

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

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ABSTRACT

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

Methods: This research used a quantitative, survey-based approach. This study used Partial Least Squares (PLS) with SmartPLS version 4.1.9.4 as the analysis tool.

Results: This research found that customer perceptions and religiosity significantly influence consumer behaviour when purchasing at Otsmani Coffee Solo. This research confirmed that attitudes, subjective norms, and behavioral control influence customers' intentions and purchase decisions. In addition, Otsmani Coffee Solo's market competitiveness was influenced by factors such as product suitability, brand identity, customer loyalty, emotional attachment, and differentiation 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, consumers need to adhere to the concept of consumption in the Quran: consuming what is halal and tayyib; being proportionate, not excessive (*israf*), and not stingy (*bakhil*); and always acknowledging the blessings of Allah SWT.

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

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INTRODUCTION

Nowadays, many businesses have emerged that are generally very popular and are cultivated by young people, focusing on the *F&B* field, one of which is a coffee shop. This coffee shop offers various menus, especially coffee, which is the main source; there are also several other snacks and pastries. Consumers who come to enjoy it are from various circles, ages, and occupations. Some come just to enjoy the coffee, some to exchange stories with their friends, and some to use coffee shops as meeting places for 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 several important elements, such as who buys the goods, what consumers buy, why customers buy, when to buy, where to buy, what makes them interested in buying the product, the decision-making process, and how often the customer buys the product (Rahmawaty, 2021).

Consumption is clearly linked to 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 form 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; faith is a benchmark for how a person sees the world and how they consume to fulfil spiritual as well as material satisfaction. 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. Many factors, including prior experience, available information, culture, values, and attitudes, influence consumer perception. For example, people who have a positive experience with a particular brand tend to have a favourable perception of other brands or services, making 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 (Tifany & 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 opening in July 2019 and has been operating since then (Faiz, 2025). Otsmani Coffee is currently the only coffee shop with an Islamic theme in Soloraya. From the interior design and available menus to the events organised, the strategic location, and the division of special rooms for *Muslim women*, it stands out. The inspiration that led the owner to build Otsmani Coffee came one day, while travelling to a city in Tebet, when he visited a small coffee shop on the side of the road where people gathered to discuss science with Islamic nuances. Based on this background, this study aims to identify the influence of perception and religiosity on consumer behaviour at Otsmani Coffee Solo and determine whether perception and religiosity have a significant influence on consumer behaviour.

LITERATURE REVIEW

There are many previous studies related to this issue. Rosyidah & Handayati (2022) concluded that religiosity makes a significant contribution to Muslim consumer behaviour, with dimensions, such as *aqidah*, sharia, religious knowledge, appreciation, and practice. In addition, Edriani (2021) that price perception and product quality significantly affect consumer purchase decisions. Harahap (2020) also concluded that perception and religiosity significantly influence customer decisions. In the same vein, Rasmikayati et al. (2020)

explained that consumer interest, satisfaction, and loyalty, greatly affect consumer preferences in making repeat visit. Related with that, Rachmawati (2023) also concluded that consumer purchasing decisions are influenced by cultural, social, personal, psychological, and blessing factors.

The Theory of Planned Behaviour (TPB) assumes that behavioural intentions are influenced not only by attitudes towards the 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 in favour of that behaviour, and the greater the perceived control over that behaviour, the higher the individual's intention to carry out the behaviour (Kumalahayati & Remli, 2024). Consumer behaviour can be defined as the decision-making processes and physical activities individuals undertake to evaluate, acquire, use, or dispose 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 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, and how buyers determine the quantity and combination of goods they will buy with their money (Zahara & Anwar, 2021). Consumer behaviour variables are 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 that perception is a unique interpretation of circumstances rather than an accurate record. This supports the idea that cognitive maps are not photographic representations of reality; rather, they are created based on their primary importance and understood through their habits. At some level, each understanding does not represent a representative artist, because painting a picture of reality only reveals a personal perspective (Toha, 2014). Consumer perception refers to how a consumer receives, pays attention to, and understands the information available. The nature of the goods consumers decide to buy and use is called consumer perception. Consumer perceptions affect purchasing decisions by shaping feelings when considering a product. Consumer perceptions also influence how sellers decide to market their goods. Consumer perception concerns the purpose and function of an item (Tiffany & 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 the natural world. In every religion, certain rules and obligations must be observed, which serve to bind and strengthen the relationships of individuals or groups with God, fellow humans, and the surrounding environment (Alwi, 2014). Religiosity is one of the main drivers of consumer behaviour. This is based on consumers' choice to buy goods based on their level of belief, so religious beliefs strongly influence their decisions. Religiosity is the internalisation of religious values in a person, expressed in both belief in religious teachings 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.

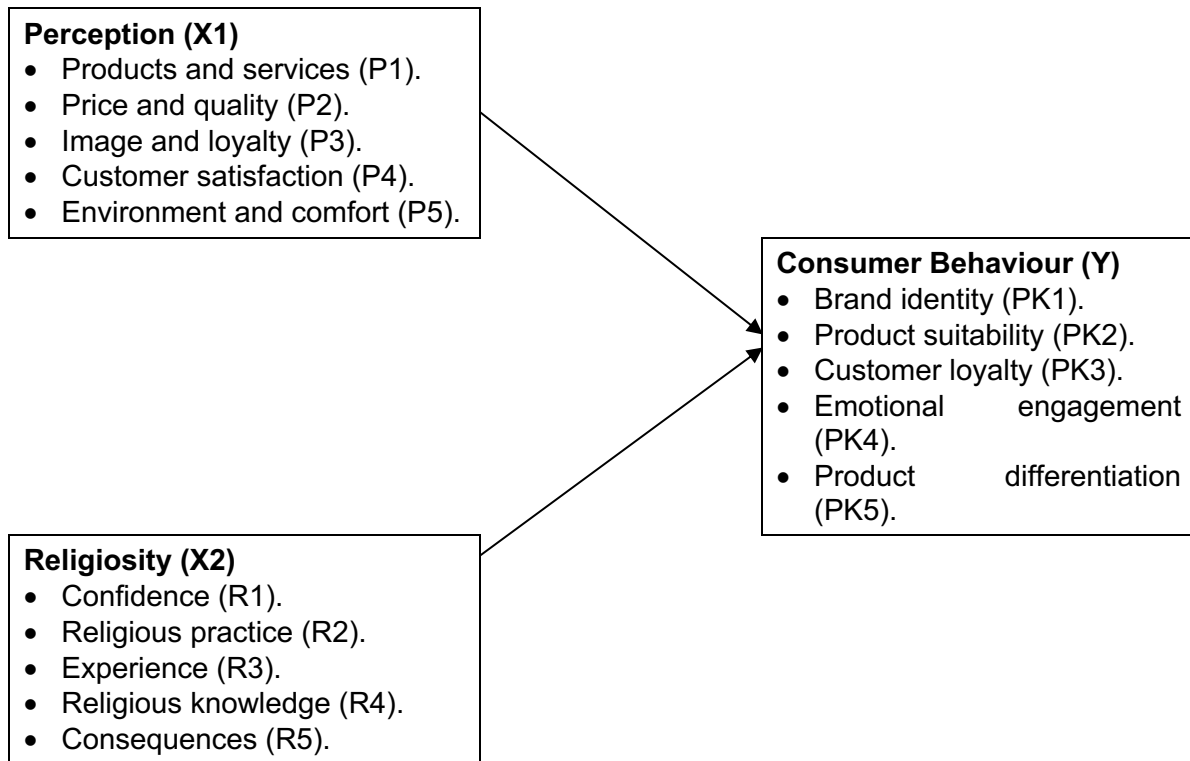


Figure 1. The Relationship Between Variables

Source: Processed Data, 2025

Figure 1 explains that a hypothesis is a statement that makes a logical or wise assumption and is tested in 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 develop a better hypothesis, which, in turn, will determine the method for testing it (Santosa, 2018). Based on the framework above, a hypothesis test is needed to determine whether there is a relationship between Perception (X1) and Consumer Behaviour (Y), and between Religiosity (X2) and Consumer Behaviour (Y). The hypothesis is a provisional answer to a research problem, stated as a question sentence (Sugiyono, 2012). Statistically, hypotheses are divided into null hypotheses (H0) and alternative hypotheses (H1). The null hypothesis states that there is no relationship or difference between the variables; the alternative hypothesis states that there is a relationship or difference between the variables (Sanusi, 2011).

METHOD

This study used a quantitative research approach with survey research. Survey research is research that collects information from a sample through questionnaires or interviews to later describe various aspects of the population. The use of survey research aimed 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 was Otsmani Coffee Solo. The research subjects are customers who visit and make purchases at Otsmani Coffee Solo. In this research, sample selection was carried out using a purposive sampling technique, a non-probability sampling method (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 are 15 (fifteen) indicators for all variables, so the number of research samples is 150 (one hundred fifty) respondents.

The data collection method used a Likert-scale questionnaire. Respondents are asked to "Strongly Agree", "Agree", "Neutral", "Disagree", and "Strongly Disagree" with each statement, using a Likert scale with 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 based on Partial Least Squares (PLS), with SmartPLS version 4.1.9.4 as the analysis tool. SmartPLS is a stand-alone application that can be used to calculate Structural Equation Modelling (SEM) (Santosa, 2018). Data analysis techniques were used: (1) Outer model measurement, which explicitly describes the relationship between the latent variable and its indicators, or, in other words, defines each indicator related to another variable. The outer model evaluation assessed the tools used to collect research data. This evaluation determined 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 accurately assesses the instruments used, following the concept of variable measurement. The concurrent validity test is considered valid if the loading factor exceeds 0.70 (Duryadi, 2021). The following are the results of the concurrent validity test, processed using SmartPLS.

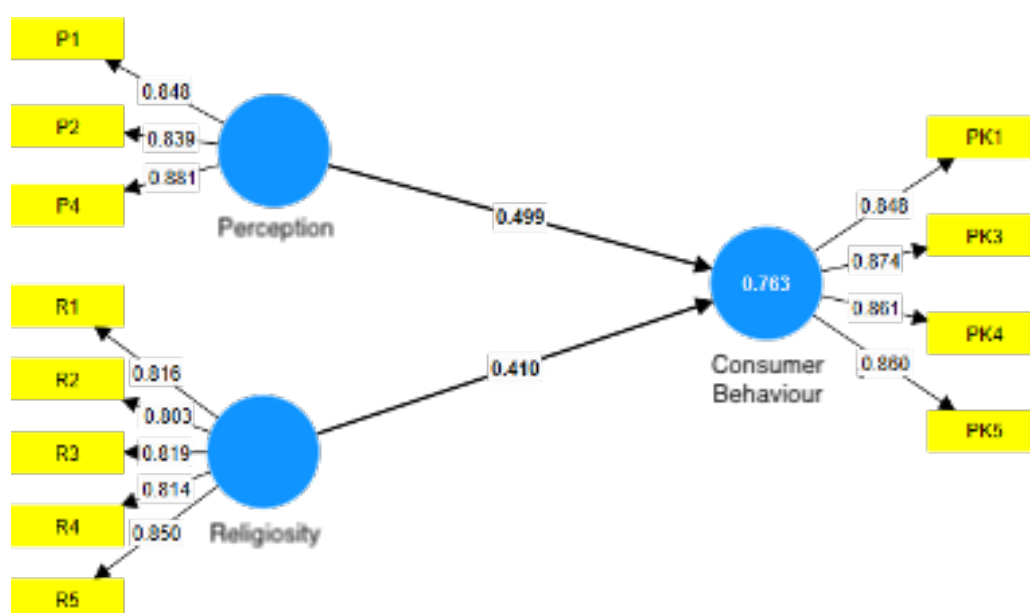


Figure 2. Outer Loading

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) exhibit outer loadings 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) exhibit high outer loadings, ranging from 0.848 to 0.874, indicating a strong association with 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 is 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
Religiosity (X2)	R1	0.816	Valid
	R2	0.803	Valid
	R3	0.819	Valid
	R4	0.814	Valid
	R5	0.850	Valid
Consumer Behaviour (Y)	PK1	0.848	Valid
	PK3	0.874	Valid
	PK4	0.861	Valid
	PK5	0.860	Valid

Source: Processed Data, 2025

Table 1 explains the loading factor, which indicates the extent to which each indicator represents the variable it measures. In general, all variables in this model have good loadings, with all values above 0.70. This shows that each indicator makes a strong enough contribution to its respective variable, so the model's convergent validity is well supported. 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 above 0.50 (Duryadi, 2021), it can be considered to have high convergent validity. The high outer loading value also indicates that the measurement error in the model is relatively small, thus the indicator's reliability can be said to be good. Thus, the measurement model used has met the initial requirements for further testing of the structural model. After the indicator validity is met, the next analysis is directed at the Average Variance Extracted (AVE) test to assess how much of the indicator's variance can be explained by the latent construct. If the AVE value exceeds the specified minimum limit, then the construct in this study can be declared to have a strong level of convergent validity and supports the feasibility of the overall research model.

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

As shown in Table 2 above, the Average Variance Extracted (AVE) values for each construct in the model are above 0.50, indicating that the data in this research meet the requirements for convergent validity. The combination of the Outer Loading result test and the Average Variance Extracted (AVE) values indicates that the data in this research are convergent and have 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 were 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	0.848	0.737	0.740
P2	0.808	0.722	0.730
P3	0.797	0.682	0.751
P4	0.816	0.719	0.741
P5	0.818	0.723	0.684
R1	0.709	0.814	0.688
R2	0.707	0.804	0.686
R3	0.729	0.819	0.704
R4	0.741	0.813	0.725
R5	0.709	0.851	0.721
PK1	0.713	0.654	0.811
PK2	0.728	0.745	0.808
PK3	0.773	0.703	0.862
PK4	0.776	0.744	0.858
PK5	0.758	0.759	0.860

Source: Processed Data, 2025

Table 3 presents the cross-loading results, which show that the indicators of each construct have higher loadings than those of other constructs (Duryadi, 2021). The next step is to test the research data using the Fornell-Larcker test to assess discriminant validity for the 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. The consistent higher cross-loading values for the original constructs confirm that the measurement model meets the criteria for discriminant validity, as suggested by Duryadi (2021). This means that each construct in the research model has distinct characteristics and does not overlap excessively. To further strengthen this finding, further testing was conducted using the Fornell-Larcker Criterion, comparing the square root of the AVE value to the correlation between the latent constructs. If the square root of the AVE for each construct is greater than its correlation

with other constructs, it can be concluded that the research model has strong discriminant validity and is suitable for further structural analysis.

Table 4. Fornel Larcker Result Test

	Consumer Behaviour (Y)	Perception (X1)	Religiosity (X2)
Consumer Behaviour (Y)	0.840		
Perception (X1)	0.893	0.817	
Religiosity (X2)	0.859	0.876	0.820

Source: Processed Data, 2025

Table 4 explains that, based on the Fornell-Larcker result test, the Consumer Behaviour (Y) variable has an AVE square root of 0.840, which was smaller than its correlation with the other two variables in the same column, the Perception (X1) variable, 0.893, and the Religiosity (X2) variable, 0.859. This suggests a potential issue of discriminant validity: the two variables are very closely related, suggesting overlap in their measurement. Joseph F. Hair allows the removal of indicators in Structural Equation Modelling (SEM) only if supported by a 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 fulfill 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 were cases of overlap or similarity among indicators, so the researchers deleted several indicators with overlapping values to obtain valid results during data testing. The indicator P3 was deleted because PK1 already represented it, P5 was deleted because PK4 already represented it, and PK2 was deleted because P1 already represented it. The following are the test results after several indicators were deleted.

Table 5. Fornel Larcker Second Result Test

	Consumer Behaviour (Y)	Perception (X1)	Religiosity (X2)
Consumer Behaviour (Y)	0.861		
Perception (X1)	0.846	0.856	
Religiosity (X2)	0.833	0.849	0.820

Source: Processed Data, 2025

In 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 have discriminant validity (Duryadi, 2021). The acceptable range for composite reliability in research is 0.70-0.95 (Sarstedt et al., 2021). A construct is considered highly reliable if its value is 0.70 or above (Duryadi, 2021).

The fulfillment of the Fornell-Larcker criteria confirms that the measurement model in this study has met discriminant validity, where each construct has clear conceptual differences and there is no overlap in measurements between latent variables. Furthermore, these results are also supported by composite reliability values that fall within the acceptable range, namely between 0.70 and 0.95, as stated by Sarstedt et al. (2021). Reliability values that meet or exceed the minimum limit of 0.70 indicate that the constructs in this study have a good level of internal consistency, so the research model can be declared reliable and suitable for use in structural analysis in the next stage.

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

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

Source: Processed Data, 2025

Table 6 shows that all model variables have Composite Reliability values above 0.70, indicating that the research instruments are highly reliable. With high reliability, this model can be trusted to describe the relationship between the variables under study, enabling further analysis with greater confidence in the results. R-Square (R²) was used to measure the proportion of variation in changes in endogenous variables explained by changes in exogenous variables. The R-Square (R²) value ranges from zero to one. An R-Square (R²) value of 0.75 indicates a strong influence, an R-Square (R²) value of 0.50 indicates a moderate influence, and an R-Square (R²) value of 0.25 indicates a low influence. If the R-Square (R²) value is closer to one, then the exogenous variables have a strong influence on the endogenous variables. Conversely, if the R-Square (R²) value is getting away from one, then the ability of exogenous variables to influence endogenous variables is limited (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 a Composite Reliability of 0.920. Since all values exceed the recommended threshold of 0.70, the results confirmed that the measurement instruments are reliable and suitable for further structural model analysis.

Table 7. Coefficient Determination R Square (R²)

Variable	R Square (R ²)
Consumer Behaviour (Y)	0.763

Source: Processed Data, 2025

Table 7 explains that the Consumer Behaviour (Y) variable has a value of 0.763. It 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 the Consumer Behaviour (Y) variable. The high R-Square (R²) value indicates that the Perception (X1) and Religiosity (X2) variables have a significant influence on the Consumer Behaviour (Y) variable, and that the model captures the relationship between these variables. Overall, the model indicates excellent predictive ability, so the results of this research can be trusted to explain the factors that influence the Consumer Behaviour (Y) variable. The t-statistic is computed using a Bootstrapping procedure that estimates the significance of the difference between constructs. Based on Joseph F. Hair's suggestion to perform the Bootstrapping procedure with a resample 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).

In addition to a strong R² value, significance testing of the relationship between constructs in this model was conducted through a bootstrapping procedure with a resampling rate of 5,000, as recommended by Hair et al. (2017). This approach aims to obtain an accurate t-statistic estimate in testing the research hypothesis. With a significance level of 5%, the hypothesis acceptance limit is determined at a t-statistic value outside the range of ± 1.96 . If the t-statistic value exceeds this limit, then the alternative hypothesis (H₁) can be accepted and the null hypothesis (H₀) is rejected. Thus, this model not only has excellent predictive

ability, but is also supported by strong and reliable statistical testing to explain the influence of Perception and Religiosity on Consumer Behavior.

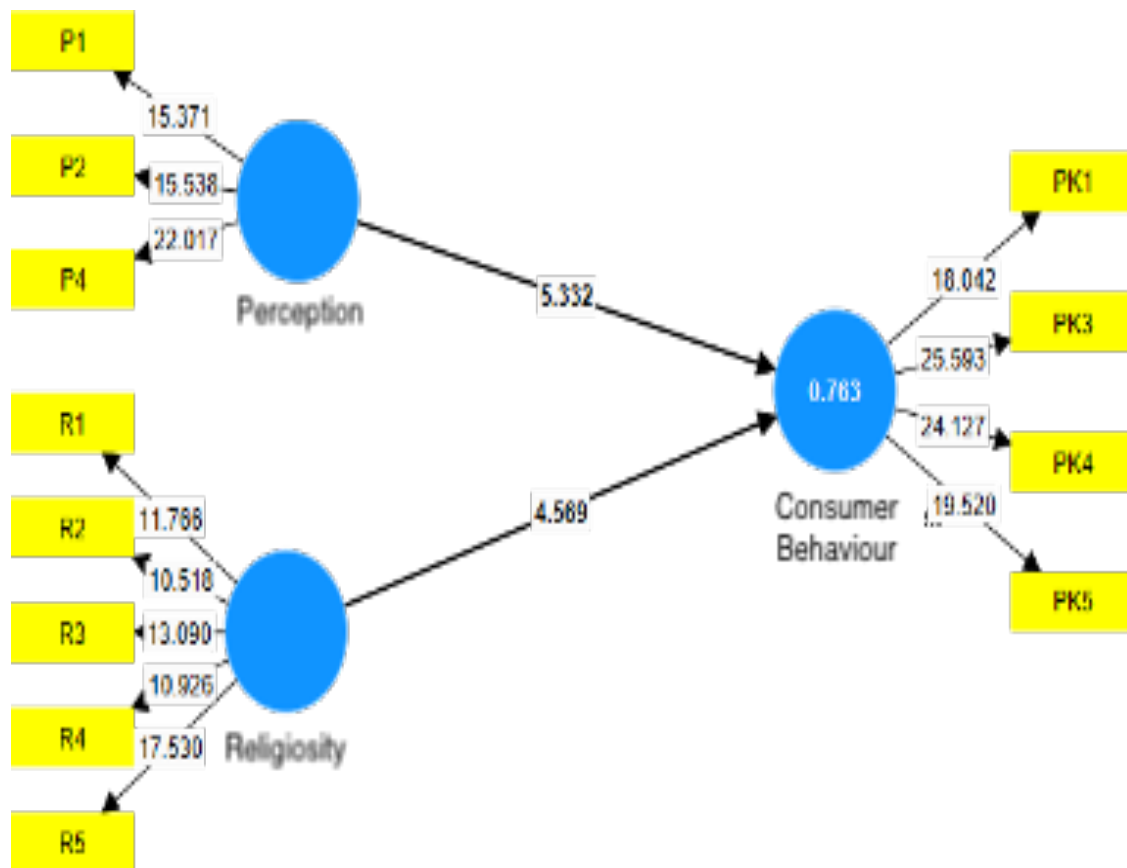


Figure 3. T-Statistic (Bootstrapping) Test

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 parameter stability 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 ranging from 10.518 to 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 shows that the relationship between Perception (X1) and Consumer Behaviour (Y) variables has a T-Statistic value of 5.332 and a P-Value of 0.000. Meanwhile, the relationship between Religiosity (X2) and 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 the Perception (X1) and Religiosity variables have a significant influence on the 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 to determine how much exogenous constructs affect endogenous latent constructs. Based on the Cohen value, Effect Size (f^2) is 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 shows that the Perception (X1) variable on Consumer Behaviour (Y) 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 have a moderate influence on Consumer Behaviour (Y). The results of the 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, strategies focused on improving consumer perception may be more effective. Predictive Relevance (Q^2) is a structural model that measures how well the observation value is generated by using blindfolding. If $Q^2 > 0$, the observation is considered good. However, if $Q^2 < 0$, then the observation value is not good.

The dominant influence of Perception (X1) on Consumer Behavior (Y) suggests that strategies focused on improving consumer perceptions such as information quality, clarity of benefits, and consumer experience have the potential to have a greater impact on changing consumer behavior. In addition, the evaluation of the feasibility of the structural model is also strengthened through Predictive Relevance (Q^2) testing using a blindfolding procedure. A Q^2 value greater than zero indicates that the model has good predictive ability in producing observation values, so it can be concluded that this research model is not only statistically significant, but also predictively relevant in explaining consumer behavior.

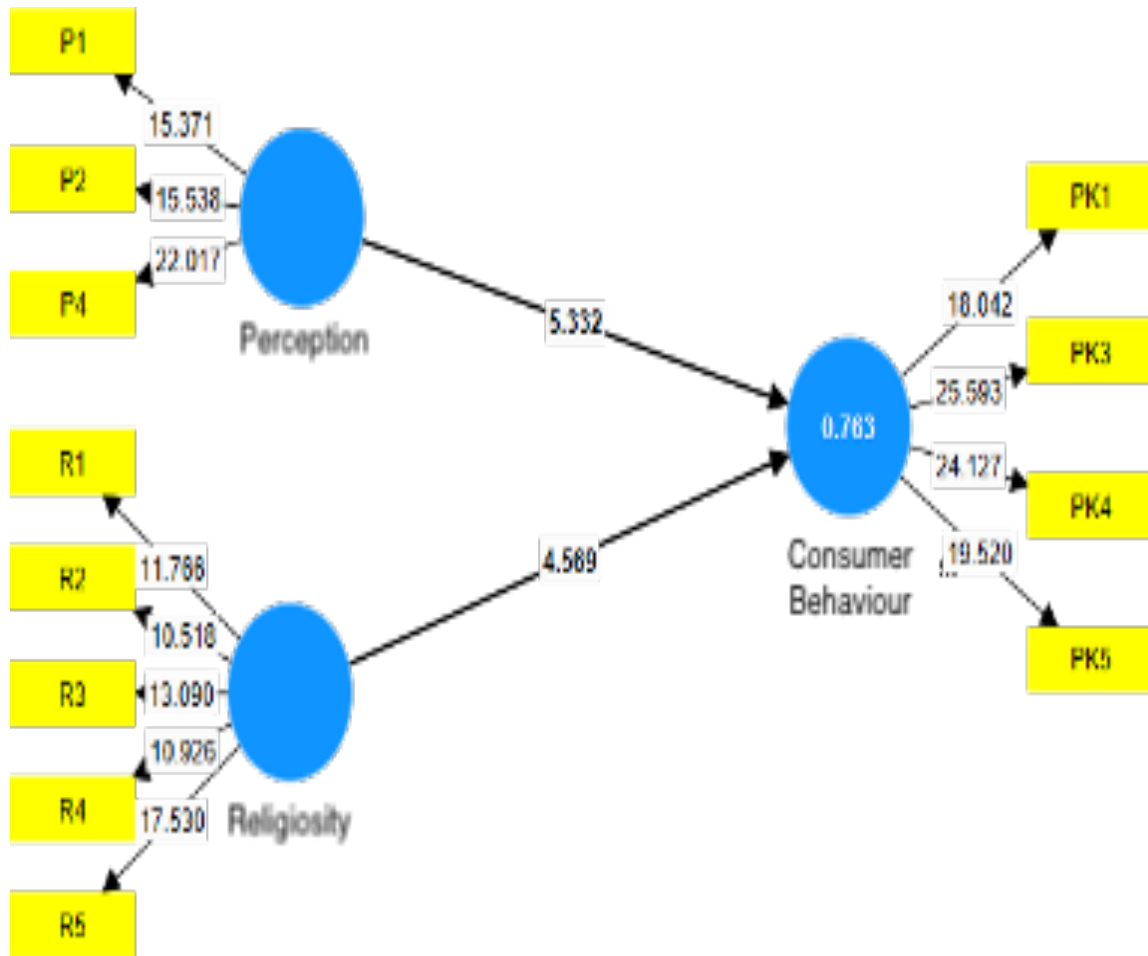


Figure 4. Blindfolding Test

Source: Processed Data, 2025

Figure 4. The 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 model and its parameter estimates reconstruct the observed values. 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 accurately predict the endogenous variable. According to established guidelines, Q^2 values of 0.02, 0.15, and 0.35 correspond to small, medium, and large predictive relevance, respectively; therefore, the obtained value indicates a high level of predictive accuracy. In contrast, the exogenous constructs display Q^2 values of 0.000, as expected, since 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	$Q^2 (=1-SSE/SSO)$
Consumer Behaviour (Y)	600.000	267.517	0.554
Perception (X1)	450.000	450.000	0.000
Religiosity (X2)	750.000	750.000	0.000

Source: Processed Data, 2025

Table 10 shows that the consumer Behaviour (Y) variable has a Q² of 0.554, indicating that the model has strong predictive relevance for 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 shows that H1 is supported by a T-Statistic value of 5.332 and a P-Value of 0.000. Because the T-Statistic > 1.96 and the P-Value < 0.05, the hypothesis is accepted. This indicates a positive and significant relationship between the 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 the T-statistic value of 4.569 and the P-value of 0.000. Since the T-Statistic > 1.96 and the 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 that of the Perception (X1) variable, the Religiosity (X2) variable still influences the Consumer Behaviour (Y) variable. Overall, both hypotheses in this research are accepted.

Perception refers to a cognitive process that enables individuals to interpret and understood information received from the environment. This process encompasses the stages of stimulus reception, processing, and interpretation, allowing individuals to understand what they observe, hear, or experience (Alzikri & Susanti, 2023). The empirical findings of this study indicate a positive and statistically significant association between Perception (X1) and Consumer Behaviour (Y). This relationship is consistent with prior empirical evidence reported by Rodli & Khalimah (2021), Agustina (2020), Alzikri & Susanti (2023), Malau et al. (2021), as well as Adila & Albari (2022), all of which confirm the influential role of perception in shaping consumer behavioural outcomes.

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). The results of the hypothesis testing demonstrate a positive and significant relationship between Religiosity (X2) and Consumer Behaviour (Y). This finding is further corroborated by previous studies, including those conducted by Yanti et al. (2023), Murobbi & Arijuddin (2023), and Melinda (2024), which collectively underscore the critical role of religiosity in shaping consumer decision-making processes.

Muslim consumer behavior in the context of consumption in the 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 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: "*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: "*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: *"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: *"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: *"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: *"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: *"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: *"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: *"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: *"(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: *"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: *"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: *"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: "(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: "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: "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 study found that customer perceptions and religiosity significantly influence consumer behaviour when purchasing at Otsmani Coffee Solo. This study also confirmed that attitudes, subjective norms, and behavioral control influence customers' intentions and purchase decisions. In addition, Otsmani Coffee Solo's market competitiveness is influenced by factors such as product suitability, brand identity, customer loyalty, emotional attachment, and differentiation 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, consumers need to adhere to the concept of consumption in the Quran: consuming what is halal and *tayyib*; being proportionate, not excessive (*israf*), and not stingy (*bakhil*); and always acknowledging the blessings of Allah SWT.

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