

Online ISSN: 2809-6339 Volume: 3, 2023

Publisher: Alauddin University Press

# MEDIATING ROLE OF SOCIO-RELIGIOUS BEHAVIOR ON CAFE SELECTION PATTERN CHANGES OF MILLENNIAL MUSLIMS: AN ANALYSIS USING SEM

# M. Taufan<sup>1</sup> & Ismail Keri<sup>2</sup>

<sup>1,2</sup>State Islamic Institute (IAIN) Bone Correspondence Email: m.taufan.tkj1@gmain.com

### **ABSTRACT**

This study aims to investigate the effects of socio-religious mediation on changes in café selection patterns among millennial Muslims. In terms of methodology, this research uses quantitative methods. Data collection using a questionnaire. The subjects of this study were 100 millennial Muslim respondents on the island of South Sulawesi, Indonesia. The existing respondents were determined by the main criteria: Muslims aged 24-39 years who represent millennial Muslims. Data analysis and hypothesis testing were carried out through structural equation models and multiple regression. The software (Smart PLS version 24) is used for statistical data processing. The results showed that the mediation of socio-religious behavior was found in the relationship between religiosity, attitudes, and changes in café selection patterns. In contrast, socio-religious behavior was also to partially mediate the relationship between subjective norms, perceptions of behavioral control and changes in cafe selection patterns. In other words, the model proposed to form a fundamental change in the pattern of choosing millennial Muslim cafes is not running optimally. However, this study still finds it important that socioreligious behavior can mediate the relationship between changes in religiosity, attitudes, and cafe selection patterns.

**Keywords:** Religious moderation; Muslims; millennials

### 1. INTRODUCTION

Socio-religious behavior has played an important role in shaping cafe selection patterns Muslim- friendly as a place to relax for millennial Muslims in Indonesia. This behavior is a form participation in religious social activities and involvement in religious networks (Bloom & Arika, 2013) which is the behavior of the majority of the millennial Muslim population in Indonesia (World Population Review, 2022) with a total of 33.75 percent of the total population (Nurhidayat, 2020). Referring to BPS data for 2019, Indonesia's population in 2020 is projected to reach 270 million people. Of these, the Muslim population is 229.62 million. Of these, 66.07 million people aged 0-14 years and 15-64 years old amounted to 185.34 million people. In 2020, the productive age of 15-64 years will be 68.75%. This is a potential group. These young people (millennials) have a decisive role and contribution. In the Indonesian context, social religious behavior is an act of carrying out religious teachings with full faith and sincerity and is carried out in the social area of society (Syaparuddin & Nuzul, 2021). The habit of visiting cafes to just sit and talk among millennials this is a trend found in Indonesia (Elly Herlyana, 2012).

The culture of hanging out among Muslim millennials is a unique phenomenon, where it is said that cafes can be the second resting place after home. This deed is a form of appreciation of Islamic teachings that is learned and practiced. Not only carrying out daily worship routines but also carrying out activities that have strong motives in carrying out religious teachings which are interpreted as worship in the form of concrete and meaningful social action decisions for others and the environment (Dermawan, 2014). The pattern of choosing a cafe as a place to realize a contemporary lifestyle is one of the most complex things for millennial Muslims, because choosing a cafe also needs to consider the religiosity in it. The religiosity in question is the halal food and drink, the availability of places of worship, to the form of transactions practiced in the cafe. With social religious influences, millennial Muslim communities have a pattern of selecting more Muslimfriendly cafes. Their social religious behavior has been integrated into their local wisdom (IWGIA, 2021). Thus, socio-religious behavior has a mediating effect on changes in the consumption patterns of millennial society, especially those in Indonesia today.

This study uses the theory of planned behavior (TPB) to predict the mediating effect of social- religious behavior on changes in cafe selection patterns for millennial Muslim communities. TPB is based on the general mainstream neoclassical assumption that humans are generally rational and selfish or selfish (Ajzen, 1991). This assumption is disputed by behavioral critics who assume that humans are subjective and highly rational (Herbert et.al., 2004). Utilizing these assumptions, this study maintains attitudes, subjective norms, and behavioral control as predictors of socio-religious behavior that replace rational values with actual behavior changing cafe selection patterns. This study also uses an additional variable, namely religiosity. Religiosity is a force that is internally able to influence followers to perform a behavior (Purwanto et.al., 2022; Suleman et.al., 2021). On this basis, religiosity becomes a reinforcing variable in the TPB model used.

There are several previous studies related to this research, including research conducted by Suleman et al. (2021), Dinh et al. (2022), Ramazani and Kermani (2022), and

Shimul et al. (2022), and Rehman et al. (2022). These studies tend to maintain socioreligious beliefs as beliefs and knowledge only because each one stands alone, so it is only used as a predictor not as a subjective behavior used as an intervening variable. This research does not only make socio-religious behavior a subjective behavior by replacing generalized rational intention from TPB which is used as an intervening variable that has a mediating effect on changes in the pattern of choosing cafes for millennial Muslim communities in Indonesia.

In general, this study aims to complement previous studies that have not paid sufficient attention to examining the mediating effect of socio-religious behavior on changes in cafe selection patterns for millennial Muslim communities, while specifically this study aims to predict the influence of religiosity, attitudes, subjective norms, and perceptions of behavioral control over changes in cafe selection patterns for millennial Muslim communities through mediating socio- religious behavior as intervening variables. Thus, this research is considered the first study to investigate socio-religious behavior's mediating role in changing cafe selection patterns in Indonesia's millennial Muslim community.

### 2. METHODS

### Measurement

In order to confirm the conceptual model proposed in this study, a questionnaire was made that includes two main parts. The first part briefly describes the research objectives and guidelines for completing the questionnaire and their relation to sociodemographic information. Questions include the respondent's age, marital status, gender, occupation, education, and income/month. The second part, for the development of the model structure, consists of a multiple-choice item scale by adopting a five-point Likert Scale ranging from "Strongly Disagree" (1) to "Strongly Agree" A. Religiosity and changes in consumption patterns b. Changes in attitudes and consumption patterns c. Changes in subjective norms and consumption patterns d. Perceived behavioral control and changes in consumption patterns (5). This section has 39 questions; 6 questions for changes in cafe selection patterns (Y2), 7 questions for socio-religious behavior (Y1), 8 questions for religiosity (X1), 6 questions for attitudes (X2), 6 questions for subjective norms (X3), and 6 questions for perceived behavioral control (X4).

Literature Review and Hypothesis

Theory of Planned Behavior (TPB)

TPB was first developed by Ajzen in 1985, and it is the most widely used theory in understanding and predicting behavior. TPB has been used and tested under various circumstances to predict rational intention and actual behavior (Kautonen et al., 2015). In TPB, intention is predicted by individual beliefs about attitude, SNs, and PBC toward actual behavior. Attitude is a psychological deviation that is shown by assessing the likes and dislikes of certain entities (Eagly & Chaiken, 1995). SNs are social pressures on people to perform or not perform a behavior. PBC describes the perceived behavior that is considered controllable (Liou & Contento, 2001). However, Ajzen then dichotomized the construction of PBC into separate constructs such as internal and external controls (Ajzen, 2002). The internal control is usually equated with one's self-efficacy, while the external control refers to one's beliefs about the support or opposition, he/she will find in the environment (Hockerts, 2017). In this study, TPB is used to investigate the mediating effect of socio-religious behavior on consumption pattern changes of the Indonesian middle-class Muslims in the new normal era.

# Socio-Religious Behavior

Religious social behavior refers to participation in social religious activities and involvement in religious networks (Bloom & Arikan, 2013). In Indonesia, the socio-religious behavior is the act of carrying out religious teachings with full faith and sincerity and implemented in the social area of the community (Syaparuddin & Nuzul, 2021). This act is a form of appreciation of the teachings of Islam that is learned and practiced. Not just doing daily worship routines but also doing the activities that have a strong motive in carrying out religious teachings which are interpreted as worship in the form of concrete and meaningful social action decisions for others and the environment (Dermawan, 2014). This is what religious social behavior means in this study and is the behavior of most millennial Muslims who dominate Indonesia's Muslim population (World Population Review, 2022) with a total of 64.5 million or 27.5% of the total Muslim population (Riska Rahman, 2020).

## Millenal Muslim

Millennial muslim generation is a young generation of Muslims who are bound by a way of looking at the world that faith and modernity can go hand in hand. Talking about the millennial Muslim generation means discussing today's modern young Muslim pioneer. Not all Muslims are part of the M generation. The Muslim generation has similar characteristics, namely those who live in faith and modernity who deserve to be called the millennial Muslim generation.

# Religiosity and socio-religious behavior

Religiosity is considered a quality of religion and devotion to its followers' beliefs about a religion (Hassan Fathelrahman Mansour & Mohammed Elzubier Diab, 2016) and is one of the main constructs used in research on religion (Abou-Youssef et al., 2015). In

this study, the religion in question is Islam, so religiosity is how much someone is committed to the teachings of Islam. Religiosity is belief in God and commitment to following predetermined instructions (Nurhayati & Hendar, 2020). Meanwhile, Johnson et al. (2001) define religiosity as how a person is committed to his religion and its teachings which is reflected in his attitude and behavior. From this understanding, a person's behavior can reflect his religious beliefs. While socio-religious behavior is the act of carrying out religious teachings with full faith and sincerity and implemented in the social area of the community (Syaparuddin & Nuzul, 2021), this act is a form of appreciation of the teachings of Islam that is learned and practiced. Not just doing daily worship routines but also doing activities that have a strong motive in carrying out religious teachings which are interpreted as worship in the form of concrete and meaningful social action decisions for others and the environment (Dermawan, 2014). The discussion above shows synergy between implementing religious teachings and social action. It means religiosity is strongly related to socio-religious behavior in forming consumption pattern changes. As discussed above, we thus propose the following hypotheses:

H1a: Religiosity has a positive effect on religious social behavior

Attitude and socio-religious behavior

Teachings of Islam that is learned and practiced. Not just doing daily worship routines but also doing the activities that have a strong motive in carrying out religious teachings which are interpreted as worship in the form of concrete and meaningful social action decisions for others and the environment (Dermawan, 2014). The discussion above shows that there is synergy between the implementation of religious teachings and social action. It means that religiosity is strongly related to socio-religious behavior in forming consumption pattern changes. As discussed above, we thus propose the following hypotheses:

H2a: Attitude has a positive effect on socio-religious behavior

Subjective norms (SNs) and socio-religious behaviour

SNs are defined as individual perceptions of the possibility of a reference group in the form of groups or individuals who agree or disagree with a behavior (Baber, 2018). SNs are part of the belief that certain people are unlikely to approve or approve certain behaviors (Hudi et al., 2019). Meanwhile, according to Ajzen (1991) SNs are a person's consideration with respect to whether other people think that he or she needs to do this or not. SNs refer to the individual's perception of the surrounding social pressure in doing or not doing a certain behavior. In TPB, norms are determined by normative beliefs, which assess certain social pressures from individuals (Ibrahim et al., 2017). In the context of this study, norms are related to support from other parties for socio- religious behavior in

forming consumption pattern changes in the new normal era. The higher the support is, the higher the socio-religious behavior in forming consumption pattern changes is. The above understanding shows that SNs have a strong relationship to socio-religious behavior in forming consumption pattern changes. As discussed above, we thus propose the following hypotheses:

H3a: Subjective norms have a positive effect on socio-religious behavior

Perceived behavioral control (PBC) and socio-religious behavior

PBC is how individuals perceive attractive behavior (Liou & Contento, 2001). PCB refers to the perceived ease or difficulty in performing a behavior. In other words, individuals' self- confidence in performing a certain task significantly effects their intention and behavior (Ajzen, 1991). It consists of two parts: they are how much jurisdiction the individual has over behavior and how confident the individual feels about acting or not performing a certain behavior. If an individual feels more likely to control behavior about a decision to act, the more likely that individual will do so (Ajzen, 1991). Many scientists have also confirmed this relationship (Bonne et al., 2007; Hui Liu Liuning Zhou et al., 2012; Liou & Contento, 2001). The above understanding shows that if an individual feels more likely to control behavior in realizing socio-religious behavior to form consumption pattern changes, the more likely the individual is to change his/her consumption patterns. It means that PBC is strongly related to socio-religious behavior and also to consumption pattern changes. As discussed above, we thus propose the following hypotheses:

H4a: Perceived behavioral control has a positive effect on socio-religious behavior

Socio-religious behavior and cafe selection pattern changes

Socio-religious behavior is the act of carrying out religious teachings with full faith and sincerity and implemented in the social area of the community (Syaparuddin & Nuzul, 2021). This act is a form of appreciation of the teachings of Islam that is learned and practiced (Dermawan, 2014). Not just doing daily worship routines but also doing the activities that have a strong motive in carrying out religious teachings which are interpreted as worship in the form of concrete and meaningful social action decisions for others and the environment (Bloom & Arikan, 2013). The form of religious social behavior is the synergy between the implementation of religious teaching and social action. While consumption patterns are the use of goods or services by individuals or groups to meet their needs (Kuusipalo et al., 1989), this consumption pattern can change if it is influenced by several things, one of which is social and cultural matters. Social and cultural factors of the community play a strong role in the attitude of choosing goods to be consumed. Social and cultural factors like this usually develop in the community according to

environmental conditions, religion, and local customs (Amirudin & Sabig, 2022). The above understanding shows that socio-religious behavior can form consumption pattern changes and can also mediate religiosity, attitude, SNs, and PBC in forming in consumption pattern changes. As discussed above, we thus propose the following hypotheses:

H5a: Social religious behavior has a positive effect on changes in cafe selection pattern

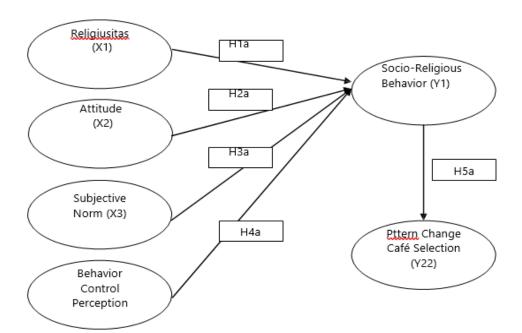


Figure 1. Conceptual model study

### Data Collection

Data collection was carried out for 1 month (beginning of March to the end of March) in 2023 by using a convenience sampling technique in distributing questionnaires to respondents from the millennial Muslim community living in South Sulawesi, Indonesia. Questionnaires were distributed online in Google Form format to them via social media WhatsApp. Complete answers from respondents who were successfully recorded on Google Forms which 100 respondents had made. This means that the sample obtained is 100 respondents from the middle-class Muslim population in South Sulawesi Province, Indonesia.

# Data Analysis

The data that has been collected is classified into two parts, namely the identity of the respondent and the respondent's answer. Respondent identities collected through

questionnaires are described as tabulations so that readers can read and understand them more easily. While the respondents' answers were analyzed first before being described, the presentation of the data analysis was presented in the form of a tabulation, this was done through three steps, namely: (1) analysis of the outer loading value which shows the value of the relationship between indicators and independent latent variables which are called factor loadings with the criterion that if the factor loading value is (> 0.7) then it can be concluded that the indicators of each variable have a good convergent validity value. Indicates the value of the coefficient from the independent latent variable to the intervening variable as a form of the value of the participation of the independent latent variable to the intervening variable. It also shows the participation value of the intervening latent variable on the dependent latent variable. (2) analysis of the reliability and validity values with the criteria if the Composibe Reliability value or the Cronbach's Alpha value is (> 0.7) then it can be said that the independent variables have a reliability value, and for the Avarage Variance Extracted value with the provision value (> 0.5) then these variables have convergent validity the good one. (3) analysis of the significance of the data which can be seen in the t-statistical value, if the t statistical value (> 1.96) or the P value (< 0.05) it can be concluded that the relationship between the dependent latent variable and the intervening latent variable is significant, and the relationship between variables latent intervening with independent latent variables is significant. (4) determine the goodness of the model by looking at the R-Square value (> 0.26) then it is said that the model used is good or appropriate.

### 3. RESULTS AND DISCUSSION

# Respondent profile demographic

Table 1 represents demographic information, including gender, age, marital status, education level, occupation, and monthly income. The respondents are largely male (47%), with the overall dominance of teachers/lecturers (33%) farmers (57%) other (10%) and 21% of unmarried respondents. Regarding age, our respondents are mainly in the "27–32" category (42%) and "33–42" category (58%). While the income aspect is in the "uncertain/other" category (67%) and the "Rp 5 million to 7 million" category (33%).

# Analysis factor

Factor analysis was carried out on the variable Y1 which consisted of seven items, Y2 which consisted of six items, X1 which consisted of eight items, X2 which consisted of six items, X3 which consisted of six items, and X4 which consisted of six items. Factor analysis was carried out to determine whether there is a direct relationship between: (1) variable X1, X2, X3, and X4 to variable Y1, (2) variable Y1 to variable Y2. As well as to find out the

indirect relationship between variables X1, X2, X3, and X4 to variable Y2 through the mediation of variable Y1.

# Measurement results

# Respondent profile demographic

Table 1. Respondent demographic profile

ltem	Category	Frequensi	%
Gender	Man	47	47%
	Woman	53	53%
Ages	27-32	42	42%
	33-42	58	58%
Status	Married	79	79%
	Not Married yet	21	21%
Education	Secondary school	76	76%
	Diploma	15	15%
	Bachelor	8	8%
Occupation	Teacher	33	33%
	Farmer	57	57%
	Fisherman	4	4%
	Other	6	6%
Income/month	<idr .1.000.000<="" td=""><td>16</td><td>16%</td></idr>	16	16%
	IDR.1.000.000-	48	48%
	IDR.5.000.000		
	IDR.5.000.000-	33	33%
	IDR.7.000.000		
	>IDR.7.000.000	3	3%

# Outer loading value analysis

Table 2. Outer loading value analysis results

	X1	X2	Х3	X4	Y1	Y2
X1.1	0.799					
X1.2	0.892					
X1.3	0.767					
X1.4	0.757					
X1.5	0.842					
X1.6	0.690					
X1.7	0.747					
X1.8	0.460					
X2.1		0.817				

X2.2	0.812				
X2.3	0.851				
X2.4	0.858				
X2.5	0.847				
X2.6	0.852				
X3.1		0.792			
X3.2		0.831			
X3.3		0.870			
X3.4		0.810			
X3.		0.871			
X3.6		0.874			
X4.1			0.563		
X4.2			0.690		
X4.3			0.851		
X4.4			0.866		
X4.5			0.769		
X4.6			0.713		
Y1.1				0.707	
Y1.2				0.791	
Y1.3				0.899	
Y1.4				0.902	
Y1.5				0.826	
Y1.6				0.847	
Y1.7				0.830	
Y2.1					0.816
Y2.2					0.826
Y2.3					0.869
Y2.4					0.850
Y2.5					0.844
Y2.6					0.854

# Reliability and validity analysis value

Table 3. Reliability and validity analysis value result

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
X1	0.887	0.905	0.911	0.569
X2	0.917	0.926	0.935	0.705
X3	0.918	0.924	0.936	0.709
X4	0.843	0.873	0.883	0.561

Y1	0.924	0.930	0.940	0.691
Y2	0.919	0.920	0.937	0.711

# Data significance analysis

Table 4. Data significance analysis result

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistic ( O/STDEV )	P value
X1->Y1	-0.035	-0.024	0.058	0.603	0.546
X2->Y1	0.036	0.029	0.089	0.399	0.690
X3->Y1	-0.139	-0.132	0.094	1.473	0.141
X4->Y1	0.991	0.993	0.046	21.697	0.000
Y1->Y2	0.904	0.908	0.024	38.120	0.000

# Model fit analysis

Tabel 5. Model fit analysis result

	R-square	R-square adjusted	
Y1	0.834	0.827	
Y2	0.817	0.815	

This study aims to investigate socio-religious behavior's mediating effect on the choice pattern of Indonesian millennial Muslim cafes. Meanwhile, this research specifically aims to examine the influence of religiosity, attitudes, subjective norms, and perceptions of behavioral control on changes in millennial Muslim Cafe selection patterns through the mediation of socio- religious behavior. Therefore, this research offers new insights into the socio-religious-based cafe selection pattern model, namely the cafe selection pattern to preserve religious culture and the welfare of the millennial Muslim community.

In realizing this, this study tested 5 hypotheses to be tested. However, the test results show that only two of the five hypotheses are accepted, while the other three hypotheses are not. The direct influence on religious social behavior is proposed by four hypotheses (H1a, H2a, H3a, H4a). The results of hypotheses H2a and H4a show that there is a positive and significant relationship between religious social behavior and attitudes and perceptions of behavioral control. While the results of hypotheses H1a and H3a show a negative relationship between social religious behavior with religiosity and subjective norms (Table 4).

One hypothesis (H5a) is proposed for a direct effect on cafe selection patterns, with the result that the results of hypothesis H5a indicate a positive and significant relationship between changes in cafe selection patterns and socio-religious behavior (Table 4). Looking at the direct relationship between the factors and the dependent latent variable, it shows that factors X1.6 and X1.8 have no significant effect on variable X1, marked by an outer loading value of <0.7. And the factors X4.1 and X4.2 on the dependent variable X4 show no significant effect marked by an outer loading value that is smaller than 0.7 (<0.7). (Table 2).

Reviewing the reliability and validity values, each variable has a Cronbach's Alphavalue of (>0.7) so it can be said that the independent variables have a reliability value, and for the Avarage Variance Extracted value, all variables have a value (> 0.5) so these variables have convergent validity the good one. (Table 3). Analysis of the suitability of the model can be seen in table 5, the results of the analysis show that the R-Square value (> 0.26) means that the model used is good or appropriate.

### **CONCLUSION**

The managerial model used to determine fundamental changes in the pattern of changes in millennial Muslim cafes does not work optimally. As a result, the TPB used to map the shape of changes in cafe election patterns cannot accommodate them perfectly, so another theory is needed to support them. However, this research finds it important that socio-religious behavior can mediate the relationship between perceptions of behavioral control on changes in cafe selection patterns. However, it cannot mediate the variables of religiosity, attitudes and subjective norms towards changes in cafe selection patterns for millennial Muslims. New insights that can be revealed in this research are that socio-religious behavior can be used to shape the pattern of choosing a cafe for millennial Muslim communities. This study also offers some practical implications. First, the government must make social and religious behavior a foundation to preserve Muslim-friendly cafes. Second, millennial Muslim society must form a socio-religious pattern of selecting cafes to increase religious values. Third, this study is useful for the government and the wider community in determining development policies, evaluation and control systems to increase millennial Muslims' welfare level.

### **Acknowledgment**

Although this study has succeeded in demonstrating a limited mediating effect of socio-religious behavior on changes in cafe selection patterns for millennial Muslim communities, it seems that there are still some limitations in this study that can be considered for future improvement. One of them is a geographical approach. We only surveyed, in general, millennial Muslims in the province of South Sulawesi, Indonesia.

Therefore, it should be noted that the research results in this area depend on the geographic characteristics of the study population and may provide similar or different results for other study populations.

### **REFERENCES**

- Ajzen, I. (2002). Perceived behavioral control, self-efficacy, locus of control, and the theory of planned behavior 1. Journal of Applied Social Psychology, 32(4),
- 665-683. https://doi.org/10.1111/j. 1559-1816. 2002.tb00236.x
- Bloom, P. B. N., & Arikan, G. (2013). Priming religious belief and religious social behavior affects support for democracy. International Journal of Public Opinion Research, 25(3), 368–382. https://doi.org/10.1093/jpor/eds030
- Dermawan, A. (2014). PERILAKU SOSIAL KEAGAMAAN PAGUYUBAN PENGAJIAN SEGORO TERHADAP PERAN SOSIAL DI KECAMATAN SUKOREJO KABUPATEN KENDAL JAWA TENGAH. Humanika, 14(1). https://doi.org/10.21831/hum. v14i1.3326
- Dinh, H. P., Van Nguyen, P., Trinh, T. V. A., & Nguyen, M. H. (2022). Roles of religiosity in enhancing life satisfaction, ethical judgements and consumer loyalty. Cogent Business and Management, 9(1). https://doi.org/10.1080/23311975.2021.2010482
- Elly Herlyan (2005). FENOMENA COFFEE SHOP SEBAGAI GEJALA GAYA HIDUP BARU KAUM MUDA. Compas Cyber Media, 13(1), 188-193.
- Hastuti, FA (2018). The Effect of Social Comparison and Self-Esteem on Body Dissatisfaction in Students. Book Press: New York.
- Herbert, A., Augier, M., & March, J. G. (2004). Models of a man: Essays in memory of Herbert A. Simon. MIT Press. https://doi.org/10.1007/s11023-006-9026-2
- IWGIA. (2021). The Indigenous World 2021: Indonesia. (IWGIA). International Work Group for Indigenous Affairs. https://www.iwgia.org/en/indonesia/4224- iw -2021-indonesia.html
- Joreskog, K. G., & Sorbom, D. L. (1989). Lisrel 7 User 's reference guide. Scientific Software International. <a href="https://books.google.co.id/books?hl=id&lr=&id=https://books.google.co.id/books?hl=id&lr=&id=shlow=https://books.google.co.id/books?hl=id&lr=&id=shlow=https://books.google.co.id/books?hl=id&lr=&id=shlow=https://books.google.co.id/books?hl=id&lr=&id=https://books.google.co.id/books.google.co.id/books.google.co.id/books.google.co.id/books.google.co.id/books.google.co.id/books.google.co.id/books.google.co.id/books.google.co.id/books.google.co.id/books.google.co.id/books.google.co.id/books.google.co.id/books.google.co.id/books.google.co.id/books.google.co.id/books.google.co.id/books.google.c
- Nurhidayat (2020). Muslim Milenial dan Gerakan Ekonomi Islam Indonesia. Journal of Islamic Law, 4(1), 135-138.
- Purwanto, P., Abdullah, I., Ghofur, A., Abdullah, S., & Elizabeth, M. Z. (2022).

- Adoption of Islamic microfinance in Indonesia an empirical investigation: An extension of the theory of planned behaviour. Cogent Business & Management, 9(1). https://doi.org/10. 1080/23311975.2022.2087466
- Ramazani, A., & Kermani, M. (2022). Spiritualism versus materialism: Can religiosity reduce conspicuous consumption? Journal of Islamic Marketing, 13(8),1639–1655. https://doi.org/10.1108/JIMA-09-2019-0184
- Rehman, A. U., Al Shammari, S., & Al-Mamary, Y. H. (2022). Role of religiosity and the mediating effect of luxury value perception in luxury purchase
- intention: A cross-cultural examination. Journal of Islamic Marketing, 13(4), 975–995. https://doi.org/10.1108/ JIMA-03-2021-0091
- Rigdon, E. E., & Hoyle, R. H. (1997). Structural equation modeling: concepts, issues, and applications. Journal of Marketing Research, 34(3). https://doi.org/10.2307/3151904
- Shimul, A. S., Barber, M., & Abedin, M. I. (2022). Celebrity transgression and consumers' forgiveness: Does religiosity matter? Journal of Islamic Marketing, 13(6), 1224–1243. https://doi.org/10.1108/JIMA-06-2020-0184
- Suleman, S., Sibghatullah, A., & Azam, M. (2021). Religiosity, halal food consumption, an physical well-being: An extension of the TPB. Cogent Business and Management. 8(1). https://doi.org/10.1080/23311975.2020.1860385
- Syaparuddin, & Nuzul, A. (2021). In I. dan Ketahanan Pangan (Ed.), First, Issue Mei, (pp. 1–216). Trustmedia Publishing. http://repositori.iain-bone.ac.id/760/1/Islam%20%26%20Ketahanan%20Pangan\_Buku%202021.p df"
- World Population Review. (2022). Indonesia population 2022. (2022). World Population Review. https://worldpopulationreview.com/countries/indonesia-population