

## THE INFLUENCE OF E-COMMERCE, PARENTS SOCIO ECONOMIC STATUS, SELF CONTROL AND RELIGIOSITY ON CONSUMER BEHAVIOR

*Nurul Adha Putri, Nurma Sari*

---

Syiah Kuala University  
Teuku Nyak Arief Darussalam street, Banda Aceh, Aceh  
E-mail: [nurul.adha.putri@gmail.com](mailto:nurul.adha.putri@gmail.com), [nurmasari@unsyiah.ac.id](mailto:nurmasari@unsyiah.ac.id)

---

**Abstract:** This study aims to determine the effect of e-commerce, parents' socioeconomic status, self-control and religiosity on Muslim consumer behaviour at the Faculty of Economics and Business at Syiah Kuala University. The research focuses on three things: simultaneous influence, partial influence and the most dominant variable. This study uses a correlational-based quantitative research method. The number of samples is 115 students. Data collection uses a questionnaire that is distributed online using Google Forms. The results showed those e-commerce variables, parents' socioeconomic status, self-control, and religiosity significantly affected Muslim student consumer behaviour. Partially, only e-commerce and religiosity variables have a significant effect, while two other variables, namely parents' socioeconomic status and self-control, do not significantly influence Muslim student consumer behaviour. At the same time, religiosity is the variable influence Muslim student consumer behaviour. The higher the level of religiosity, the more it will influence the consumption behaviour of Muslim students of the Faculty of Economics and Business at Syiah Kuala University.

**Keywords:** *E-commerce*, status sosial Ekonomi, Pengendalian Diri, Religiositas

**Abstrak:** Penelitian ini bertujuan untuk mengetahui pengaruh *e-commerce*, status sosial ekonomi orang tua, pengendalian diri dan religiositas terhadap perilaku konsumen muslim Mahasiswa Fakultas Ekonomi dan Bisnis Universitas Syiah Kuala. Fokus penelitian pada tiga hal yakni pengaruh secara simultan, pengaruh secara parsial dan variabel yang paling dominan. Penelitian ini menggunakan metode penelitian kuantitatif berbasis korelasional. Jumlah sampel sebanyak 115 mahasiswa. Pengumpulan data menggunakan kuesioner yang disebar secara *online* menggunakan Google Form. Hasil penelitian menunjukkan bahwa variabel *e-commerce*, status sosial ekonomi orang tua, pengendalian diri dan religiositas secara simultan berpengaruh signifikan terhadap perilaku konsumen muslim mahasiswa. Secara parsial hanya variabel *e-commerce* dan religiositas yang berpengaruh secara signifikan, sementara dua variabel lainnya yaitu status sosial ekonomi orang tua dan pengendalian diri tidak berpengaruh secara signifikan terhadap perilaku konsumen muslim mahasiswa. Sementara variabel yang menunjukkan pengaruh dominan terhadap perilaku konsumen muslim mahasiswa adalah religiositas. Semakin tinggi tingkat religiositas akan semakin mempengaruhi perilaku konsumsi muslim mahasiswa fakultas ekonomi dan bisnis Universitas Syiah Kuala.

**Kata Kunci:** E-commerce, socio-economic status, self-control, religiosity

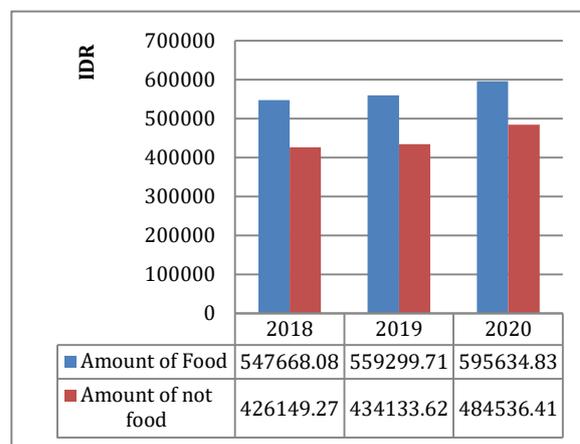
## INTRODUCTION

In the last few decades, Muslim countries have adopted consumption motives from Western consumer habits, making individual values a measure of wealth and spending patterns (Wigati, 2011). As a result, a high lifestyle is formed so that several rich and developed Muslim countries can barely reach it. Meanwhile, in Muslim countries that are developing or poor, this lifestyle is a lifestyle that causes poverty (Rohim & Priyatno, 2021). This habit has been going on for a long time and leads to unrealistic consumption motives contrary to Islam's perspective and resources. This shows that consumer behaviour is currently far from Islamic guidelines. So that needs are not a priority before consuming something (Chapra, 2000).

The Development Bank of Singapore Indonesia stated that in 2019 unrealistic Western consumption motives also hit Indonesia, which has the largest Muslim population in the world (Yustati, 2017). This survey reveals that Indonesia is ranked with the most prominent e-commerce users for online shopping in Southeast Asia. Another survey from The Nielsen Digital Consumer Survey also revealed the same: in 2019, as many as 67 per cent of Indonesian netizens who shop online can spend IDR 50,000-IDR 500,000 in a month. Most spending is on fashion products, followed by food and beverages, electronics and skincare/make-up with payments via e-wallet (Lubis, 2020).

This phenomenon occurs not only

on a national scale but also on a local scale. For example, Aceh Province, a province nicknamed "Seuramoe Mecca" with a Muslim majority, also shows the phenomenon of increased consumption motives. As shown in the following graph:



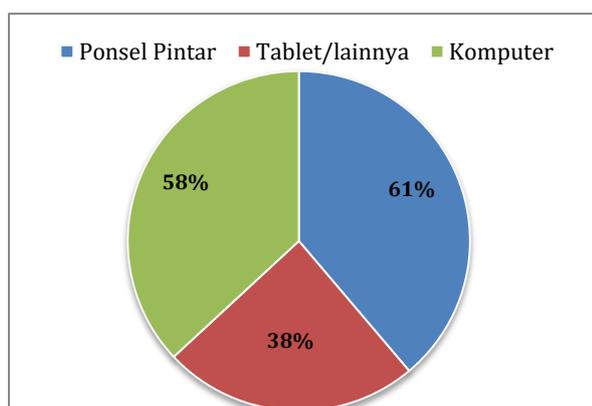
**Figure 1.** Amount of Consumption of Food/Non-Food in Aceh Province in 2018-2020

Figure 1 above shows an increase in the consumption of the people of Aceh from year to year. The increase in various consumption motives carried out by Muslim communities looks very complex, ranging from global to local. Even though the role of consumption in the course of the economy is crucial, when consumption is not running in a balanced way, this can lead to problematic phenomena. Because consumption is strategic in measuring economic balance, when people's consumption motives are high, it can cause economic diseases such as inflation, price instability, hoarding practices, scarcity of primary needs to market imbalances (Fauroni, 2008).

The fact that shows the phenomenon of increasing consumption in the Muslim community above is even more

worrying when it is known that the Central Statistics Agency has announced the results of its survey for 2020, namely generation-Z (population born in the period 1997-2012) reaching 27.94% of the total population of 270.20 million souls. Meanwhile, the millennial generation (born in 1981-1996) reached 25.87%. Based on this data, generation-Z currently ranks as the largest population in Indonesia. At the same time, the attachment of technology with the current Z-generation is very closely connected because it is common for them to use technology in all their activities.

Research from The Nielsen Global Survey of E-commerce reveals that the shift in shopping behaviour of the younger generation in several countries, including Indonesia, is marked by a tendency to choose online channels in their transactions (Lubis, 2020). Data on the can be seen in the following graph:



**Figure 2.** Online Shopping User Media

Based on the figure above, it can be seen that 61% of consumers choose smart phones for shopping, and the other 38% prefer tablets or other mobile devices. Meanwhile, 58% of consumers prefer to use a computer. Based on Nielsen's

research, Indonesia is ranked top globally in using smartphones for online shopping, which shows that e-commerce is the leading actor in online shopping.

Islam views consumer satisfaction as lies in usability, which includes two things: the usability of physical and spiritual needs. In contrast to the conventional view that views satisfaction only in terms of meeting physical needs alone. The difference between Islamic and conventional views shows that Islam knows that values other than physical ones can affect individuals, namely the value of spirituality. Satisfaction will be achieved when paying attention to several things: halal both in substance and how to obtain it, avoiding israf (royal) and tabzir (wasted). Therefore, the satisfaction of a Muslim does not look at the number of goods consumed but at how much value of worship is received for his consumption activities (Hani, 2016). Muslim consumers should be able to categorize the types of needs that are primary (dharuriyat), secondary (hajiyat) and tertiary (tahsiniyat), then adapt them to maqashid syari'ah which prioritizes fulfilling needs rather than mere desires, because human desires are always unlimited if they are not based on revelation (Sitepu, 2016).

About e-commerce as one of the things that influence consumer behaviour, the notion of electronic commerce (electronic commerce or e-commerce) is the distribution, purchase, sale, and marketing of goods and services through electronic means such as the internet, television, or other computer networks.

Meanwhile, e-commerce can involve electronic fund transfers, electronic data exchange, management systems and automated data collection systems. E-Commerce is a system that facilitates commercial activities by offering technological convenience in various fields of operation. Previous studies have shown that e-commerce has a significant effect on consumer behaviour. (Afdila & Ferdinan, 2020). Convenience, diversity and advertisements offered to the younger generation tend to encourage purchases without filtering needs and wants, thus triggering a consumptive attitude (Alkautsar & Hapsari, 2014). Socioeconomic status, according to Jatmiko is the position of parents who influence other parents or the community in daily life as well as how to obtain business in fulfilling the needs of their family life. The high socioeconomic status of parents affects the amount of pocket money given by parents to meet the needs of their children in situations of studying at university. (Jatmiko, 2017).

However, sometimes students abuse the trust of their parents in managing their pocket money. Parents' socioeconomic status, according to Sudarsono can be measured through: education, employment, income and ownership of valuables. Because of the parent's socioeconomic status, in this case, the responsibility of parents towards children is shown by a sense of affection through the attitude of meeting all the needs of children, such as giving pocket money to their children (Sudarsono, 2014). Parents with a relatively

wealthy economic status will give excess pocket money so that children can fulfil everything they like just for satisfaction and pleasure (Wirawan, 2017). In this case, students with affluent economic status will find it easy if they want to get goods and services they like or follow a growing trend so that in the end, buying and consuming products do not see the benefits and harm but a lifestyle (Zahrawati & Faraz, 2017). This finding is supported by research by Faatihah and Kusniwati, which explains that parents' socioeconomic status significantly influences consumer behaviour (Faatihah, 2021), (Kusniawati, 2016). However, Iqhyanal, in his research, stated that the socioeconomic status of parents did not significantly affect consumer behaviour (Iqhyanal, 2016).

In addition, self-control needs to be considered; self-control is an individual's success with sensitivity to knowing the condition of himself and his environment and being able to control and control behavioural factors according to circumstances to display self-existence in socializing. The ability to control behaviour, being able to attract attention, the desire to improve behaviour to be accepted by others, pleasing others, constantly adjusting to others, subordinates his feelings. Nofitriani, in her research, explained that self-control is self-ability in understanding the whole self-disclosure, both positive and negative. Therefore, individuals can know things that evoke positive and negative qualities in themselves (Nofitriani, 2020). Measuring a person's self-control can be

done by looking at the ability to control behaviour, the ability to anticipate events, the ability to interpret events and the ability to make decisions. Because self-control can be the basis for achieving long-term success by subordinated to short-term pleasures. Because if self-control is high, wasteful behaviour can be hampered. Someone who keeps his expenses in check can be done by instilling action against desires or urges to overspend money so that consumption is carried out based on needs, not wants (Almas, 2019).

Students searching for identity and trying new things are prone to not being able to manage their emotions well. So that self-control in him can change at any time. This makes students tend to live extravagantly and consumptively, in line with research conducted by Sukma and Canggih, which states that self-control affects consumer behaviour (Sukma & Canggih, 2021).

Religiosity is a relationship between humans and their creators in which their religious teachings have been internalized. This can be reflected in their attitudes and behaviour in everyday life (Mayasari, 2014). Religiosity, according to Glock & Stark, is measured through the dimensions of belief, religious practice, the dimension of religious knowledge and the dimension of practice/consequences (Djamaludin & Suroso, 2014). Islam requires that a consumer's behaviour also include the value of religiosity in him, manifested in every activity, including daily shopping, which is nothing but a manifestation of his

remembrance of Allah SWT. As for religiosity, it means measuring knowledge, appreciation, and belief in the religion of Islam that is contained in a person and becomes the basis for behaving, behaving and acting following the degree of obedience to his religion. The level of religiosity in Rionita and Widiastuti's research shows that this variable influences consumer behavior. (Rionita & Widiastuti, 2020).

The focus of this research certainly has a distinction from other research, several relevant studies, namely research on: (1) the influence of lifestyle and religiosity behaviour (Limarga, 2017), (2) the consumptive behaviour of students shopping with e-commerce (Siregar et al., 2023), consumer behaviour for online shopping during a pandemic (Herawati & Fasa, 2022), (3) the effect of hedonism and the level of religiosity on the consumptive behaviour of Muslim students (Rahmat et al., 2020), (4) the effect of religiosity and knowledge on consumer behaviour (Larasati et al., 2018), (5) the influence of electronic money, lifestyle, and self-control on consumer behaviour (Sukma & Canggih, 2021). Some of the relevant research focuses above are undoubtedly different from the focus of this study which has a broader scope of variables, namely E-Commerce, parents' socioeconomic status, self-control and religiosity. Of course, the research implications will also be more expansive with more research variables. However, the main implication of this research is identifying factors that influence

Muslim consumer behaviour so that students can use them as a basis for muamalah following the provisions of the Islamic religion.

Based on the background description above, further study of Muslim students' consumer behaviour is essential. Specifically, this study aims to determine three things, namely the influence of E-Commerce, parents' socioeconomic status, self-control and religiosity on consumer behaviour simultaneously, partially and the most dominant variable that gives influence. This research certainly has a novelty target of increasing the treasury of factors that can influence student consumer behaviour, especially in today's modern era.

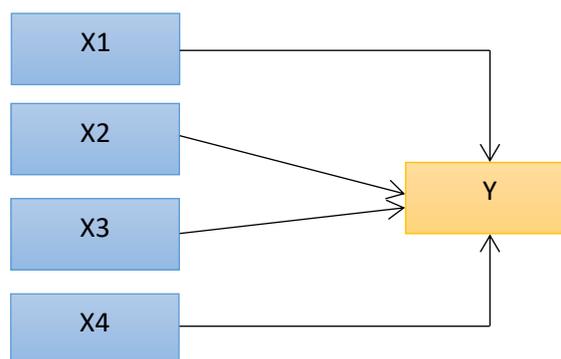
## METHOD

This study uses a quantitative method based on correlational studies, which aims to find influence in the form of a relationship between E-Commerce (X1), parents' socioeconomic status (X2), self-control (X3) and religiosity (X4) on Muslim consumer behaviour of Faculty students Syiah Kuala University Economics and Business. The influence is focused on three things: simultaneous, partial, and the most dominant influencing variable.

The sample in this study was 115 students from a total population of 1611. The sample was obtained using a proportionate stratified random sampling technique, which can be used if the population has members/elements that are not homogeneous and are proportionally stratified. This study uses the determination

of the number of samples through the Slovin formula because this formula includes an element of inaccuracy due to sampling errors that can still be tolerated. Furthermore, this tolerance value is expressed in the form of a percentage.

Data analysis used descriptive analysis techniques, with the help of SPSS statistical applications, using multiple linear regression analysis. Variables are measured using a Likert scale, where the Likert scale measures variables by describing variables into dimensions, then dimensions become indicators, and indicators become sub-indicators that can be measured to disagree strongly. So this research model is:



**Figure 3.** Research Relationship Design

## RESULT AND DISCUSSION

Before explaining the research discussion, the respondents' characteristics will first be explained, and some of the results of the calculation of the analysis requirements test. The results of these calculations will then be analyzed later.

### Characteristics of Research Respondents

Respondents in this study were Muslim students of the Faculty of Economics and Business at the University of Syiah Kuala, who was in 2018, 2019 and

2020 classes. The research questionnaire comprised 24 statement items distributed in 115 copies via Google Form. The characteristics of the respondents in this study can be observed in the following table:

**Table 1. Characteristics of Respondents**

Characteristics	Category	F	%
Gender	Male	21	18,3
	Female	94	81,7
Age	19	6	5,2
	20	25	21,7
	21	56	48,7
	22	28	24,3
Proram Study	DE	28	24,3
	AE	30	26,1
	EM	34	29,6
	IE	23	20,0
Class	2020	16	13,9
	2019	35	30,4
	2018	64	55,7
	Jumlah	115	115,0

Based on the table above, it can be seen that in the gender category, the number of male respondents was less, namely 21 students (18.3 %) while female students totalled 94 respondents (81.7 %). So the researcher can conclude that female Muslim students dominated this study at the Faculty of Economics and Business, Syiah Kuala University. Then in the age category, which stated that this research was dominated by respondents who were 21 years old, with a total of 56 students (48.7 %) respondents, this was evidenced by the number of other respondents who were 19 years old, only 6 respondents (5.2 %), 25 respondents aged 20 years (21.7 %) and 28 other respondents aged 22 years (24.3 %). The Study Program category shows the highest number of respondents

from the Management Economics (EKM) study program, with 34 Muslim students (29.6 %) respondents, while Accounting Economics (AE) ranks second with the most respondents with 30 respondents (26.1 %) only a difference of 4 respondents from Economic Management (EM). Apart from these two study programs, only 28 respondents (24.3 %) were from Development Economics (DE), and 23 respondents (20 %) were from Islamic Economics (IE) study programs. And the last category, namely class, contains the 2018 class with 64 Muslim student respondents (55.7 %), 2019 class respondents totalling 35 respondents (30.4 %) and 2020 with only 16 Muslim student respondents (13.9 %). Based on this, it can be seen that Muslim student respondents from class of 2018 dominated this research.

**Instrument Validity and Reliability Test**

Validity was tested by comparing the value of the r count with the r table using the degree of freedom (df) = n-2, where n is the number of samples. In this study, the number of samples (n) = 115, so the df is 115-2 = 113 and using an alpha of 0.05 produces r tables (two-tailed test) of 0.1832. An indicator to find out whether it is valid or not by seeing if the value of r count > r table (0.1832) then it is declared valid and vice versa. Then the reliability test is carried out by comparing the value of Cronbach's Alpha with the significant level used, and the level can be 0.5, 0.6, up to 0.7, depending on the study. This study uses a significance level of 0.6.

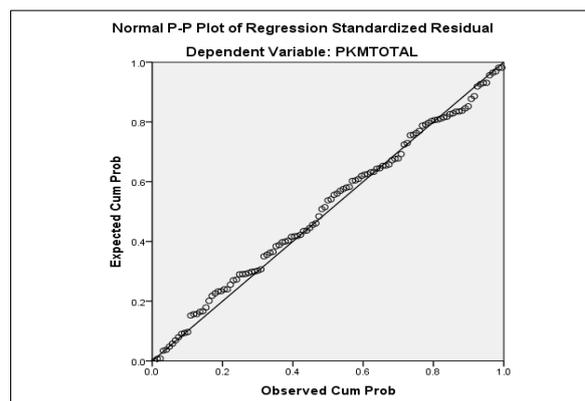
The results of the validity and reliability tests are described as follows:

**Table 2. Validity and Reliability Test Results**

Variable	Items	Score r count	Score r table	Cronbach's Alpha	Minimum Cronbach's Alpha
Muslim Consumer Behavior	PKMi1	0,669	0,1832	0,612	0,60
	PKMi2	0,582	0,1832		
	PKMi3	0,415	0,1832		
	PKMi4	0,463	0,1832		
	PKMi5	0,631	0,1832		
	PKMi6	0,368	0,1832		
	PKMi7	0,669	0,1832		
	PKMi8	0,407	0,1832		
E-commerce	ECr1	0,892	0,1832	0,854	0,60
	ECr2	0,892	0,1832		
	ECr3	0,857	0,1832		
Parents Socioeconomic Status	STo1	0,695	0,1832	0,610	0,60
	STo2	0,428	0,1832		
	STo3	0,665	0,1832		
	STo4	0,552	0,1832		
Self-control	PDi1	0,652	0,1832	0,622	0,60
	PDi2	0,763	0,1832		
	PDi3	0,662	0,1832		
	PDi4	0,686	0,1832		
Religiosity	RL1	0,670	0,1832	0,651	0,60
	RL2	0,661	0,1832		
	RL3	0,582	0,1832		
	RL4	0,745	0,1832		
	RL5	0,561	0,1832		

The table above states that the questionnaire statements in the form of the dependent variable, namely Muslim consumer behaviour and the independent variables, namely e-commerce, parents' socioeconomic status, self-control and religiosity, show a correlation value of  $r \text{ count} > r \text{ table}$ . So that the statement items on all variables can be declared valid because  $r \text{ count} > 0.1832$  and the Cronbach's Alpha values for each variable totalling 0.612, 0.854, 0.610, 0.622 and 0.651  $> 0.60$ . So that all questions in this study are declared valid and consistent, if the test is carried out again, answers will be obtained that are relatively the same or close to the previous answers.

### Normality Test



**Figure 4. Normality Test Results**

The figure above shows that all data in this study follow a diagonal line so that it can be said that the data is normally distributed, fulfilling normal assumptions or following the normality line.

**Table 3. One-Sample Kolmogorov-Smirnov Test**

	Unstandardized Residual
Kolmogorof-Smirnov Z	0,522
Asymp. Sig. (2-tailed)	0,948

In addition, data normality can also be tested through the Kolmogorov-Smirnov statistical test, which sees that if the significant value is  $> 0.05$ , the data is classified as normal; otherwise if  $< 0.05$ , the data is classified as abnormal. So table 3 illustrates that the research data is normally distributed because the p-value of 0.948 is greater than 0.05.

### Multicollinearity Test Results

The multicollinearity of research data can be known through a tolerance value  $< 0.10$  or the same as a VIF value  $> 10$ . The results of the multicollinearity test are presented as follows:

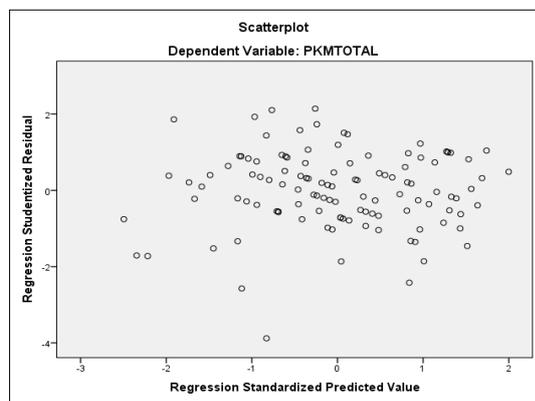
**Table 4.** Multicollinearity Test Results

Model	Collinearity Statistics	
	Tolerance	VIF
E-commerce	0,968	1,033
Parents Socioeconomic Status	0,984	1,016
Self Control	0,989	1,011
Religiosity	0,983	1,018

The table above illustrates that all the independent variables in this study do not experience multicollinearity deviation because the VIF values of the four independent variables are smaller than 10, and the tolerance value is > 0.10. So there is no multicollinearity deviation.

**Heteroscedasticity Test Results**

The Heteroscedasticity Test uses a scatterplot graph by paying attention to the data distribution points. Graphic display is as follows:



**Figure 5.** Heteroscedasticity Test Results

The picture above shows that the data points are spread between the top and bottom of the number 0 and the Y axis and are spread evenly and do not gather and form a certain pattern. So, the data in this study did not experience heteroscedasticity.

**Test Results for the Coefficient of Determination (R<sup>2</sup>)**

The coefficient of determination is used to test how far the independent variables in this study explain the dependent variable. The results of the coefficient of determination test are as follows:

**Table 5.** Coefficient of Determination

Model	R	R Square	Adjust R Square	Std. Error of Estimate
1	0.593	0.351	0.328	2.706

Based on table 5, the value of the coefficient of determination (R<sup>2</sup>) is 0.351, which means that the variable of Muslim consumer behaviour of Faculty of Economics and Business, Syiah Kuala University students as the dependent variable can be explained by e-commerce, parents' socioeconomic status, self-control and religiosity as independent variables, namely by 35.1 %. At the same time, 64.9 % is explained by other factors not discussed in this study.

**Results of Multiple Linear Regression Analysis**

Multiple linear regression testing in this study was carried out to want to analyze the effect of the independent variables, namely e-commerce, socioeconomic status of parents, self-control and religiosity on the variable of Muslim consumer behaviour Faculty of Economics and Business, the University of Syiah Kuala as the dependent variable whether it is partial or vice versa are

simultaneous. The following presents the results of multiple linear regression analysis, namely:

**Table 6.** Results of Multiple Linear Regression Analysis

Variable	Koefisien Standardized	T <sub>count</sub>	Sig
E-commerce	0,191	2,451	0,016
Parents Socioeconomic Status	-0,038	-0,494	0,622
Self Control	-0,097	-1,262	0,210
Religiosity	0,523	6,753	0,000

The results of the multiple linear regression equation above can be stated that:

1. The regression coefficient value of the e-commerce variable is 0.191, so every 1 unit increase in the e-commerce variable will relatively increase Muslim consumer behaviour by 19.1 %.
2. The regression coefficient value of the parent's socioeconomic status variable is -0.038, so every time there is an increase of 1 unit in the parent's socioeconomic status variable, it will decrease 1 unit in Muslim consumer behaviour by -3.8% because there is a negative correlation between the two variables.
3. The regression coefficient value of the self-control variable is -0.097, so every time there is an increase of 1 unit in the self-control variable, it will decrease 1 unit in Muslim consumer behaviour by -9.7 % because there is a negative correlation between the two variables.
4. The regression coefficient value of the religiosity variable is 0.523, so every 1 unit increase in the religiosity variable

will relatively increase Muslim consumer behaviour by 5.23%.

The results of the processing analysis above shows that the religiosity variable has a more dominant coefficient value when compared to other variables. Thus, it can be stated that the religiosity variable has a dominant influence on the variable consumer behaviour of Muslim students of the Faculty of Economics and Business, Syiah Kuala University

**Hypothesis Test Results Simultaneous Hypothesis Testing Results (F)**

The results of the F test were carried out to find out whether the influence of the independent variables coincides on the dependent variable, namely:

**Table 7.** F Test Results

Model	F	Sig
Regression	14,889	0,000

Based on table 7 above, the total calculated F value is 14.889 with a significance value of 0.000. So it can be seen that the calculated F value is greater than F table 2.45. Thus it can be stated that the influence of the significance of e-commerce variables, socioeconomic status of parents, self-control and religiosity simultaneously influence the variable of Muslim consumer behavior.

**Partial Hypothesis Testing Results (t)**

The results of the t-test were carried out to find out whether the influence of the independent variables

occurred partially or significantly on the dependent variable, namely:

**Table 8.** F test results

Variable	T <sub>count</sub>	Sig
<i>E-commerce</i>	2.451	0,016
<i>Parents Socioeconomic Status</i>	-0,494	0,622
<i>Self Control</i>	-1,262	0,210
<i>Religiosity</i>	6,753	0,000

Based on table 8 above, it can be concluded that the results of the t test are as follows:

1. The research results on the e-commerce variable show that the Sig value is  $0.016 < 0.05$  and the t-count is  $2.451 > t\text{-table } 1.981$ ,  $H_0$  is rejected, and  $H_a$  is accepted. So it can be concluded that the e-commerce variable significantly affects the consumer behaviour of Muslim students of the Faculty of Economics and Business, Syiah Kuala University.
2. The study results of the parent's socioeconomic status variable (STo) showed that the Sig value was  $0.622 > 0.05$  and the t-count was  $-0.494 < t\text{-table } 1.981$ , then  $H_0$  was accepted, and  $H_a$  was rejected. So it can be concluded that there is no significant effect of the socioeconomic status variable of parents on the consumer behaviour of Muslim students of the Faculty of Economics and Business, Syiah Kuala University.
3. The study of the self-control variable showed that the Sig value was  $0.210 > 0.05$  and the t-count  $-1.262 < t\text{-table } 1.981$ , then  $H_0$  was accepted, and  $H_a$

was rejected. So it can be concluded that the self-control variable does not significantly influence the consumer behaviour of Muslim students of the Faculty of Economics and Business, Syiah Kuala University.

4. The results of the religiosity variable study show that the Sig value is  $0.000 < 0.05$  and the t-count is  $6.753 > t\text{-table } 1.981$ , then  $H_0$  is rejected, and  $H_a$  is accepted. So it can be concluded that the religiosity variable significantly affects the consumer behaviour of Muslim students of the Faculty of Economics and Business, Syiah Kuala University.

## CONCLUSION

Based on the results of the analysis of the discussion, it can be concluded as follows: first, E-commerce significantly affects the consumer behaviour of Muslim students at the Faculty of Economics and Business at Syiah Kuala University. Second, the socio-economic status of parents has no significant effect on the consumer behaviour of Muslim students at the Faculty of Economics and Business at Syiah Kuala University. Third, self-control does not significantly impact the consumer behaviour of Muslim students at the Faculty of Economics and Business at Syiah Kuala University. Fourth, religiosity significantly affects the consumer behaviour of Muslim students at the Faculty of Economics and Business at Syiah Kuala University. Fifth, E-commerce, parents' socio-economic

status, self-control and religiosity simultaneously significantly affect the consumer behaviour of Muslim students of the Faculty of Economics and Business, Syiah Kuala University. It is hoped that students will be able to understand the factors that influence Muslim consumer behaviour so that they can form a more selective attitude and be able to present Islamic benchmarks in consumption activities so that they pay attention to needs and desires, fortify themselves from israf and tabdzir traits that can cause damage. Future researchers are expected to be able to examine with a more significant number of respondents and more diverse variables and use a more in-depth approach, namely qualitative.

## REFERENCE

- Afdila, A., & Ferdinan, F. (2020). Pengaruh E-Commerce terhadap Perilaku Konsumen dalam Perspektif Ekonomi Syariah. *AL-Muqayyad*, 3(2), 180–192. <https://doi.org/10.46963/jam.v3i2.285>
- Alkautsar, Z., & Hapsari, M. I. (2014). Implementasi Pemahaman Konsumsi Islam Pada Perilaku Konsumsi Konsumen Muslim. *Jurnal Ekonomi Syariah Teori Dan Terapan*, 1(10), 736–754. <https://dx.doi.org/10.20473/vol1iss201410pp%25p>
- Almas, A. (2019). Pengaruh Financial Literacy, Pengendalian Diri, Teman Sebaya Dan Kondisi Sosial Ekonomi Orang Tua Terhadap Perilaku Konsumtif Pada Siswa Kelas XI SMA Negeri 2 Bae Kudus. In *Universitas Negeri Semarang*. <http://lib.unnes.ac.id/36009/>
- Chapra, M. U. (2000). *Islam dan tantangan ekonomi*. Gema Insani.
- Djamaludin, A., & Suroso, F. N. (2014). Psikologi Islam: Solusi Islam Atas Problem-Problem Psikologi. In *Yogyakarta: Pustaka Pelajar*.
- Faatihah, A. A. (2021). Pengaruh Literasi Ekonomi, Status Ekonomi Orang Tua, Gaya Hidup Dan Religiusitas terhadap Pola Konsumsi Islami di Pondok Pesantren Darul Qur'an Kepulauan Riau. *Nomicpedia: Journal of Economics and Business Innovation*, 1(2), 111–128. <https://journal.inspirasi.or.id/nomicpedia/article/view/69>
- Fauroni, L. (2008). Tafsir Ayat-Ayat Tentang Konsumsi (Aplikasi Tafsir Ekonomi al-Qur'an). *Millah: Jurnal Studi Agama*, 8(1), 122–144. <https://doi.org/10.20885/millah.vol8.iss1.art8>
- Hani, U. (2016). *Teori konsumsi dalam ekonomi Islam dan ekonomi konvensional (analisis perbandingan)*. STAIN Parepare. <http://repository.iainpare.ac.id/290/1/12.2200.027.pdf>
- Herawati, T., & Fasa, M. I. (2022). Perilaku Konsumen dalam Belanja Online dimasa Pandemi Covid-19. *Islamic Economics and Finance Journal*, 1(1), 13–25. <https://doi.org/10.55657/iefj.v1i1.5>
- Iqhyarul, F. (2016). Pengaruh Status Sosial Ekonomi Orang Tua Terhadap Perilaku Konsumsi Siswa Kelas Xi Iis di Sma Negeri 17 Surabaya. *Jurnal Pendidikan Ekonomi (JUPE)*, 4(3), 15–31. <https://jurnalmahasiswa.unesa.ac.id/index.php/34/article/view/16612>
- Jatmiko, R. P. (2017). Status sosial ekonomi, gaya, dan prestasi belajar. *Jurnal Penelitian Dan Pendidikan IPS*, 11(1), 38–53. <https://ejournal.unikama.ac.id/index.php/JPPi/article/view/1727>

- Kusniawati, M. (2016). Pengaruh status sosial ekonomi orang tua dan literasi ekonomi terhadap perilaku konsumsi siswa kelas X IPS di SMA Negeri 2 Tuban. *Jurnal Pendidikan Ekonomi (JUPE)*, 4(3), 15–32. <https://doi.org/10.26740/jupe.v4n3.p%25p>
- Larasati, A., Hati, S. R. H., & Safira, A. (2018). Religiusitas dan pengetahuan terhadap sikap dan intensi konsumen Muslim untuk membeli produk kosmetik halal. *Eseni: Jurnal Bisnis Dan Manajemen*, 8(2), 105–114.
- Limarga, D. M. (2017). Penerapan metode bercerita dengan media audio visual untuk meningkatkan kemampuan empati anak usia dini. *Tunas Siliwangi: Jurnal Program Studi Pendidikan Guru PAUD STKIP Siliwangi Bandung*, 3(1), 86–104. <https://doi.org/10.22460/ts.v3i1p86-104.320>
- Lubis, M. (2020). *Konsumen digital pertumbuhan tren positif*. Nielsen. <https://www.nielsen.com/id/news-center/2020/konsumen-digital>
- Mayasari, R. (2014). Religiusitas Islam dan kebahagiaan (telaah dengan perspektif psikologi). *Al-Munzir*, 7(2), 81–100. <http://dx.doi.org/10.31332/am.v7i2.281>
- Nofitriani, N. N. (2020). Hubungan antara Kontrol Diri dan Harga Diri dengan Perilaku Konsumtif terhadap Gadget pada Siswa kelas XII SMAN 8 Bogor. *IKRA-ITH Humaniora: Jurnal Sosial dan Humaniora*, 4(1), 53–65. <https://journals.upi-yai.ac.id/index.php/ikraith-humaniora/article/view/668>
- Rahmat, A., Asyari, A., & Puteri, H. E. (2020). Pengaruh hedonisme dan religiusitas terhadap perilaku konsumtif mahasiswa. *Ekonomika SYARIAH: Journal of Economic Studies*, 4(1), 39–54. <http://dx.doi.org/10.30983/es.v4i1.3198>
- Rionita, D., & Widiastuti, T. (2020). Pengaruh Tingkat Pendidikan, Pendapatan dan Religiusitas Terhadap Perilaku Konsumsi Rumah Tangga Muslim di Surabaya (Kaidah Konsumsi Islami Menurut AL-haritsi). *Jurnal Ekonomi Syariah Teori Dan Terapan*, 6(2), 288–304. <https://doi.org/10.20473/vol6iss20192pp288-304>
- Rohim, A. N., & Priyatno, P. D. (2021). Pola Konsumsi dalam Implementasi Gaya Hidup Halal. *Maro: Jurnal Ekonomi Syariah Dan Bisnis*, 4(2), 26–35. <https://doi.org/10.31949/maro.v4i2.1302>
- Siregar, R. M., Susanti, N., & Aslami, N. (2023). Perilaku Konsumtif Mahasiswa Berbelanja di E-Commerce Shopee pada Masa Pandemi dalam Perspektif Gender. *As-Syirkah: Islamic Economic & Financial Journal*, 2(2), 115–128. <https://doi.org/10.56672/syirkah.v2i2.48>
- Sitepu, N. I. (2016). Perilaku Konsumsi Islam Di Indonesia. *JPED (Jurnal Perspektif Ekonomi Darussalam)(Darussalam Journal of Economic Perspectives)*, 2(1), 91–106. <https://doi.org/10.24815/jped.v2i1.6650>
- Sudarsono, F. X. (2014). Pengukuran status sosial ekonomi dan permasalahannya. *Populasi*, 2(1), 21–27.
- Sukma, M. N., & Canggih, C. (2021). Pengaruh Electronic Money, Gaya Hidup dan Pengendalian Diri Terhadap Perilaku Konsumsi Islam. *Jurnal Ilmiah Ekonomi Islam*, 7(1), 209–215. <http://dx.doi.org/10.29040/jiei.v7i1.1570>
- Wigati, S. (2011). Perilaku Konsumen Dalam Perspektif Ekonomi Islam. *Maliyah: Jurnal Hukum Bisnis Islam*, 1(1), 15–32.

<https://doi.org/10.15642/maliyah.2011.1.1.1.%25p>

- Wirawan, Y. R. (2017). Pengaruh Status Sosial Ekonomi Orang Tua Terhadap Prestasi Belajar Ekonomi dan Perilaku Konsumsi Siswa. *Jurnal Ekonomi Pendidikan Dan Kewirausahaan*, 3(2), 147–167. <https://doi.org/10.26740/jepk.v3n2.p147-167>
- Yustati, H. (2017). Implikasi Strategi Pemasaran Melalui Komodifikasi Agama. *Al-Intaj: Jurnal Ekonomi Dan Perbankan Syariah*, 3(2), 304–323.
- Zahrawati, F., & Faraz, N. J. (2017). Pengaruh kultur sekolah, konsep diri, dan status sosial ekonomi orang tua terhadap perilaku konsumtif siswa. *Harmoni Sosial: Jurnal Pendidikan IPS*, 4(2), 131–141. <http://dx.doi.org/10.21831/hsjpi.v4i2.9480>