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Consumption behavior of university students in Islamic economics perspective

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Abstract

This study aims to analyze consumption behavior of students of Department of Islamic Economics of University of Islam Indonesia, particularly class of 2012, whether it is in accordance with the Islamic perspective or not and how the students' social environment does affect the consumer behavior. This study applies descriptive quantitative analysis which is done by choosing 50 respondents aged between 20-24 year old as sample based on Purposive Sampling method. The writer also uses questionnaires in gathering the data and double linear analysis technique in processing the data. In this study, the writer finds that the consumer behavior of the Ekis FIAI UII students, particularly class of 2012, has actually been in accordance with the principle of *aqidah*, *amaliyah*, and spirituality, even though it has not yet represented the simple and modest principle. According to 't' test, it shows that the adherent group variable has no significant influence to the Islamic consumer behavior of the 2012 Ekis students since the value of 't' is smaller than the table of 't', which is $0.728 < 2.011$. The value of 't' of the family variable is about 2.506, meaning that family has significant impact towards Islamic consumer behavior. From the independent variables, it is found that the adherent and family variable do not significantly influence the Islamic consumer behavior. The adjusted R square is 0,133, meaning that 13,3% of the Islamic consumer behavior of 2012 Ekis students is affected by family.

Keywords: adherent group, family, Islamic consumer behavior, students' consumer behavior

Introduction

Human lives and grows in the environment and it makes them inseparable. There is mutual relationship between human and environment where, sometimes, environment affects the humans and vice versa. Environment, whether physical or socio-psychological, is one of the factors, usually considered the main one, that affect individual behavior development and formation, including consumer behavior.

Consumption itself plays an important role in economic system that encourages production and distribution which, without it, both production and distribution will not properly run. Conventional consumption analysis explains that consumer behavior is an effort to meet someone's needs to gain maximum satisfaction. Meanwhile, in Islamic perspective, consumer behavior of a Muslim does not only aim to meet physical needs but also spiritual ones. A Muslim's consumer behavior should be based on Shari'a and basic norms of consumption, including spending money for good deeds, avoiding stingy and extravagant behavior, and performing simplicity (Al-Qardhawi, 1999).

Consumer behavior, however, cannot be separated from its social environment. It means that, in doing consumption activity, someone is highly affected by his/her social environment. The impact of social environment towards consumer behavior is also seen in Muslim students. In this context, the subject of study is the students of Islamic Economics major (Ekis) of Faculty of Islamic Studies, Islamic University of Indonesia. The students taken as respondents have been given theory of Islamic consumer behavior and are grown up in Islamic environment. Therefore, they are expected to reflect Islamic consumer behavior and its norms, principles, and rules.



Review of Related Literature

Many experts from different countries have analyzed consumer behavior, whether seen from the cultural background (Al-Khatib, Vitell, & Rawwas, 1997; Belk, Devinney, & Eckhardt, 2005) or the Islamic perspective. Furthermore, religious affiliation in general also affects consumer's preferences (Amin, Abdul-Rahman, & Abdul Razak, 2014; Bailey & Sood, 1993; Schneider, Krieger, & Bayraktar, 2011) besides another factor, like culture (Teimourpour & Heidarzadeh Hanzaaee, 2011).

The Qur'an, as the guidance of Islam, has gradually and systematically taught consumer behavior, in which how to consume properly, to all Muslims (Fauroni, 2008). Theoretically, Misanam (2009) states that one of the components of Muslim's consumer behavior is *Barakah*. Meanwhile, according to Mustafar & Borhan (2013), the main key to understand Muslim's consumer behavior is the ethics.

Several studies analyzing the factors that affect the consumer behavior of university students in Indonesia have been conducted. Among others, the factors are (1) the result of Economics courses (Hamzah, Asriati, & Buwono, 2013), (2) basic knowledge about economics and socio-economic background of the parents (Kuswanti, Mashudi, & Asriati, 2014), (3) economic literacy (Aprilia, Mintarti, & Utomo, 2015), (4) based-on-hierarchy needs (Apriliyadi & Manzilati, 2015), (5) economic rationality (Saputra, Aminuyati, & Utomo, 2015), and (6) transaction motives (Lisma & Haryono, 2016).

In particular, halal consumption of Muslim students have been formed, although they do not specifically study Islamic consumer behavior (Putriani & Shofwati, 2015). Students' concern over halal products are basically affected by religion, individual identity, and mass media (YAsid, Farhan, & Andriansyah, 2016). Meanwhile, in halal food preferences, the consumer behavior is affected by marketing intervention (Oktavita, Suharyono, & Hidayat, 2013; TSN, Dasari, & Herrhyanto, 2013). Furthermore, social and individual variable also affect the purchase decision making (Kartikasari, Arifin, & Hidayat, 2013). In beverage consumption, on the other hand, knowledge on the nutrient contents (Dewi, Anwar, & Amalia, 2009), internal and external factors, perfection and benefit of the products (Lutfi Yulisa, Yaktiwo Indriani, 2013) are proven to affect the students' consumer behavior.

Theoretical Approach

Social Environment

Social environment is a space where someone interacts whether with the others or environment and do something together. Two of the factors within social environment that affect individual consumer behavior are the existence of adherents and family (Mangkunegara, 2002, pp. 41-43). The adherents are defined as a group of people that strongly affects someone's attitude, opinion, norm, and consumer behavior. The adherents include all groups which affect, both directly and indirectly, someone's behavior. They accentuate their members to follow the customs that prevail within the group. Almost each person has his/her adherent group, and students are no exceptions. The adherent group is one of the indicators of the psychological factor that affects consumer behavior (Maski, 2010). Students involved in certain adherent group will be indirectly affected and tend to follow the customs of their group. The adherent group among students can be in the form of organizations, lecturers, colleagues, or roommates.

Family, on the other hand, can be defined as the smallest unit of society and highly affects and determines someone's purchase decision (Mangkunegara, 2002). Family is a group of people related by blood or marriage, consisting of family head and the members who live together and are dependent one to another. In general, family can be categorized into two class; main family and extended family. The main family (*conjugal*), as a part of social institutions within a society, is a group consisting of father, mother, and children who have not separated yet from the parents. Meanwhile, the extended family consists of all relatives of the same grandparents, including the offspring of a husband-and-wife. The extended family is traced one level higher than the main family. It may consist of three or four main families which are related by parents-children relationship or sibling relationship who live in the same place (Wijaya, 1986, pp. 8-9). Family, as part of socio-cultural environment, also affects the consumer's purchase decision (Schiffma, Hansen, & Kanuk, 2012, pp. 68-69). Various characteristics of a family, including the number of members, ages, occupation, etc, do affect how consumption is done to meet the

family demands (Solomon, Bamossy, & Askegaard, 2013, pp. 452-454).

Consumer Behavior in Islamic Economics Perspective

Islam has taught Muslims to perform Shari'a in all aspects of life, including consumption. Islam also gives a clear guidance about how consumption should be done so that it can be useful in life. Consumption is an activity to utilize the sources and or materials that have been available on Earth. In Islam, the sources utilization is also regulated. It teaches how to use the sources properly, according to particular limits, so that they can be beneficial to individuals and not disadvantaging the others (Al Arif & Amalia, 2010, p. 84).

Al-Haritsi (2006) mentions six basic principles of Islamic consumer behavior, in which shari'a, quantity, priority, social, environment, and not imitating something that is contrary to Islam. The Shari'a principle is then divided into three sub-principles, in which (1) aqidah, emphasizing on the nature of consumption as a tool of worship or as a realization of faith that considers human as the leaders (caliph) and is responsible to their Creator in the afterlife; (2) knowledge, stressing on the requirement of sufficient knowledge about the materials or goods, as well as the law related to them, that will be consumed; and (3) amaliyah, a consequence of aqidah and knowledge about Islamic consumer behavior (Pujiyono, 2006). The second principle is quantity. It means that the consumption should be in line with the quantity limits as explained in shari'a, such as the balance of revenue and expenditure, savings, and investments. The third principle is priority, meaning that the consumption should be ordered based on its priority, starting from primary, secondary, and tertiary, to avoid extravagant behavior. As the fourth principle, social principle means to keep paying attention to the environment while doing consumption activity so that harmony within society, including the interest between people, can be kept. The next is the environment principle, meaning that the consumption should be in accordance with the potential of the natural resources and their sustainability or, in other words, not damaging the environment. The last principle is a principle that tells not to imitate the consumer behavior that is contrary to Islamic consumption ethics, such as entertaining guests excessively, showing off, and wasting money (Pujiyono, 2006).

Methods of Research

This descriptive quantitative research takes respondents by Purposive Sampling method. The data is obtained by questionnaires and is processed by double linear analysis technique in the *SPSS 16.0 for Windows* program. Questionnaire used in this research consists of 13 questions using Likert scale, in which 5 questions for X_1 variable, 4 questions for X_2 variable, and 4 questions for Y variable. Questionnaire is previously tested and one question for X_2 variable is considered invalid. Reliability of the questionnaire has also been tested and resulted in Cornbach's alpha value as much as 0.477 which means that it is reliable to be used. Next, the questionnaire is then distributed to 50 respondents.

Results and Discussion

Composition of the respondents based on gender is considered equal, consisting of 24 male respondents and 26 female respondents. Based on the residence, there is only 8% of the respondents living with their parents. The rest of the respondents live within a boarding house or rented house. Based on age, most of the respondents are still 21 year-old, consisting of 27 respondents. The others are 22 and 20 year-old, as much as 10 respondents, 2 respondents are 23 year-old, and 1 respondent is 24 year-old. The double linear regression test is used to find out whether the adherent group and family affect the respondents' consumer behavior or not. The test results in a regression equation as seen below:

$$Y = 10,427 + 0,077 X_1 + 0,375 X_2$$

$$SE (2,906) \quad (,106) \quad (,150)^*$$

$$R^2 = ,365$$

$$F = 3,608^*$$

where Y = consumer behavior, X_1 = adherent group, and X_2 = family, * = significant at $\alpha = 5\%$

This result shows the constant value of consumer behavior is 10.427, which means that the value of respondents' consumer behavior is 10.427, without the influence of the adherent group and

family. The X_1 coefficient values as much as 0.077, which means that the adherent group has a positive impact as much as 0.077 towards the consumer behavior. However, this impact is not statistically significant. Meanwhile, the X_2 coefficient values as much as 0.375, which means that family has positive impact as much as 0.375 towards consumer behavior. The X_2 coefficient is statistically significant, which means that one-level rise of the family variable will also increase the consumer behavior as much as 0.375. In other words, partially, only family variable that affects the consumer behavior in this regression model. Determiner coefficient (R^2) shows the amount of 0,365 which means that the regression model applied can be used to explain the variations within dependent variable as much as 36,5%, whereas the rest, as much as 63,5%, is explained in other variables outside the model. The F calculation value shows the amount of 3,608 and is significant at $\alpha = 5\%$. In conclusion, the adherent group and family variable do simultaneously affect the consumer behavior.

In general, respondents' consumer behavior has been in line with the Islamic perspective, proven by the practice of Islamic economic principles. The principle of *aqidah* and *amaliyah* are seen from the purchase or consumption of halal goods. The principle of spirituality is seen from the respondents' behavior in spending money for good deeds (*infaq* and *shadaqah*) which improves their spirituality. The principle of priority is actualized by prioritizing the primary needs rather than secondary or tertiary needs. In the principle of simplicity, on the other hands, the respondents have not totally actualized a simple and modest life since some of them are still extravagant and consume something excessively.

This research, in general, shows that family, as a part of social environment, affects the consumer behavior. In other words, this result is not in line with the previous researches (Maulidya, 2013; Sarah, 2012) which generally studies the influence of social environment towards consumer behavior.

Conclusion

Consumer behavior of the Islamic Economics students in this research has generally been in accordance with Islamic economics perspective. It is seen from the practice of Islamic economic principles in consumption, such as *aqidah* and *amaliyah*, simplicity, spirituality, and priority. Also, in this research, the students' consumer behavior is affected by their social environment, particularly family, although it has not significantly explained the variation of consumer behavior variable. The adherent group, as part of social environment, does not significantly affect the consumer behavior of the respondents.

This research, however, has several limitations, such as the small number of independent variables used to explain the consumer behavior which makes the findings not ideal enough. Therefore, for further research, it is suggested making a better version of this research by adding more independent variables, such as socio-economic backgrounds, academic achievement, products marketing and distribution, and so forth.

Besides, this research has also limitation in the respondent sector, which is taken from one major only, in which Islamic Economics. Thus, for the next research, it is suggested expanding the respondents who can be taken from several majors to obtain more variations in consumer behavior.

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