

Measurement Moslem religion in consumer behavior

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Abstract

Most of the Indonesian population embraced Islam. The need and demand for products and services that meet the requirements and requirements of Islamic law are increasing. Indonesia is one of the 5 leading pioneer countries of ASEAN. The largest Muslim population is also in Indonesia. It is important for entrepreneurs, whether small, medium or large enterprises, need to understand how Muslim consumption behavior. A good understanding of Muslim consumption behavior can be a great opportunity to win the competition in the ASEAN Economic Community market. This study aims to analyze the measurement of Islamic religious community by taking into account consumption behavior. Data collection method used in this research is purposive sampling. The number of respondents in this study is 300 Muslim respondents. The results of this study of Muslim consumer behavior conclude that religion plays a very important role in making purchasing decisions from Indonesian Muslim society. The recommendation of this research is the need to create a conducive situation for Indonesian Muslim entrepreneurs in creating halal certified products and services to meet the needs of domestic and foreign markets. This form of support can be a business coaching workshop or the ease of lending capital from government or sharia financial services.

Abstrak

Sebagian besar penduduk Indonesia memeluk agama Islam. Kebutuhan dan permintaan akan produk dan layanan yang memenuhi kaedah dan persyaratan hukum Islam semakin meningkat. Indonesia merupakan salah satu dari 5 negara pelopor terkemuka ASEAN. Penduduk muslim terbanyak juga berada di Indonesia. Penting bagi para pelaku usaha baik pengusaha skala kecil, menengah ataupun perusahaan besar, perlu memahami bagaimana perilaku konsumsi Muslim. Pemahaman yang baik tentang perilaku konsumsi Muslim bisa menjadi peluang besar untuk dapat memenangkan persaingan di pasar Komunitas Ekonomi ASEAN. Penelitian ini bertujuan untuk menganalisis pengukuran komunitas agama Islam dengan memperhatikan perilaku konsumsi. Metode pengumpulan data yang digunakan dalam penelitian ini adalah purposive sampling. Jumlah responden dalam penelitian ini adalah 300 responden Muslim. Hasil studi perilaku konsumen muslim ini menyimpulkan bahwa agama memegang peran yang sangat penting dalam pengambilan keputusan pembelian dari masyarakat Muslim Indonesia. Rekomendasi dari penelitian ini adalah perlunya menciptakan situasi yang kondusif bagi pengusaha Muslim Indonesia dalam menciptakan produk dan layanan bersertifikat halal untuk memenuhi kebutuhan pasar dalam dan luar negeri. Bentuk dukungan ini bisa berupa workshop pembinaan bisnis atau kemudahan meminjamkan modal dari pemerintah ataupun layanan keuangan syariah.

Background

The world's Muslim population amounts to 7151.51 million people. The population of all Muslims in 10 ASEAN member countries is 264.03 and 248.5 million Muslims reside in Indonesia. Studies on Muslims in Southeast Asia are still very few, whereas in fact 200 million Muslim populations exist in Southeast Asia (Rehayati, 2011). Southeast Asia is thus the most densely populated area for Muslims.

Khoerunnisa (2016), the influence of consumer awareness on the brand is influenced by halal logo, exposure and health reasons. Factors that influence purchasing decisions are religious beliefs, health reasons and brand awareness. People consume halal logo food is defined as one of the activities that adhere to Islamic religious norms. Selection of halal logo products means consuming foods and beverages that are guaranteed health. Islamic branding proved to influence the decision to purchase halal products (Nasrullah, 2015). Religiosity as a moderating variable actually weakens the influence of Islamic branding on purchasing decisions. Based on the results of LPPOM MUI research in 2009 stated that the public interest to halal products has reached 70 percent. This number continues to increase in 2012 reached 92.2 percent and will increase. While the number of Indonesian products

that have halal certification amounted to 97,903 units. The shift in the number of demand for halal products develops according to the awareness of Islam or other religions about the benefits and benefits of consuming halal products and services. Indonesia with the majority of the population of Islam has a huge opportunity in controlling the market of halal products. Of course, driven by strong efforts and cooperation among various parties.

China has started to develop entrepreneurship since 1970. The existence of entrepreneurs has been able to overcome several problems namely the high number of unemployed and increasing poverty (Yang, 2007). Entrepreneurship is a state power in improving economic conditions. The country realizes that the energy to support entrepreneurial growth is much more supportive of economic development. The results are remarkable, nowadays China has become a world economic power. Rapid economic development, entrepreneurship has lifted China to a higher standard of living.

Based on data from the Central Bureau of Statistics of Indonesia in 2014, the number of people who have livelihood as entrepreneurs reached 44.2 million people out of 118, 17 million people are working. This amount consists of 20.32 million people on their own, assisted by temporary workers trying to keep 4.14 million people. Since 2015 the percentage of entrepreneur 1.65%, in 2016 touched 2% and in 2017 the number of entrepreneurs rose to 3.1 percent of the total number of Indonesian people. Small and medium industries of Indonesia have provided great support for the development of the country's economic sector. Absorption of a large workforce and a savior when economic shocks hit. Mulyani (2016) states that there are three things that can help the development of small and medium industry in Indonesia, namely first, establishing strong agreements and cooperation among state leaders, representatives of policy makers with market leaders, small medium enterprises, start-ups and shareholders; Secondly, governments and business actors encourage innovation such as the use of digital technology, examples such as the IdeaPad Forum become a forum for entrepreneurs to get investments; Third, traspormasi all ideas into an action.

CIA's World Factbook 2013 says that Muslims represent about 22.74 percent of the world's population. The World Halal Forum Report, in 2010 estimates global Halal developments of products market at a whopping US \$ 2.3 trillion (not including banking), and 67% or US \$ 1.4 trillion of this market is comprised of food and beverage. Pharmaceuticals make up 22% or US \$ 506 billion, with cosmetics and personal care amounting to US \$ 230 billion. Indonesia is a potential market that affects the economic sector of Islam through Islamic finance and halal fashion and creative industries (Mulyani, 2016).

Halal is something that must be applied in the Islamic world. Halalism becomes the basis of a Muslim in consuming a product or service. Today the concept of halal is proven to have economic value that has been recognized in the world, in countries that embrace Islam or not. But besides, it turns out that 80% of halal product trade is mostly done by countries whose majority of the population is not Muslim. Manufacturers of halal products and services raise the value of halal benefits of halal product quality assurance. The process of obtaining halal certification becomes a quality assurance. This is what makes people believe in the quality of halal products. The high demand for halal products in the world becomes an opportunity for halal industry. The State of The Global Islamic Economy (Thomshon Routers, 2014) describes some potential opportunities for halal product development: halal food and beverages, Muslim tourism, fashion modest Muslims, media and recreation, pharmacy and comestics, and Islamic finance systems.

Table 1. The Value of Consumption of Halal Products in the World

Potential Opportunity of Halal Products	2013 (billion)	2019 (billion)	The total percentage of world consumption
Halal food and drinks	US\$ 1,29	US\$ 2,54	21,2%
Halal tourism	US\$ 140	US\$ 238	11,6%
Modest fashion muslim	US\$ 266	US\$ 488	11,9%
Media and recreation	US\$ 185	US\$ 301	5,2%
Pharmaceuticals and cosmetics	US\$ 72	US\$ 103	6%

Source: State of The Global Islamic Economy (2014-2015)

Initially the concept of Halal or Islamic marketing was traditionally applied to food products and banking or financial services institutions. But increased awareness of halal products is apparent to consumers from other product categories, such as pharmaceuticals, cosmetics, fashion, education, leisure & entertainment and hospitality & tourism services. Islamic or halal-based marketing has the assumption that religion influences consumer choice. So strategic decision makers related to marketing follow Islamic law, principles and guidelines in designing, communicating, and delivering products and services to customers. The role of religion as a variable in the formation of consumer behavior model is still not well established. The reasons behind this absence can be

attributed to the problem of how to measure religiosity. This study aims first to evaluate the various methods used in measuring religiosity and secondly to propose a new construction to measure religiosity in an Islamic context.

This study has a goal to be able to contribute to an understanding of the relationship between variables as well as provide a basis for further investigation in the area of Muslim consumer behavior research. This research is expected to fill the gap on how to measure the variables that affect the behavior of Muslim consumers. The main purpose of this research is to:

1. Review previous attempts to measure religiosity and application of such measures in consumer behavior research; and
2. Provide alternate measurements that are different from before in measuring the religiosity of Islam in the context of the Muslim environment.

Literature Review

Religion

The results of Kim, S.F, David, S. W., and Zafer, B. E. (2004) studies suggest that religion and the intensity of religious beliefs have an effect on attitudes toward controversial product advertising. There are four religious groups (Buddhism, Christianity, Islam and non-religion) and four controversial product groups (sex/sex-related products, social/political groups, health and care products, and addictive products) have been created. Among the results, it was found that there were significant differences between the four controversial product groups and four religious denominations. Evidently, the followers of Islam found ads of sex-related products, sex/social groups, and health and care products more offensive than the other three religions. In addition, religious responders are more likely to find product-related ads of sex/gender, health and care products, and addictive products that are more offensive than disobedient followers. Mokhlis, S. (2009) study attempted to examine the influence of religiosity on one aspect of consumer shopping behavior orientation. This study aims to understand the relevance of religiosity to consumer behavior in different cultural backgrounds, namely Islam, Buddhism, Hinduism, and Christianity. Researchers use religious affiliation and religious commitment to measure religiosity. The findings reveal that the difference between consumer behavior is generally much more open to religiosity than just for religious affiliation.

Islam has provided complete guidance on consumer behavior for Muslims to be more motivated to achieve not only prosperity or the world but also for the afterlife (Mustafar and Borhan, 2013). This is in line with Sutopo (2010), the current vortex of globalization does not directly reduce the role of religion in the life of society or individual consciousness. Religion is still considered to have an important role in individual decision making. Religiosity may still serve as a tool for predicting the behavior patterns of Muslim consumers. As an example of fact, halal food sources are derived from halal animals that have been slaughtered according to Islamic ceremonies. The Quran, as the ultimate source of every hukm has stressed this issue, to the effect that:

“O ye people! Eat what is on earth, lawful (halal) and good (tayyib)...”
(Surah al-Baqarah, 2:168)

The previous verse expresses that Islam sets two essential criteria for food consumption; halal (permissible by the Shariah) and tayyib (of good quality). Further in the Quran in the same surah, it has been mentioned that:

“O you who believe! Eat of the good things that we have provided to you, and be grateful to God, if it is He ye worship. He hath only forbidden you dead meat, and blood, and the flesh of swine and that on which any other name hath been invoked besides that of God.”
(Surah al-Baqarah, 2:172-173)

The earlier verse explains that consuming halal food and avoiding what is already forbidden, haram, is a duty for every Muslim. It is understood that every law and rule contained in the Qur'an has its own reasons. Maslahah is not a utility introduced in shariah which aims to protect and enhance the five basic elements of human existence in this world such as life, property, faith, intelligence, and posterity. The pattern of consumption in Islamic societies is governed by Islamic norms that serve as guidelines in everyday life. Muslims should use their money for special purposes for life, education and health, to help the needy and needy and to spread the message of Islam. The rest of the Muslims are obliged to spend their money in the path of Allah such as paying zakat and going grave pilgrimage. There are several verses of the Qur'an and Hadith which emphasize the importance of spending in the way of Allah with the promise of a good reward in the life of the world and the hereafter such as "the parable of those who spend their substance in the way of Allah is that a corn, it grows seven sheets and each sheet consists of a hundred grain, God gives more to whom to plead, And God cares for all and He knows all things" (2: 261).

The importance of being moderate or wasatiyyah in spending money is explicitly mentioned in Quran, “do not make your hand fastened to your neck nor stretch it out to its out most reach, so that you become blameworthy and destitute” (17:29). There are two important aspects that have been laid down by Islamic jurisprudence in order to guide Muslim to decide what to be consumed now and in the future:

1. Islam permits Muslim to save for the future consumption as Prophet’s injunction that “it is better to leave after death some resources for one’s family than to leave them destitute”, suggests that savings are desirable. In the Quran Allah says “those who, when they spend, are not extravagant and not niggardly but hold a just (balance) between those (extremes) (25:67).
2. The expected rate of return on savings, and not interest rate is the motivation for savings in the Islamic framework. As Muslims are obliged to pay zakat out of their savings per annum, they have to invest the money in order to get return or profit because zakat depleted savings. Prophet’s injunction which allows Muslim to save for the future consumption shows the importance of managing household expenses properly for the benefit of all family members.

The prohibition of interest rate where people save idle money to get some fixed income is replaced by the expected rate of return on savings which generates the savings to get profits. Occasionally, due to the complexity of tracing the source of various ingredients of which a food or drink or other goods for consumption are made from, many Muslim consumers rely on the ingredients on the outer packaging to facilitate them in selecting halal items. Given that there are so many products available on the market nowadays, the issue becomes more complicated when many ingredients are written in their scientific nomenclature. Especially, as not all consumers understand the scientific terms, and worse still is the lack of understanding concerning the codes used. Besides being taught to be aware that food and goods for consumption should be halal, another important element for Muslims to be aware of pertains to the quality. This particular aspect has also been emphasized by the Prophet Muhammad in many of his traditions (hadiths).

The guidelines provided by the Prophet show that Islam puts great emphasis on the quality of food (tayyib) consumed by its believers. At this juncture, Islam recommends Muslims to keep away from “Shubhah”⁵ to guard oneself from committing actual haram. This principle originates from the following tradition of the Prophet, peace be upon him: “What is Halal is clear and what is Haram is clear. Midway between them there are things which many people do not know whether they are Halal or Haram. He who keeps away from them will protect his religion and will be saved. He who approaches them will be very near to Haram, like a herdsman wandering near Hima (the place set by the king to be used by his cattle only), who could soon fall into this protected area. Surely for every king there is such a protected area and God's is what He declared forbidden”.

The Prophet has stressed that it is very important to pay serious attention to matters concerning halal and haram, and that one must try to avoid any food or drink which lies within the grey area and does not fall clearly under the halal or non halal category. It was considered timely, as at that time Muslim consumers had no means or time to check or obtain the necessary information on the products to satisfy their conscience when making a purchase. Particularly, as they always perceive that the logo is the one thing they can rely on in determining the halal status of a product. In short, as the authorities are responsible for halal certification in this country, Muslim consumers typically purchase goods and food that have the word halal on the package, or at the entrance of the food premises as, generally, they feel comfortable and rely heavily on the halal label, sign or mark in making the decision to buy.

In the survey that designed to identify the factors influencing consumers choice of products, 891 out of a total 100 respondents indicated that halal logo did play a role in their purchase decision (Shafie and Othman, 2002). Business actors have an obligation to include halal label on their product packaging. If this is not done then the business actor may be subject to legal sanction (Kurniawan and Martini, 2014). Governments have an obligation to protect consumers from fraud and dishonesty from halal products. Consumer protection laws regarding halal products should be enforced (Afifi, Wati, Salleh, Yallowae, Omar, Ahmad, Alisa and Ariff, 2012). The inclusion of halal labels must go through the process and stages established by halal certification agency in Indonesia, namely Majelis Ulama Indonesia (Chairunnisyah, 2017).

Halal label has a positive and significant effect on the decision of purchasing sausage product in Aceh (Month, 2016). The general public with the various religions adopted proved to have a pattern of consumption and the level of religiosity that is Islamic although not all study the consumption of Islamic (Putriani and Sofawati, 2015). The general public selects halal products even though they are not Muslim. Halal certification is a must for the food industry in Malaysia. (Marzuki, 2016). Consumers not only want health, safety and food quality. But most want food that qualifies halal. Indonesia already has a Law on Halal Product Guarantee. Implementation of UU JPH which is contained in UU no. 33 of 2014 requires all incoming and outstanding products in Indonesia to be halal certified (Ministry of Trade, 2015). The types of products that are required to have halal certification are

foods, beverages, medicines, cosmetics, chemical products, biological products, genetic engineering products and goods consumed, used or utilized by the public.

Asean Economic Communities 2015

The primary objective of the AEC is to achieve regional economic integration by creating a single-market economy that allows free movement of investments, skilled labor, capital, goods and services across all the member countries. AEC can in essence be seen as both an opportunity and a threat (Rijal and Zulfiyah, 2017). Implementation of AEC provides an opportunity for Indonesia in the development of Islamic finance in the world. This is because of the large number of Muslims. Halal agro industry has great potential and opportunity in ASEAN region (Anggara, 2017). To make this potential an advantage requires a new innovation. Indonesia continues to develop the economy in the AEC market 2015. One of its efforts is to enact the Law on Halal Product Guarantee. Halal certification and labeling are not only to save domestic consumers who are facing AEC 2015 soon, but also to increase the competitiveness of Indonesian manufacturers and exporters of halal products in the international market (Ministry of Trade, 2015).

The AEC envisions a highly competitive economic region that is prosperous and stable. It would reduce poverty in the region, reduce socioeconomic disparities and bring in equitable economic development. To integrate the region with global economy, member countries need to bring in a set of reforms and brace themselves for major changes, risks and opportunities. The largest economy in the region, Indonesia, is gearing up to brace the opportunities provided by AEC. However, just like other countries, Indonesia has its set of challenges for meeting its target as well. With the enactment of AEC, each state will be integrated in the production areas to improve efficiency.

Production actor's collaboration between countries will grow to create efficiencies with high value. AEC will increase the competitive value of ASEAN countries to provide products that have high quality. High quality products will choke the poor quality and over time will be left by the consumers. Not all of the ten countries potential that joined AEC is the same, Indonesia occupies a dominant position. Indonesian dominant in terms of population (60% of the ASEAN population are citizens of Indonesia), wide area, and a large market. In keeping with the theme, the position may be a problem or challenge for the nation. Indonesian communities still depend on exports of raw and semi-finished goods, while average of imported goods are the final product or product that has been processed. The next issue, trade in services between Indonesia and ASEAN is still a deficit. The transport sector is arguably the sector that drives the deficit. For example, Indonesian does export activities, but the services used for export activities still use foreign ships.

Gender of Participants

It seems to be difficult to have one single reliable scale that measures religiosity in both sexes. There are, for example, many issues that are good measures of religiosity, but apply only to men, for example, praying in mosque, wearing gold and silk, way of dressing and so on. Measures of religiosity need to consider gender differences. Islamist political affiliation and religious socialization are positively associated with religious salience and experience for woman, while more traditional measures such as mosque attendance and Quranic reading associated with religious salience and experience for men (Alessandra, 2011). The reverse is also true meaning that what is appropriate to ask women may not be so for men. The distinction between religious beliefs and religious behaviors factor loadings were equivalent for women and man (Roth, 2012). Operationalization of Islamic Religiosity The dimensions introduced in this study are directed more toward practical behavior. These dimensions are: Islamic financial services, seeking religious education, current Islamic issues, and sensitive products. The rationale behind selecting these dimensions is to encompass as many issues as possible so that the dimensions reflect the tenet that Islam is a complete way of life rather than as a bundle of rituals in the narrow religious sense.

Research Method

Data Collection

Methods of data collection of this research is purposive sampling. The number of respondents of this study is 300 respondents which Moslem community. Measurements can be measured through respondents scoring on their answers. Scoring intervals using a scale called bipolar adjective. Scale 1-10 to avoid respondents who tend to choose the middle answer, so it will produce a response that collects middle or gray area (Ferdinand, 2006).

Cognitive Intrapersonal Religious Commitment

The role of religious commitment is significant in mediating the relationship between brand personality and

purchase intentions of a Halal brand Nasution, Rossanty and Gio, 2016). The intrapersonal religious dimension is related to religious identities, religious attitudes, values, and beliefs, while the interpersonal religious dimension reflected religious affiliation and religious activities in society (Mokhlis and Spartks, 2007). Indicator of cognitive variables intrapersonal religious commitment is religion is very important to me because it contains the answers of all questions about life; is important for me to take the time to learn the religion ; For me religion affects all the affairs of life.

The Behavior of Religious Commitment

Religious commitment, religious knowledge, religious orientation partially and simultaneously have an effect on to society preference on syariah bank in Surabaya (Anam, 2016; Khan, 2011). Religious commitment has a significant influence on loyalty and interest to do complain (Swimberghe, Sharma and flurry, 2009). Potential value of consumer religiosity as a tool for market segmentation. There are three indicators of the religious behavior that I enjoy participating in religious organizations; I am preparing to finance religious; I enjoy interacting with other people in a religious organization.

Religious Method

Islamist political affiliation and religious socialization are positively associated with religious salience, while a traditional measures such as mosque attendance and Quranic reading associated with religious salience (Alessandra, 2011). Variable religious method has several indicators that question I enjoy reading a book or magazine about religion; I am happy to listen or watch religious programs, I am pleased to follow the teachings of the mosque or elsewhere, I am pleased to join a group of Islamic study.

Common Issues of Islamic Religion

Variables common issues of Islamic religion consists of a few questions that I am happy with the clothes that cover the aurat; I am concerned with people who are eligible but are reluctant to pay the zakat; I am concerned with the decline in the number of Muslims who come to the mosque; I am concerned with the economic level of the Muslims; I support the implementation of sharia law; I want an increase in the quantity of Islamic religious education in schools; I want Muslim participation in the industrial sector increased; I want to increase the number of Muslim entrepreneurs.

Interest In The Products and Services Of Shariah

Variable interest in the products and services of Shariah consists of several questions that I am happy to use the services of Islamic banks; I am happy to use the services of Islamic financial institutions; I am happy to use the services of Islamic insurance; I am happy to use the services of travel agencies Shariah; I am happy to use the hotel Shariah; I am happy to use Islamic hospital; I am happy to use medicines the halal; I love using the halal cosmetics; I am happy to consume the halal food and beverages; I noticed the halal label in food and beverages; I pay attention to expiry date of all products.

Result and Discussion

Data were analyzed using SPSS for Windows (version 16.0). The results of this study were tested using the validity and reliability. This study also measured the correlation test. Table 1 contains a description of the respondent. The results of this study were tested using the validity and reliability. This study also measured the correlation test. Table 1 contains a description of the respondent.

The respondents of this study consisted of 167 women and 133 men. The work of most respondents is an entrepreneur that is 92 people. There are 52 civil servants, private employees 66 people and 90 people have varying occupations. Age range of most respondents is 31 years up to 40 years as many as 114 people. The last educational level of most respondents is high school that is 168 people. Bachelor degree there are 121 people while the S2 graduate amounted to 8 people. The average amount of income from most respondents is R.1.600.000,00 up to Rp.2.500.000,00.

Reliability and validity of test results contained in table 2 can be seen that the KMO value of 0.910 indicates that a valid instrument because it meets the boundary of 0.50 (0.910 > 0.50).

Table 1. Profile of Demographic Characteristics of the total Sample

Gender	Frequency	Percent
• Male	133	44.3
• Female	167	55.7
Total	300	100.0
Job	Frequency	Percent
• civil servants	52	17.3
• private employees	66	22.0
• entrepreneurial	92	30.7
• etc	90	30.0
Total	300	100.0
Age	Frequency	Percent
< 20 years	26	8.7
21-30 years	99	33.0
31-40 years	114	38.0
> 40 years	61	20.3
Total	300	100.0
Education	Frequency	Percent
senior high school	168	56.0
bachelor degree	121	40.3
master degree	8	2.7
4	3	1.0
Total	300	100.0
Income	Frequency	Percent
< Rp 1.500.000	52	17.3
Rp 1.600.000- Rp 2.500.000	149	49.7
Rp 2.600.000 - Rp 3.500.000	66	22.0
Rp 3.500.000- Rp 4.500.000	18	6.0
> Rp 4.500.000	15	5.0
Total	300	100.0

Source: Processed primary data 2014

Tabel 2. KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.910
Bartlett's Test of Sphericity	Approx. Chi-Square	5.096E
	Df	3
	Sig.	.000

Source: Processed primary data 2014

Table 3. Summary of reliability test for Religiosity dimensions

Religiosity Dimensions	No. of Items	Reliability Coefficient (Cronbach Alpha)
Cognitive intrapersonal religious commitment	3	0,873
The behavior of religious commitment	3	0,318
Religious method	4	0,861
Common issues of Islamic religion	8	0,644
Interest in the products and services of Shariah	11	0,892
Total reliability for all items	29	0,868

Source: Processed primary data 2014

The investigation of the religiosity scale is then pursued by assessing the reliability of the scale in order to check for its internal consistency. Cronbach alpha coefficient will be used in testing the consistency of different items used in this research. The results indicated four factors with Cronbach's alpha coefficient at 0.5 or higher. The total Cronbach alpha for the four factors as shown in Table 3. is 0.873; 0,861; 0,644; 0,892. This means that four factors among the five factors are the best factors to be used in measurement the religiosity construct in Islamic context. The four factors are Cognitive intrapersonal religious commitment, Religious method, Common issues of Islamic religion and Interest in the products and services of Shariah.

Table 4. Summary of validity test for Religiosity dimensions

No.	Variable	Indicator	Corrected item total correlation
1.	Cognitive intrapersonal religious commitment	Religion is very important to me because it contains the answers of all questions about life	0,840
		Is important for me to take the time to learn the religion	0,868
		For me religion affects all the affairs of life	0,850
2.	The behavior of religious commitment	I enjoy participating in religious organizations	0,935
		I am preparing to finance religious	0,919
3.	Religious method	I enjoy interacting with other people in a religious organization	0,660
		I enjoy reading a book or magazine about religion	0,910
		I am happy to listen or watch religious programs	0,901
4.	Common issues of Islamic religion	I am pleased to follow the teachings of the mosque or elsewhere	0,902
		I am pleased to join a group of Islamic study.	0,904
		I am happy with the clothes that cover the aurat	0,933
		I am concerned with people who are eligible but are reluctant to pay the zakat	0,883
		I am concerned with the decline in the number of Muslims who come to the mosque	0,931
		I am concerned with the economic level of the Muslims	0,941
		I support the implementation of sharia law	0,949
5.	Interest in the products and services of Shariah	I want an increase in the quantity of Islamic religious education in schools	0,924
		I want Muslim participation in the industrial sector increased	0,921
		I want to increase the number of Muslim entrepreneurs	0,914
		I am happy to use the services of Islamic banks	0,935
		I am happy to use the services of Islamic financial institutions	0,927
		I am happy to use the services of Islamic insurance	0,935
		I am happy to use the services of travel agencies Shariah	0,915
		I am happy to use the hotel Shariah	0,927
		I am happy to use Islamic hospital	0,916
		I am happy to use medicines the halal	0,871
		I love using the halal cosmetics	0,864
I am happy to consume the halal food and beverages	0,880		
I noticed the halal label in food and beverages	0,917		
I pay attention to expiry date of all products.	0,882		

Source: Processed primary data 2014

Anti-image correlation produces a fairly high correlation for each item that is (X1) 0.840; (X2) 0.868; (X3) 0.850; (X4) 0.935; (X5) 0.919; (X6) 0.660; (X7) 0.910; (X8) 0.901; (X9) 0.902; (X10) 0.904; (X11) 0.933; (X12) 0.883; (X13) 0.931; (X14) 0.941; (X15) 0.949; (X16) 0.924; (X17) 0.921; (X18) 0.914; (X19) 0.935; (X20) 0.927; (X21) 0.935 (x22) 0.915; (X23) 0.927; (X24) 0.916; (X25) 0.871; (X26) 0.864; (X27) 0,880; (X28) 0,917dan (X29) 0.882. It can be stated that the 29 items used to measure the level of religious meet the criteria for forming constructs.

Conclusion

This research submits some dependable variables to examine factors which affect consumer behavior. This research shows that consumer behavior depends on religiosity. Most of all indicators are proved to be reliable in measuring level of religiosity towards the consumer behavior; only one indicator is not valid in this case. It's better to conduct a sustainable research in accordance to the products consumption behavior and halal service in Indonesia, the development of Indonesian Muslims entrepreneur, and so on. Tama and Voon (2014), stated that the experience of consuming halal food is based on spiritual assurance, pleasure, arousal, dominance, joy and acceptance.

Islam is the major religion of ASEAN people, especially in Indonesia. Islam focuses on utilization of the verified halal products and services. The increase of demands on halal products and services is presumably to be opportunities for Indonesian economics. Joint efforts and hard works are needed because at the recent time the market of world's halal products and services are obtained by states with minority Muslims society. Going in halal certification can be the next big marketing idea for product and service brands that are naturally Shariah compliant, keeping in view the potential and opportunities it offers.

In order to win ASEAN Economic Community 2015, there are some efforts to support Indonesian Muslims entrepreneur in creating certified halal products and services that certainly are able to fulfill both domestic and international market demands. The supports can be a financial assistance both from government and syariah financial institution. Furthermore, people can be given socialization in accordance to the strengths and benefits of certified halal products and services.

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