, eat from what is lawful and good on the earth and do not follow satan's footsteps. He is truly your sworn enemy".

The word of Allah Swt. in surah Al-Baqarah verse 172:

يَا أَيُّهَا الَّذِينَ آمَنُوا كُلُوا مِنْ طَيِّبَاتِ مَا رَزَقْنَاكُمْ وَاشْكُرُوا لِلَّهِ إِنْ كُنْتُمْ إِيَّاهُ تَعْبُدُونَ

"O you who believe, eat the good things that We have given you and give thanks to Allah Swt. if you truly only worship Him".

The word of Allah Swt. in surah Al-Ma'idah verse 88:

وَكُلُوا مِمَّا رَزَقَكُمْ اللَّهُ حَلَالًا طَيِّبًا وَانْقُوا اللَّهَ الَّذِي أَنْتُمْ بِهِ مُؤْمِنُونَ

"Eat of the good, lawful things provided to you by Allah Swt., and be mindful of Allah Swt. in Whom you believe".

The word of Allah Swt. in surah An-Nahl verse 114:

فَكُلُوا مِمَّا رَزَقَكُمْ اللَّهُ حَلَالًا طَيِّبًا وَاشْكُرُوا نِعْمَتَ اللَّهِ إِنْ كُنْتُمْ إِيَّاهُ تَعْبُدُونَ

"So, eat from the good, lawful things which Allah Swt. has provided for you, and be grateful for Allah Swt. favours, if you truly worship Him alone".

*Second, not being excessive (israf)*, is any action that goes beyond reasonable limits, both in quantity and quality, which results in waste, damage, or loss (Mais et al., 2025). In *tafsir* studies, the concept of *israf* is understood broadly, not only limited to food and beverage, but encompasses all aspects of life, such as clothing, wealth, and lifestyle. Ibn Katsir explained

that *israf* is any act that exceeds the limits permitted by sharia and does not bring benefits to the perpetrator, while contemporary exegete, Quraish Shihab added that *israf* can be in the form of excessive quantity or inappropriate quality of consumption (Ulyani et al., 2025). The word of Allah Swt. in surah Al-An'am verse 141:

وَهُوَ الَّذِي أَنْشَأَ جَنَّاتٍ مَعْرُوشَاتٍ وَغَيْرَ مَعْرُوشَاتٍ وَالنَّخْلَ وَالزَّرْعَ مُخْتَلِفًا أَكْثَرَهُمُ الزَّيْتُونَ وَالرُّمَانَ مُتَشَابِهًا وَغَيْرَ مُتَشَابِهٍ كُلُوا مِنْ ثَمَرِهِ إِذَا أَثْمَرَ وَآتُوا حَقَّهُ يَوْمَ حَصَادِهِ وَلَا تُسْرِفُوا إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ

"It is He who grows plants that vine and those that do not vine, date palms, plants of various tastes, as well as olives and pomegranates which are similar (in shape and color) and not similar (in taste). Eat its fruit when it bears fruit and give it its due (zakat) when you reap the produce. However, don't overdo it. Indeed, Allah Swt. does not like people who exaggerate".

The word of Allah Swt. in surah Al-A'raf verse 31:

يَا بَنِي آدَمَ خُذُوا زِينَتَكُمْ عِنْدَ كُلِّ مَسْجِدٍ وَكُلُوا وَشَرِبُوا وَلَا تُسْرِفُوا إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ

"O children and grandchildren of Adam, wear your beautiful clothes every time you (enter) the mosque and eat and drink, but do not overdo it. Indeed, He does not like excessive people".

The word of Allah Swt. in surah Al-Isra' verse 27:

إِنَّ الْمُبَدِّرِينَ كَانُوا إِخْوَانَ الشَّيْطَانِ ۗ وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا

"Indeed, the wastrels are satan's brothers and satan is very disobedient to his Lord".

The word of Allah Swt. in surah Al-Furqan verse 67:

وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا

"And, people who don't give excessively and are not (also) stingy when they donate. (Their impact) is halfway between the two".

Third, not being stingy (*bakhil*), is an attitude that arises due to excessive love for wealth, one tends to be afraid of running out of wealth if one shares it with other people. According to Wahbah Az-Zuhaili, it is natural for us to limit ourselves from loving wealth too much (Yusgiantara, 2024). The attitude of stinginess as one of the bad human traits must be eradicated by growing awareness that wealth is a trust from Allah Swt., a portion of which must be spent on those who deserve it (Wahyuni et al., 2025). The word of Allah Swt. in surah Ali 'Imran verse 180:

وَلَا يَحْسَبَنَّ الَّذِينَ يَبْخُلُونَ بِمَا أَنْعَمَ اللَّهُ مِنْ فَضْلِهِ هُوَ خَيْرًا لَّهُمْ ۗ بَلْ هُوَ شَرٌّ لَّهُمْ ۗ سَيُطَوَّقُونَ مَا بَخُلُوا بِهِ يَوْمَ الْقِيَامَةِ ۗ وَاللَّهُ مِيرَاثُ السَّمٰوٰتِ وَالْاَرْضِ ۗ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ

"Never should those who are stingy with the gifts that Allah Swt. has bestowed on them think that (stinginess) is good for them. On the contrary, (stinginess) is bad for them. On the day of resurrection, they will be covered with something with which they were miserly. To Allah Swt. belongs the inheritance (in) the heavens and the earth. Allah Swt. is careful about what you do".

The word of Allah Swt. in surah An-Nisa' verse 37:

الَّذِينَ يَبْخُلُونَ وَيَأْمُرُونَ النَّاسَ بِالْبُخْلِ وَيَكْتُمُونَ مَا آتَاهُمُ اللَّهُ مِنْ فَضْلِهِ ۗ وَأَعْتَدْنَا لِلْكَافِرِينَ عَذَابًا مُهِينًا

"(Namely) those who are stingy, enjoin stinginess on others, and conceal the bounty which Allah Swt. has bestowed upon them. We have prepared for the disbelievers a humiliating punishment".

The word of Allah Swt. in surah Al-Isra' verse 29:

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

"Don't make your hands shackled to your neck (miserly) and don't (also) stretch them excessively because then you will become disgraceful and regretful".

The word of Allah Swt. in surah Muhammad verse 38:

هَآأَنُتُمْ هُوَآَاءِ تُذْعَوْنَ لِتُنْفِقُوا فِي سَبِيلِ اللَّهِ فَمِنْكُمْ مَنْ يَبْخُلُ وَمَنْ يَبْخُلْ فَإِنَّمَا يَبْخُلُ عَن نَّفْسِهِ وَاللَّهُ الْغَنِيُّ وَأَنْتُمُ الْفُقَرَاءُ وَإِن تَتَوَلَّوْا يَسْتَبْدِلْ قَوْمًا غَيْرَكُمْ ثُمَّ لَا يَكُونُوا أَمْثَالَكُمْ □

*"Remember that you are those who are invited to spend (your wealth) in the way of Allah Swt. Then, there are people among you who are stingy. In fact, whoever is stingy is actually stingy towards himself. Allah Swt. is the Rich and you are the poor. If you turn away (from the right path), He will replace (you) with another people and they will not be (disobedient) like you".*

Fourth, gratitude, is a way to acknowledge the blessings of Allah Swt., including our wealth and possessions, and to become more humble and less arrogant. Gratitude also helps us see the good in every situation, appreciate what we have, and focus less on what we lack (Astutik et al., 2024). Through gratitude, humans will accept what is within themselves. Every human being has limitations or shortcomings in life, but by accepting oneself as it is, with gratitude and positive thinking, receiving or obtaining something can ultimately bring happiness and a feeling of comfort that can increase gratitude. Because fundamentally, dissatisfaction is felt due to a lack of acceptance and tolerance for life's problems, as well as a lack of gratitude to Allah Swt., who has given what has been achieved and owned by a person (Rohmatulloh, 2024). The word of Allah Swt. in surah Al-Baqarah verse 152:

□فَاذْكُرُونِي أَذْكُرْكُمْ وَاشْكُرُوا لِي وَلَا تَكْفُرُونِ

*"So, remember Me, I will remember you. Be grateful to Me and do not deny Me".*

The word of Allah Swt. in surah Ibrahim verse 7:

وَإِذْ تَأَذَّنَ رَبُّكُمْ لَئِن شَكَرْتُمْ لَأَزِيدَنَّكُمْ وَلَئِن كَفَرْتُمْ إِنَّ عَذَابِي لَشَدِيدٌ

*"(Remember) when your Lord announced, "Indeed, if you are grateful, I will surely increase (favours) to you, but if you deny (My favours), verily My punishment will be very severe".*

The word of Allah Swt. in surah Luqman verse 12:

وَإِلَّا تَدْعُوا لِقَوْمٍ أُتِنَّا لِقَوْمٍ الْحِكْمَةَ أَنْ يَشْكُرُوا بِاللَّهِ وَمَنْ يَشْكُرْ فَإِنَّمَا يَشْكُرُ لِنَفْسِهِ وَمَنْ كَفَرَ فَإِنَّ اللَّهَ غَنِيٌّ حَمِيدٌ

*"Indeed, We have indeed given wisdom to Luqman, namely, "Be grateful to Allah Swt.! Whoever is grateful, indeed he is grateful for himself. Whoever is ungrateful, verily Allah Swt. is Rich, Most Praiseworthy".*

The word of Allah Swt. in surah Az-Zumar verse 7:

إِن تَكْفُرُوا فَإِنَّ اللَّهَ غَنِيٌّ عَنْكُمْ وَلَا يَرْضَىٰ لِعِبَادِهِ الْكُفْرَ وَإِن تَشْكُرُوا يَرْضَهُ لَكُمْ وَلَا تَزِرُ وَازِرَةٌ وِزْرَ أُخْرَىٰ ثُمَّ إِلَىٰ رَبِّكُمْ مَرْجِعُكُمْ فَيُنَبِّئُكُمْ بِمَا كُنْتُمْ تَعْمَلُونَ إِنَّهُ عَلِيمٌ بِذَاتِ الصُّدُورِ

*"If you disbelieve, Allah Swt. does not need you. He also does not condone the disbelief of His servants. If you are grateful, He is pleased with your gratitude. A person who sins does not carry the sins of others. Then, to your Lord you will return, and He will tell you what you have done. Indeed, He is All-Knowing of what is stored in the chest".*

## CONCLUSION

This research found that customer perception and religiosity have a significant influence on consumer behaviour to buy at Otsmani Coffee Solo. This research confirmed the idea that attitudes, subjective norms, and behavioral control influence customers intentions and decisions to purchase products. In addition, Otsmani Coffee Solo competitiveness in the market is influenced by variables such as product suitability, brand identity, customer loyalty, emotional attachment, and difference from competitors. The results suggest that value-based

and identity-based marketing strategies that match consumer preferences and beliefs are essential for consistently increasing customer attraction and loyalty. Furthermore, it is important for consumers to adhere to the concept of consumption in Al-Quran: consuming what is *halal* and *thayyib*; being proportionate, not being excessive (*israf*) and not being stingy (*bakhlil*); and always acknowledging the blessings of Allah SWT.

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