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AL-AMWAL

The Mediating Impact of Islamic Lifestyle and Religion Perceived Behavior Control on the Infulence of Income and Consumer Behavior Among Muslimah Career

Tyas Ayuningrum,^{1*} Faqih Nabhan,²

^{1,2}Faculty of Islamic Economic and Bussines UIN Salatiga

E-Mail: tyasayuningrum04@gmail.com¹ faqihnabhan@iainsalatiga.ac.id²

Abstract

The purpose of this study was to determine how good the effect of income on consumptive behavior with Islamic lifestyle and religious perceived behavior control as intervening variables for career Muslim women in Salatiga city. The type of research used is quantitative research with data collection by distributing questionnaires using an interval scale (1-10) with a population of Salatiga career Muslim women. The sample taken was 100 respondents using the Purposive Sampling technique. The analysis technique in this study uses Structural Equation Modeling (SEM) with Partial Least Square (PLS) technique, while the analytical tool used in this study is the SmartPLS 4.0 program. The results of this study indicate that: (1) Income has a Positive and Significant Effect on Islamic Lifestyle. (2) Income has a Positive and Significant Effect on Religious Perceived Behavior Control. (3) Income has a Negative and Insignificant Effect on Consumptive Behavior. (4) Islamic Lifestyle has a Negative and Significant Effect on Consumptive Behavior. (5) Religious Perceived Behavior Control Negatively and Significantly Affects Consumptive Behavior. (6) Income has a Significant Negative Effect on Consumptive Behavior with Islamic Lifestyle as an intervening variable. (7) Income has a Significant Negative Effect on Consumptive Behavior with Religious Perceived Behavior Control as an intervening variable.

Keywords: *Consumptive Behavior, Income, Islamic Lifestyle and Religious Percheived Behavior Control*

Abstrak

Tujuan penelitian ini untuk mengetahui seberapa baik pengaruh Pendapatan terhadap perilaku konsumtif dengan *islamic lifestyle* dan *religious percheived behavior control* sebagai variabel intervening kepada muslimah karier yang berada di kota Salatiga. Jenis penelitian yang digunakan yaitu penelitian kuantitatif menggunakan metode penyebaran kuesioner. Pengumpulan data dengan cara penyebaran kuesioner menggunakan skala interval (1-10) dengan populasi muslimah karier Salatiga. Sampel yang diambil sebanyak 100 responden dengan teknik *Purposive Sampling*. Teknik analisis dalam penelitian ini menggunakan *Structural Equation Modeling* (SEM) dengan teknik *Partial Least Square* (PLS), sementara alat analisis yang digunakan dalam penelitian ini adalah program SmartPLS 4.0. Hasil penelitian ini menunjukkan bahwa: (1) Pendapatan Berpengaruh Positif dan Signifikan terhadap *Islamic Lifestyle*. (2) Pendapatan Berpengaruh Positif dan Signifikan terhadap *Religious Percheived Behavior Control*. (3) Pendapatan Berpengaruh Negatif tidak Signifikan terhadap Perilaku Konsumtif. (4) *Islamic Lifestyle* Berpengaruh Negatif dan Signifikan terhadap Perilaku Konsumtif. (5) *Religious Percheived Behavior Control* Berpengaruh Negatif dan Signifikan terhadap Perilaku Konsumtif. (6) Pendapatan Berpengaruh Negatif Signifikan terhadap Perilaku Konsumtif dengan *Islamic Lifestyle* sebagai variabel intervening. (7) Pendapatan Berpengaruh Negatif Signifikan terhadap Perilaku Konsumtif dengan *Religious Percheived Behavior Control* sebagai variabel intervening.

Kata Kunci: *Perilaku Konsumtif, Pendapatan, Islamic Lifestyle dan Religious Percheived Behavior Control*

INTRODUCTION

Consumptive behavior is often related to high income, where people with higher incomes tend to buy goods that are not strictly necessary (Li, X., Zhang, J., & Zhang, W. 2022). Public consumption in 2022 grew 4.93%, with household consumption contributing 51.87% to the national GDP which grew 5.31% (Republika.com, 2023). Consumptive behavior continues to attract attention, especially with the development of technology and social media (Ritzer, 2020). Women are now more courageous in voicing their opinions and following the hijrah trend and the existence of Muslim women has begun to spread in every line, so that many Muslim women have careers and have begun to show their existence in the public domain (Lusardi & Mitchell, 2007). Research shows that women are more careful in managing finances, but are vulnerable to the influence of advertising and social pressure (Lusardi & Mitchell, 2007). An Islamic lifestyle emphasizes prudence in spending money, reducing consumptive behavior (Ismail, S., & Sambasivan, M. (2015). A high level of religiosity limits consumptive behavior (Ratner, R. K., & Kahn, B. E. 2002), because religious norms prohibit excessive behavior in finance. Spending wealth in a halal manner and avoiding israf are also controlling consumptive behavior in Islam. (Ahmed, S., & Rafiq, 2018).. Maintaining a balance in consumption is the key to controlling consumptive behavior (Al-Qardhawi, 1995).

Consumptive behavior itself occurs in the Salatiga community with consumption expenditures increasing from year to year being the focus of researchers. This is evidenced by the data presented by BPS (Central Bureau of Statistics). Data on per capita expenditure of food and non-food groups of the Salatiga community which will start from 2019 - 2021:

Table 1. Average Monthly Food and Non-Food Expenditure per Capita (IDR)

Average Expenditure per Capita per Month Food and Non-Food (IDR)								
Salatiga City								
Total			Not Food			Food		
2020	2021	2022	2020	2021	2022	2020	2021	2022
1.	1.	2.	9	1.	1.	6	7	8
617.558	913.225	394.280	83.097	172.907	536.036	34.461	40.318	58.244

Source: BPS Prov. Central Java

The data shows an increase from 2020 to 2022 of IDR 776,722, indicating the significance of the consumptive behavior of the people of Salatiga city. This expenditure is dominated by the non-food group, which identifies the consumptive behavior of the people in Salatiga city (BPS Prov. Central Java). Consumptive behavior arising from people's income, in line with research from Yuliani and Rahmatiah (2020), provides an explanation of how income can have a positive and significant effect on consumptive behavior in students majoring in mathematics at UIN Alaudin Makassar. Other findings by (Bukhari, Prasetyo and Rahma (2022) which also support the above results that income has a positive and significant effect on online shopping consumptive behavior.

There are differences in the results of recent research provided by Setiadi and Njo (2016), Rionita and Widiastuti (2019), Susanti and Saputro (2020) as well as Hidayati et al., (2021) which state the results that the Income Variable has no positive and significant effect on consumptive behavior in the consumers they studied. The increase and decrease in per capita expenditure in the Salatiga community is what the researcher will focus on. Referring to the inequality of results with theory makes researchers interested in the influence of opinion on the consumptive behavior of the people of Salatiga, especially the career Muslim women who are in it. Is then the Muslimah community in Salatiga the first contribution to the level of consumptiveness that occurs in Salatiga.

This result in the following problem formulation: 1) How does income affect the *islamic lifestyle* of career Muslim women in Salatiga city? 2) How does income affect *religious perceived behavior control* of Muslimah career in Salatiga city? 3) How does income affect the consumptive behavior of Muslimah careers in Salatiga city? 4) How does *islamic lifesyle* influence the consumptive behavior of Muslimah careers in Salatiga city? 5) How does *religious perceived behavior control* affect the consumptive behavior of Muslimah careers in Salatiga city? 6) How does income affect the consumptive behavior of Muslim career women with *Islamic lifestyle* as an intervening variable? 7) How does income affect the consumptive *behavior* of Muslim career women with *religious perceived behavior control* as intervening variable?

LITERATURE REVIEW

Theory Planned Behaviour

The Theory of Planned Behavior is an evolution of the Theory of Rational Behavior. TPB is a conceptual framework designed to describe the factors that influence certain behaviors. According to Ajzen (1991), the core of individual behavior is influenced by individual intentions (behavioral intentions) related to the action. Behavioral intentions

are influenced by three factors: (1) attitudes, (2) subjective norms, and (3) perceived behavioral control (Ajzen, 1991). Individual beliefs can influence their behavior through behavior belief, attitude toward behavior, normative belief, and controlling belief. All of these influence individual decisions in making policies. This term is known as behavior belief which influences individual decisions in determining a policy that they must take (Pebriana et al., 2021). The control trajectory forms the perceived behavior control variable (Pebriana et al., 2021). In the theory of planned behavior, perceived attitudes, subjective norms, and behavioral control are determined by core beliefs. Determinants of behavior are the results of evaluating the beliefs held by individuals evaluated either positively or negatively. Planned Behavior Theory or TPB (Theory of Planned Behavior) is based on the assumption that humans are rational beings and use available information systematically (Achmat, 2010).

Consumptive Behavior

Consumptive behavior is the acquisition and use of desired goods with decisions determining other behaviors. Individuals decide what, where, and how to buy and why. This behavior is not based on rational considerations, but rather excessive desires (Lestarina, et al. 2017).

There are two models in consumptive behavior, the Maslow model and the AIDA Model. Maslow's model is a psychological theory that explains the hierarchy of human needs. This theory was created by Abraham Maslow in 1943 and consists of five levels: physiological, safety, social, self-fulfillment, and achievement needs. Individuals will seek fulfillment of higher needs after basic needs are met. The AIDA model, introduced by E. St. Elmo Lewis in 1898, describes the stages of attention, interest, desire, and action in the process of purchasing a product or service. These stages include awareness, interest, desire, and action. In the context of consumptive behavior, Maslow's model and the AIDA model help explain why someone buys a product or service and how the purchasing decision process is carried out (Wartoyo & Nabila, 2023).

From these two models then emerged the factors that cause consumptive behavior, namely: personal, social, psychological, economic, and physical environmental factors. Personal factors relate to individual needs, social factors include the social environment, psychological factors relate to mental processes, economic factors involve the ability to meet needs, and physical environmental factors are related to where a person lives.

Revenue

Revenue is the result of production received by the owner of the production factor in the form of wages, interest, rent, and profit (Suad, 2005) and in accounting is the amount billed to customers for services or goods (Soemarso, 2009). (Soemarso, 2009). There are three sources of household income: 1) Salary or wage income, influenced by productivity, quality of human capital, and working conditions; 2) Productive assets such as financial investments and non-financial assets; 3) Income from the government, including unemployment benefit transfers and social security for low-income people in

developed countries. (Case & Fair, 2002). The factors that affect a person's income include education, occupation, location, work experience, and economic factors. People with higher education, high-risk occupations, location in big cities, and long work experience tend to have higher incomes. In addition, economic factors such as inflation, economic growth, and unemployment also play a role in determining a person's income (Mankiw, 2020).

Islamic Lifestyle

Lifestyle is the activities that reflect the way a person lives, including money spending and time management. (Mowen & Minor, 2002).. Islamic Lifestyle is a pattern of life that is in accordance with the principles, values, and standards of Islam. (KNEKS, 2020). This concept emphasizes physical and spiritual well-being, as well as balance in life. (Al-Mubarak, 2007). An Islamic lifestyle includes relationships with oneself, God, and others. (Zuraidah, Abdullah, 2022).. An important issue in Islamic lifestyles is the impact of non-Islamic lifestyles on society and the implementation of Islamic lifestyles. (Mahdavi Kani, 2008).

There are various kinds of Islamic lifestyles that can be chosen, one of which is the halal lifestyle. (Zaidah et al., 2022).. Halal lifestyle involves the selection of products and services in accordance with Islamic teachings and norms, with additional aspects of health, safety, security, prosperity, and human dignity. (Zaidah et al., 2022).. It is not meant to be restrictive or coercive, but as a way to reintroduce Islamic values. (Eka Dewi, 2018). The scope of halal lifestyle includes halal food, medicine, cosmetics, travel, finance, media, and fashion, with the aim of ensuring compliance with Islamic law. (LPPOM MUI, 2020). Ensuring halalness in all aspects of a Muslim's life is important to make a positive contribution to the development of the individual and society as a whole. (Nasrullah, 2019, Wartoyo et al, 2024).

An Islamic lifestyle also includes Wara', which is being cautious in all aspects of life, both mental and physical. This involves guarding the heart from anything other than Allah and guarding the body from what is forbidden. Wara' also takes care of the human senses such as the eyes, ears, and tongue from what is forbidden. In addition, Wara' in behavior means doing everything only for the sake of Allah and following the example of the Prophet Muhammad. (Asy'ari, 2021).

Religious Perceived Behavior Control

Perceived behavioral control is an individual's perception of their ability to perform an action (Ajzen, 2015). Control beliefs influence PBC, which directly affects behavior. The ability of the individual's control over the action affects the execution of the behavior (Ajzen, 1991). Behavioral control can directly or indirectly influence individual actions (Ajzen, 2015). Positive attitudes toward the behavior and subjective norms strengthen the intention to perform the action. However, when environmental conditions are unfavorable, actions that conflict with intentions may occur (Hikmah et al., 2020). According to Ajzen and Fishbein (1985) *Perceived Behavioral Control* consists of Control beliefs and Perceived power, influencing the ease or difficulty of behavior.

Meanwhile, *Religious Perceived Behavioral Control* Perceived behavioral control is the ability to choose actions based on one's beliefs. (Hommel et al., 2011)It is

influenced by internal and external factors and individual religion. Karimi et al., (2022). Values, which represent the good and bad of things, are reflected in moderate behavior, halal spending, prohibition of waste, and rejection of luxury in Islam. (Jempa, 2018). Wise consumption and good utilization of wealth are encouraged in religious teachings (Al-Qardhawi, 1995). Extravagance is avoided because it destroys the morals of individuals and society, reducing the spirit of struggle. Extravagance and extravagant living are considered israf, which encourages extravagance that is contrary to the teachings of Islam, and is declared as an act of Satan in the Qur'an. (F. Rahman, 1985). Israf is highlighted as a bad act that must be avoided so that life can develop in accordance with religious values.

HYPOTHESIS

High income can help a person live an Islamic lifestyle by fulfilling zakat and infaq obligations and basic needs. (Zainuddin, 2011). Income also makes it easier to undergo Hajj and other Umrah pilgrimages. (Jannah & Muhammad, 2018). Income has a major effect on Islamic lifestyle as it supports adherence to Islamic principles Ahmad, S., & Hassan, 2016). However, excessive wealth can lead to materialism and weaken adherence to Islamic values, so it is important for individuals to manage wealth wisely. Khan, A., & Khan (2019).

H1: Income has a significant positive effect on Islamic lifestyle.

Factors that influence planned behavior can be grouped into three, namely individual, demographic, and environmental factors. (Ajzen, 2015). A person's income can affect self-control, especially in managing expenses (Asih & Khafid, 2020). (Asih & Khafid, 2020). Although high income usually increases self-control, the conflict between materialism and spirituality and cultural variations can complicate this relationship (Inzlicht, M., Tullett, A. M., & Good, 2011).. Higher income levels may also influence behavioral control in religious practices (Ajzen, 1991).

H2: Income has a significant positive effect on religious perceived behavior control.

Income is very influential on a person's consumption level (Sukirno, 2015). People with high incomes are better able to fulfill their needs and tend to be consumptive. (Susanti and Saputro, 2020).. Conversely, people with low incomes will be more frugal and save money (Nur Hidayati, Sri Kartikowati & Gimin, 2021). (Nur Hidayati, Sri Kartikowati & Gimin, 2021).. In addition to income, other factors such as individual preferences, lifestyle, and spending habits also influence consumption behavior Rahma, Bukhari and Prasetyo (2022). Studies found significant differences in consumption patterns between rich and poor households (Fadilla, 2017 & Sutari, Kartikowati and Riadi, 2018)..

H3: Income has a positive and significant effect on consumptive behavior.

Islamic Lifestyle includes a person's activities, desires, and considerations in managing their daily finances and time well. (Sari, Anjar Wulan & Edi, 2023).. This behavior can influence product selection, especially with information available about the benefits of an Islamic lifestyle and halal product regulations in Indonesia (Adinugraha et al., 2019). Research shows that an Islamic lifestyle can have an impact on more

environmentally friendly living and individual consumptive behavior (Hoiriyah & Chrismardani, 2021).

H4: *Islamic lifestyle* has a significant negative effect on consumer behavior.

Behavior execution is influenced by individual beliefs about behavior control, changes in Perceive Behavior Control can affect behavior (Ajzen, 2015). Perceived behavioral control directly or indirectly affects individuals (Ajzen, 1991). Direct influence occurs when there is actual control beyond the will of the individual. Positive attitudes towards behavior and subjective norms can strengthen a person's intention to behave in a certain way (Abdullah, 2018). (Abdullah, 2018). Consumptive behavior is related to spending excessive money. Religious beliefs can influence a person's consumptive behavior (Khan, R., & Rahman, 2017)..

H5: *Perceived Behavior Control* has a negative and significant effect on consumptive behavior.

High income can affect a person's consumptive behavior (Mohd Ayob, 2013). However, Islamic lifestyle may mediate the relationship. (Mohd Nasurdin, A., & Amin, 2013).. People who follow an Islamic lifestyle have values that influence their purchasing decisions, such as avoiding usury and considering religious principles. (Ghaisani, F., & Suryawan, 2015).. Research Alhabshi, 2013 shows that individuals who live an Islamic lifestyle are wiser in managing finances, pay attention to social aspects, and apply the principles of zakat and infaq.

H6: Income affects consumptive behavior with *Islamic lifestyle* as an intervening variable.

Behavioral control in a consumption behavior situation is how much a person is able to control their actions, such as spending wisely and avoiding waste (Bobek & Hatfield, 2003). The greater a person's income will affect his ability to manage money spending properly as a form of appropriate behavior (Mumpuni and Marissa, 2023).

Income Affects Consumptive Behavior with *Religious Percieved Behavior Control* as an Intervening Variabel.

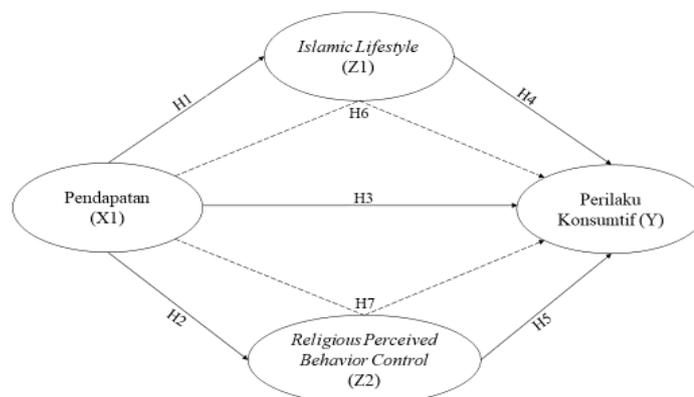


Figure 1. Research Model

METHODS

This study used a Quantitative approach on Muslim career women in Salatiga. Data from the survey was distributed using online questionnaires using *google form* and offline to career Muslim women in Salatiga. It was tested using *Structural Equation Modeling (SEM)* method with *Partial Least Square (PLS)* analysis technique to test the existing theory also through path analysis method. The population was determined to be career Muslim women in Salatiga.

Taking the unknown population of career Muslim women in Salatiga, the sample taken according to Hair *et al* in (Kiswati, 2010) using the method on the number of indicators multiplied by 5 to 10. Thus showing a sample of 100 respondents.

RESULT AND DISCUSSION

Hypothesis analysis was conducted with PLS using the smartPLS 4.0 program. Each latent variable is connected to its indicator in the following PLS model:

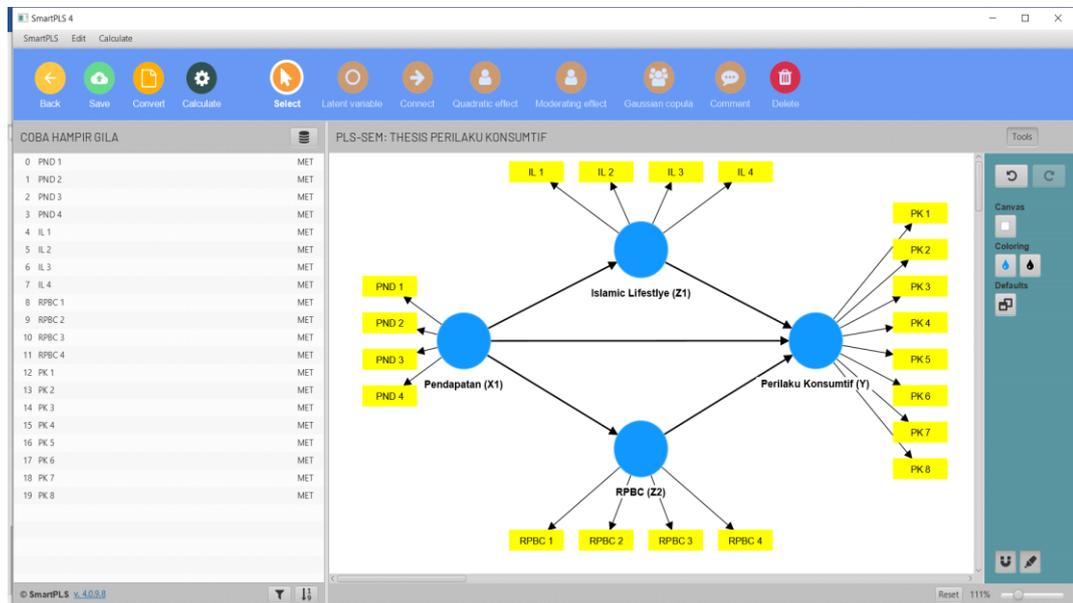


Figure 2. Model results of primary data processed by smartPLS, 2023

Convergent Validity

Henseler et al. (2009) an indicator is declared acceptable if the LF value is > 0.70 , while in other opinions, Chin in revealed that indicators can be accepted with an LF value > 0.60 . In this case the researcher uses the LF > 70 standard, so the LF value of the indicators on the research variables is obtained in accordance with the *convergent validity* criteria as shown in the table below, so that the research data can be used for further analysis.

Table 2 LF > 0.70 results in smartPLS 4.0

Variables	Indicator	LF	Description
Income (X) ₁	PND1	0,791	Meets <i>convergent validity</i>
	PND2	0,825	Meets <i>convergent validity</i>
	PND3	0,847	Meets <i>convergent validity</i>
	PND4	0,758	Meets <i>convergent validity</i>
	IL1	0,830	Meets <i>convergent validity</i>

(Z) ₁	Islamic Lifestyle	IL2	0,710	Meets <i>convergent validity</i>
		IL3	0,708	Meets <i>convergent validity</i>
		IL4	0,814	Meets <i>convergent validity</i>
Perchieve Behavior Control (Z) ₂	Religious Behavior	RPBC1	0,844	Meets <i>convergent validity</i>
		RPBC2	0,806	Meets <i>convergent validity</i>
		RPBC3	0,793	Meets <i>convergent validity</i>
		RPBC4	0,787	Meets <i>convergent validity</i>
Consumptive Behavior (Y)		PK1	0,841	Meets <i>convergent validity</i>
		PK2	0,864	Meets <i>convergent validity</i>
		PK3	0,883	Meets <i>convergent validity</i>
		PK4	0,847	Meets <i>convergent validity</i>
		PK5	0,869	Meets <i>convergent validity</i>
		PK6	0,869	Meets <i>convergent validity</i>
		PK7	0,855	Meets <i>convergent validity</i>
		PK8	0,849	Meets <i>convergent validity</i>

Discriminant Validity

An indicator is said to have *Discriminant Validity* if the *cross loading* value on that variable is the highest of all variables. Next is the *cross loading* value of each indicator as follows:

Table 3. Cross Loading Analysis in smartPLS 4.0

Indicator	Variables			
	PND(X1)	IL (Z1)	RPBC (Z2)	PK (Y)
PND1	0.791	0.337	0.298	-0.198
PND2	0.825	0.313	0.144	-0.179
PND3	0.847	0.388	0.173	-0.257
PND4	0.758	0.391	0.228	-0.083
IL1	0.373	0.830	0.517	-0.403
IL2	0.209	0.710	0.459	-0.283
IL3	0.410	0.708	0.459	-0.323
IL4	0.338	0.814	0.491	-0.393
RPBC1	0.215	0.522	0.844	-0.489
RPBC2	0.236	0.472	0.806	-0.342
RPBC3	0.179	0.502	0.793	-0.369
RPBC4	0.233	0.535	0.787	-0.320
PK1	-0.165	-0.403	-0.385	0.841
PK2	-0.229	-0.408	-0.443	0.864
PK3	-0.191	-0.509	-0.462	0.883
PK4	-0.200	-0.348	-0.369	0.847
PK5	-	-0.330	-0.391	0.869
	0.137			
PK6	-	-0.367	-0.399	0.869
	0.245			
PK7	-	-0.454	-0.465	0.855
	0.234			
PK8	-	-0.309	-0.344	0.849
	0.125			

Each indicator in the study has a higher cross loading than other variables, indicating good discriminant validity. Determination of discriminant validity can

also be seen from the AVE value for each indicator. The following is the AVE value of each indicator:

Table 4. AVE analysis in smartPLS 4.0

Variables	Average Variance Extracted (AVE)
Income (X)	0.649
Islamic Lifestlye (Z) ₁	0.589
Religious Perchieve Behavior Control (Z) ₂	0.652
Consumer Behavior (Y)	0.739

Based on the data presentation table 4, it is known that the AVE value of the income variable, *Islamic lifestyle*, *religious perceived behavior control* and *consumptive behavior* is > 0.5. So it can be stated that each variable has good *discriminant validity* and research data can be processed further.

Composite Reliability

According to Hair et al (2019), Henseler (2009), fulfillment of *composite reliability* status on a variable can occur if the *composite reliability* value is > 0.70. Below is the *composite reliability* value of each variable in the study:

Table 5. Composite Reliability Analysis in smartPLS 4.0

Variables	Composite Reliability
Income (X)	0.881
Islamic Lifestyle (Z) ₁	0.851
Religious Perchieve Behavior Control (Z) ₂	0.882
Consumer Behavior (Y)	0.958

Based on Table 5, the reliability value of the research variables > 0.70 indicates a high level of *reliability*, this value is above the *composite reliability* standard.

Cronbach Alpha

According to (Eisingerich, A. B., & Rubera, 2010) According to (Eisingerich, A. B., & Rubera, 2010), a variable can be declared reliable or meet *Cronbach alpha* if it has a Cronbach alpha value > 0.7. The following is the *Cronbach alpha* value of each variable:

Table 6. Cronbach Alpha analysis in smartPLS 4.0

Variables	Composite Reliability
Income (X)	0.820
Islamic Lifestyle (Z) ₁	0.768
Religious Perchieve Behavior Control (Z) ₂	0.824
Consumer Behavior (Y)	0.950

Based on table 6, the *Cronbach alpha* value of the research variables > 0.7 indicates a high level of reliability.

INNER MODEL Path Coefficient Test

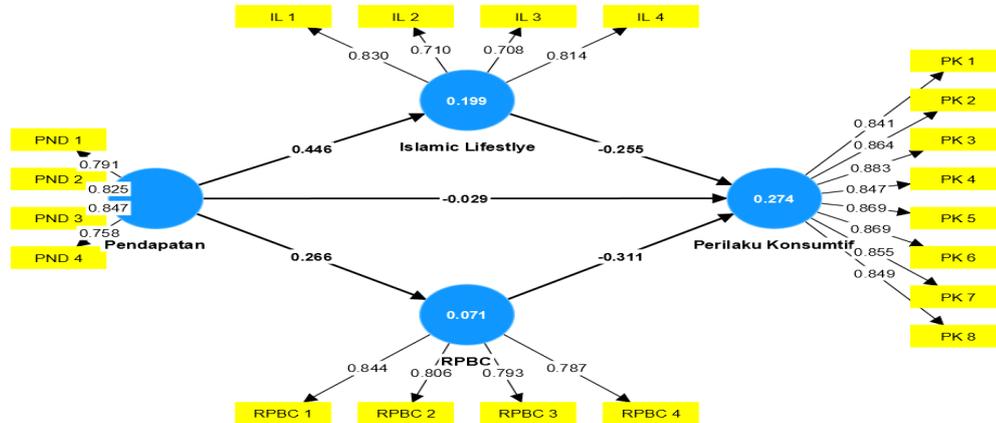


Figure 3. Path Coefficient Test
(Source: results of primary data processed by smartPLS, 2023)

Chin (1998) states that R-Square above 0.67 indicates a strong influence of exogenous variables on endogenous variables. While 0.33-0.67 is medium, 0.19 - 0.33 is weak. It is concluded that the largest *path coefficient* value is shown by the effect of Income on *Islamic Lifestlye* of 0.446. While the smallest *path coefficient* value is indicated by the effect of RPBC on Consumptive Behavior of -0.311. Based on the figure above, it can be concluded that the greater the path coefficient value on one independent variable on the dependent variable, the stronger the influence between the independent variables on the dependent variable.

R-Square Test (R2)

Table 7. R-Square Test Results

Consumptive Behavior (Y)	R Square	R Square Adjusted
	0.274	0.251

R-Square Test Results processed with smartPLS 4.0

According to Ghozali (2014), *R-Square* values of 0.75, 0.50, and 0.25 indicate that the model is strong, medium, or weak. The R-Square variable in the table above the dependent Consumptive Behavior is 0.274, indicating that 27% of consumptive behavior is explained by Income (X1). Exogenous latent variables have a weak relationship with endogenous latent variables, as evidenced by the *R-Square* value of 0.27.

Goodness of Fit Test

The results of the calculation of the *Q-Square* value are as follows:

$$\begin{aligned}
 Q - Square &= 1 - [(1 - R^2_1) \times (1 - R^2_2) \times (1 - R^2_3)] \\
 &= 1 - [(1 - 0,199) \times (1 - 0,071) \times (1 - 0,274)] \\
 &= 1 - [0,801 \times 0,929 \times 0,726] \\
 &= 0,459
 \end{aligned}$$

Based on the results of the above calculations, the Square value is 0.459. This shows that the magnitude of the diversity of the research data explained by the research model is 45.9%. The remaining 54.1% is explained by other factors that are outside this research model. With these results, this research model can be declared to have good *goodness of fit*.

Hypothesis Test

The research hypothesis can be declared accepted if the P-Values value <0.05 , can be seen in the table below for the *inner weight* results:

Table 8. *Inner Weight* results processed with smartPLS 4.0

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Income - > Islamic Lifestlye	0,446	0,460	0,085	5,274	0,000
Revenue -> RPBC	0,266	0,282	0,091	2,914	0,004
Income - > Consumptive Behavior	-0,029	-0,030	0,090	0,318	0,751
Islamic Lifestlye -> Consumptive Behavior	-0,255	-0,259	0,113	2,269	0,023
RPBC - > Consumptive Behavior	-0,311	-0,318	0,101	3,089	0,002

In this case, the bootstrap method is carried out on the sample. Bootstrap testing is intended to minimize the problem of abnormalities in research data. The results of testing with bootstrapping from PLS analysis are as follows:

1. Income on Islamic Lifestlye

Income on Islamic Lifestlye obtained a p-value of 0.000 <0.05 concluded that income has a positive and significant effect on Islamic Lifestlye, the amount of influence is 0.446.

2. Income on Religious Percieved Behavior control

Income on *Religious Percieved Behavior control* obtained a p-value of 0.004 <0.05 , it is concluded that income has a positive and significant effect on *Religious Percieved Behavior control*, the amount of influence is 0.266.

3. Income on Consumptive Behavior

Income on consumptive behavior obtained a p-value of 0.751 > 0.05 concluded that income has no significant effect on consumptive behavior.

4. Islamic Lifestlye on Consumptive Behavior

The test results of the Islamic Lifestlye variable on consumptive behavior obtained a p-value of 0.023 <0.05 concluded that Islamic Lifestlye has a negative and significant effect on consumptive behavior, the amount of influence is -0.255.

5. Religious Perceived Behavior Control on Consumptive Behavior

The test results of the Religious Perceived Behavior control variable on consumptive behavior obtained a p-value of 0.002 <0.05 concluded that Religious Perceived Behavior control has a negative and significant effect on consumptive behavior, the amount of influence is -0.311.

6. Income on Consumptive Behavior through *Islamic Lifestyl*e

The results of the *PLS Bootstrapping* test to test the income hypothesis on consumptive behavior through *Islamic Lifestyl*e are as follows:

Table 9. *Bootstrapping* results processed with smartPLS 4.0

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Income	-0,114	-0,118	0,055	2,061	0,039
-> Consumptive Behavior					

Based on the table 9, it is known that the Pvalue of 0.039 <0.05 that the income variable indirectly affects consumptive behavior, the amount of influence is -0.114.

Table 10. *Specific indirect effects* results processed with smartPLS 4.0

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Income	-0,114	-0,118	0,055	2,061	0,039
-> <i>Islamic Lifestyle</i> -> Consumptive Behavior					

Based on the table 10, the income variable indirectly affects consumptive behavior. Table 10 states that with a p-value of 0.039 <0.05 that the income variable can affect the consumptive behavior variable through the *Islamic lifestyle* variable.

7. Income on Consumptive Behavior through *Religious Percieved Behavior Control*

The results of the *PLS Bootstrapping* test to test the hypothesis of income on consumptive *behavior* through *Religious Percieved Behavior control* are as follows:

Table 11. *Bootstrapping* results processed with smartPLS 4.0

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Income	-0,083	-0,089	0,039	2,105	0,035
-> Consumptive Behavior					

Based on the table 11, the Pvalue of 0.035 <0.05, namely the income variable indirectly affects consumptive behavior, the effect is -0.083.

Table 12. Specific indirect effects results are processed with smartPLS 4.

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Income -> <i>RPBC</i> -> Consumptive Behavior	-0,083	-0,089	0,039	2,105	0,035

Based on the table 12, it is explained that the income variable indirectly affects consumptive behavior. the following table states that with a p-value of 0.035 <0.05, it means that the income variable can affect the consumptive behavior variable through the *Religious Percieved Behavior control* variable.

DISCUSSION

Hypothesis testing can be accepted if the $T_{\text{statistic value}} > T_{\text{tabel}}$ with a value of 1.96 (t-table) which explains that if the $T_{\text{statistic value}}$ for each hypothesis is higher than T_{tabel} then the hypothesis is accepted or it can be proven that the variable has an effect. The hypothesis can be accepted if the *P-Values* value <0.05 (α 5%) as a form of significance of the influence of each hypothesis. In testing the hypothesis and relationship model between these variables using two stages, namely by using direct effect coefficient testing and indirect path coefficient testing (intervening).

The Effect of Income on *Islamic Lifestyle*

The value in the Original sample (O) shows a positive relationship between income X1 and Islamic lifestyle Z1, with a parameter coefficient of 0.446. Path coefficients data results show that the effect of income X1 on Islamic lifestyle Z1 has a Tstatistic value of 5.274, significant at the level of 0.000 <0.05. Then the first hypothesis is accepted. Rational Muslim individuals will behave in accordance with Islamic norms and allocate their income to goods that are preferred but halal in Islam. (Tamami, L & Murniati, 2018). High income allows the fulfillment of zakat and infaq obligations, as well as obtaining basic needs according to Islamic teachings. (Jannah & Muhammad, 2018). Career Muslim women tend to allocate their income to Islamic items, driven by knowledge and awareness of halal consumption. (Adinugraha et al., 2019).. Halal awareness is an important component of Islamic lifestyle (Muhsin, 2019).

Effect of Income on *Religious Percieved Behavior control*

Income has a positive relationship with *Religious Percieved Behavior control*. The data shows that income affects *Religious Percieved Behavior control* with a T-statistic value of 2.914, greater than the t-table value. Significance of 0.004 (less than 0.05) indicates that income has a significant effect on *Religious Percieved Behavior control*. The second hypothesis is accepted. High income can encourage someone, especially Muslim women, to control themselves and limit excessive spending. (Asih & Khafid, 2020). Religion also plays an important role in controlling one's behavior according to religious teachings, providing a code of life and social identity. (Kashif et al., 2017).. The level of individual religiosity is related to perceived behavioral control in the social environment of the organization. (Cohen, J. et al., 2012).. Consumers who have high religiosity values tend to show higher behavioral control (Walker, A. G. et al., 2012).

Effect of Income on Consumptive Behavior

The parameter coefficient -0.029 in the Path coefficients data shows a negative relationship between income (X1) and consumptive behavior (Y). The T-statistic value of 0.318 is smaller than the t-table, indicating that income has no significant effect on consumptive behavior. With a significance of 0.751 > 0.05, the third hypothesis is rejected. Income level is not the only factor that influences consumer behavior (Dittmar, 2008). Psychological factors such as habits, religion, and perceptions of needs and lifestyle also influence Dittmar et al. (2014). Studies by Susanti & Saputro (2020) and Setiadi & Njo (2016) show that consumptive behavior is not strongly influenced by income, because consumers prefer goods that suit their needs and buy from businesses that help them.

The influence of Islamic lifestyle on consumptive behavior

The results of the analysis show that Islamic lifestyle has a significant positive effect on consumptive behavior. The parameter coefficient value in the Original Sample table of -0.255 indicates a negative effect, while the Tstatistic value of 2.269 indicates a significant effect. Thus, the fourth hypothesis is accepted. Hoiriyah & Chrismardani (2021) explain that Islamic lifestyle affects a person's consumptive behavior. Syaepu & Sauki (2021) found that Islamic lifestyles shape Muslim cultural identity in modern society. The growing public awareness of the halal concept is now increasingly important. This understanding is not only limited to food and beverages, but also involves other aspects such as halal tourism, halal fashion, halal cosmetics, and others. All of this creates a lifestyle trend that is in accordance with Islamic principles (Setyaningsih, 2022, Wartoyo & Haerisma, 2022). Every individual, especially Muslims, certainly has basic knowledge about halal and haram, because basically every Muslim is obliged to consume halal and tayyib, so that consumers spend more money and consume Islamic goods (Faried, 2019). Consumers will consume halal goods, in accordance with Islamic teachings, and do not tend to just satisfy their desires (Al Farisi, 2020).

The Effect of Religious Percieved Behavior Control on Consumer Behavior

The value in the Original sample shows a positive relationship between *Religious Percieved Behavior Control* and consumptive behavior, with a parameter coefficient of -0.311. The results of the Path coefficients analysis show that *Religious Percieved Behavior Control* has a significant influence on consumptive behavior, with a T-statistic value of 3.089 greater than the t-table. Significance of 0.002 states that Religious Percieved Behavior Control has a negative and significant influence on consumptive behavior, so the fifth hypothesis is accepted. Consumption behavior is related to the way a person uses money for unnecessary items (Engel, 2014). (Engel, 2014). The influence of beliefs on consumer behavior is influenced by individual beliefs and values (Guderzi, M. and Behnam, 2013). Belief in religious authority can help control consumer desires and focus on spiritual values (Richins (2011) and Watson (2018). According to Yaakop et al., (2021) Ethical and moral values from religious beliefs play an important role in food decisions, people who view consumerism from a religious perspective tend to avoid immoral behavior. They may refrain from buying luxury goods that are considered against religious teachings.

The Effect of Income on Consumptive Behavior with Islamic lifestyle as an Intervening Variabel

The results of the study indicate that income mediated by Islamic lifestyle has a negative relationship with consumptive behavior. The parameter coefficient is -0.114, with a T-statistic value of 2.061, indicating a significant effect. With a significance of 0.039, lower than 0.05, this indicates that income mediated by Islamic lifestyle significantly affects consumptive behavior. Therefore, it is concluded that an increase in income can increase Islamic lifestyle and decrease the consumptive behavior of Muslim women in Salatiga. The sixth hypothesis is acceptable.

Financially, one of the main goals of Muslim individuals and families around the world is to have a peaceful family. Sakineh means tranquility which is a major aspect of family life that should be strived for. Similarly, for money Sakineh, every family, especially Muslim women who are the pioneers of money management in the family, have different standards and levels to determine when they can claim and well, "I am doing well financially" (Ningish, P.A et al., 2022). People who follow the Islamic way of life are more knowledgeable about money management and savings. They focus on the social and justice aspects of collecting and reusing the principles of zakat and charity in financial management. Then the cost of sales or consumption increases (Nur Aini & Mundir, 2020).

Islamic values and principles play an important role in shaping individual diets. Income can influence people's food choices, and the presence of Islam as a mediator can lead people to make spending decisions that are in line with Islamic teachings. Values such as convenience, justice and financial responsibility can mediate the effect of income on consumer behavior (Rahman et al., 2018). Income levels can affect a person's ability to meet basic needs, but Islamic lifestyles play an important role in creating the perception of excessive or uncontrolled consumption. Islamic teachings can be an effective way to manage consumer behavior in an evolving economic environment (Mortaza et al., 2014). The presence of Islam in the relationship between income and consumer behavior can provide important ethical guidelines, reduce the need for impulse shopping and increase awareness of justice and distribution in spending (Ashraf et al., 2019).

The Effect of Income on Consumptive Behavior with Religious Percieved Behavior Control as an Intervening Variabel

Income (X1) mediated by Religious Percieved Behavior Control (Z2) has a negative relationship with consumptive behavior (Y) (parameter coefficient in the Original Sample (O) table = -0.083). The T-statistic value of 2.105 indicates a significant effect between income (X1) mediated by Religious Percieved Behavior Control (Z2) and consumptive behavior (Y). Significance of 0.035 confirms a significant influence. Thus, it is proven that income (X1) can increase Religious Percieved Behavior Control and decrease consumptive behavior of career Muslim women in Salatiga. The sixth hypothesis is acceptable. Muslim women who understand religion well can control and act in accordance with religious laws and their careers (Rizal, et al, 2020). They will learn how to distribute money in accordance with religion, reduce impulsive consumption, and voice Islamic values such as self-reliance and

concern for the poor (Wibowo et al., 2022). Wibowo & Indarti (2020) stated that religiously perceived behavior influences individual actions in accordance with religious teachings, especially Islam. These values will form the beliefs that underlie a person's attitude towards various situations (Wibowo et al., 2022).

CONCLUSION

This study was conducted to analyze the effect of income on consumer behavior on Muslimah career *salatiga* with *Religious Perceived Behavior Control* and *Islamic Lifestyle* as *Intervening Variables*. Based on the analysis and discussion carried out, it can be concluded that of the seven hypotheses, six hypotheses are accepted and one hypothesis is rejected. The results of the study are: (1) Income has a Positive and Significant Effect on Islamic Lifestyle. (2) Income Has a Positive and Significant Effect on Religious Perceived Behavior Control. (3) Income has a Negative and Insignificant Effect on Consumptive Behavior. (4) Islamic Lifestyle has a Negative and Significant Effect on Consumptive Behavior. (5) Religious Perceived Behavior Control Negatively and Significantly Affects Consumptive Behavior. (6) Income has a Significant Negative Effect on Consumptive Behavior with Islamic Lifestyle as an intervening variable. (7) Income has a Negative Significant Effect on Consumptive Behavior with Religious Perceived Behavior Control as an intervening variable.

Suggestions for future research are to use more diverse research methods to examine consumptive behavior in career Muslim women to be more accurate. It is necessary to add data coverage and other variables in future studies to enrich the research. This study has limitations because it only focused on the *Salatiga* area, so the results may be different if applied to other areas. Other variables that may influence consumptive behavior have not been included in this study.

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