

Dr. H. Fatahuddin Aziz Siregar, M.Ag  
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**MUSLIM CONSUMER BEHAVIOR**  
*at Halal Product in Indonesia*

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## FOREWORD

The author's gratitude goes to Allah. The author succeeded in compiling this book with the title "Muslim Consumer Behavior at Halal Product in Indonesia". The purpose of making this book is to fulfill an obligation as an outcome of the implementation of national development research.

This book consists of 5 parts, where the first part is the introduction, the second part is the theory, the third part is the research method, the fourth part is the results which is divided into 8 sub part based on the halal lifestyle sector and the fifth is the conclusion in the form of conclusions and suggestions.

The author receives various constructive inputs so that in the future it will be even better. Finally, the authors say thank you and happy reading, and hopefully useful.

Padangsidempuan, October 2021, 6<sup>th</sup>

Dr. H. Fatahuddin Aziz Siregar, M.Ag

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## CHAPTER I INTRODUCTION

### A. Background

Indonesia is referred to as the country with the highest Muslim majority in Asia. Indonesia is also included in the 10 countries with the largest Muslim population in the world. The percentage of Muslims in Indonesia reaches 12.7 percent of the world's population. It is also said that around 88.1 percent of the total population in Indonesia is Muslim.<sup>1</sup> Even predicted in 2030, the number of Muslim population in Indonesia will increase by 17 percent. In 2010, the number of Muslim population in Indonesia was 204,847,000 people and in 2030 it would be 238,833,000 people. The total Muslim population of the world reaches 1.6 billion with 56 Muslim majority countries and the total GDP (Gross Domestic Product) reaches \$ 6.7 trillion.<sup>2</sup>

This is a good potential for Indonesia, especially because an increase in the number of Muslim population will also directly affect the total GDP both in Indonesia and globally. The total GDP produced is certainly influenced by consumer behavior itself. As Muslim consumers, it is an obligation to only choose, buy and use halal products in various aspects of life. Unfortunately, the awareness of Indonesian people, especially Muslim consumers in consuming halal products is still low.<sup>3</sup> That is why it is necessary to analyze the behavior of Muslim consumers, because even though the number of Indonesian

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<sup>1</sup> Dr. H. Sapta Nirwandar, UNWTO Seminars, The Contribution of Islamic Culture and its Impact on the Asia Tourism Market, Brunei Darussalam, November 16 th 2015.

<sup>2</sup> *Ibid*

<sup>3</sup> <http://khazanah.republika.co.id>, "Kesadaran Masyarakat Indonesia Mengonsumsi Produk Halal Masih Rendah", diakses dari <http://khazanah.republika.co.id/berita/dunia-islam/islam-nusantara/16/02/16/o2m324383-kesadaran-masyarakat-indonesia-mengonsumsi-produk-halal-masih-rendah> Accessed at April 11, 2018 at 15.27

people is predominantly Muslim, they have not fully implemented the halal lifestyle as they should.

Consumer behavior learns how a person, group or organization chooses, buys, uses and stops using goods, services, ideas or experiences to meet their needs and satisfaction.<sup>4</sup> If as a Muslim can behave in a good consumer in accordance with the guidance of the Qur'an and Hadith, by simply choosing, buying and using halal products in various aspects of life will directly impact the increase in total GDP while also contributing to the global halal lifestyle progress that will have a positive impact on the global Islamic economy.

Therefore, analysis of Muslim consumer behavior towards halal products is interesting to study. Lately research has focused more on the food industry sector (halal food) even though there are 7 other industrial sectors that contribute to increasing GDP such as: finance, travel, clothing, media / recreation, pharmaceutical, cosmetics and medical care.<sup>5</sup>

Muslim population in Indonesia alone spends as much as US \$ 190.4 billion on the food sector which is the highest among other sectors with a market share of 14.7 percent, followed by the cosmetics, fashion, pharmaceutical, media / recreation, finance and travel sectors. (Hajj and Umrah) respectively 7.4 percent; 7 percent; 6.7 percent; 5 percent; 3 percent; 0.6 percent.<sup>6</sup> This shows that the Indonesian economy is influenced by Muslim consumers' behavior towards halal products.

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<sup>4</sup> Philip Kotler, Marketing Management, (New Jersey: Prentice Hall, 2003), 182.

<sup>5</sup> Global Islamic Economic Report 2014-2015 disampaikan saat UNWTO Seminars, The Contribution of Islamic Culture and its Impact on the Asia Tourism Market, Brunei Darussalam, November 16 th 2015

<sup>6</sup> *Ibid*



Halal is not merely an Islamic religious doctrine. Halal is actually good for all people, including those who are not Muslims. Halal means all the ingredients or origin until the process of making or managing is carried out according to Islamic sharia, that is the right way according to Islamic sharia. Then the halal meaning is good for everyone. The guarantee of halal products is expected to provide comfort, security, safety and certainty of the availability of halal products for the community in consuming and using products as well as to increase added value for businesses to produce and sell halal products.<sup>7</sup> In Indonesia itself, there are provisions that regulate halal product guarantees such as: Law of the Republic of Indonesia Number 33 of 2014. In the enactment article 4 states that products entering, circulating and trading in Indonesian territory must be halal certified.

In this study, we will report the results of a more comprehensive and holistic analysis of consumer behavior in Indonesia in eight industrial sectors. This description of Muslim consumer behavior towards halal products in Indonesia is expected to present important and useful information for economic and halal business interests in Indonesia.

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<sup>7</sup> Undang-Undang Republik Indonesia Nomor 33 Tahun 2014 Tentang Jaminan Produk Halal, 3. <http://simbi.kemenag.go.id>, Accessed September, 3 2018 at 09.30 WIB.

## **B. Problems**

### **1. Identification of Problems**

The potential population in Indonesia with a Muslim majority should be an opportunity for various industrial sectors in Indonesia. But in eight sectors such as: food industry (halal food), finance, travel, clothing, media/recreation, pharmaceutical, cosmetics and medical care it is not yet known how the actual behavior of Muslim consumers in Indonesia. This research is important in order to find out the description of Muslim consumer behavior in Indonesia in these 8 sectors, so that the halal lifestyle can also advance the economy and Islamic business. Various parties ranging from halal certification providers in Indonesia, local governments to the central government and all industries involved can take advantage of the results of this study. Analysis of Muslim consumer behavior towards halal products which in all 8 industrial sectors has never been done in Indonesia.

### **2. Scope of Problems**

This research only focuses on the behavior of Muslim consumers because basically the Muslim community is the most important in carrying out the halal lifestyle in the 8 industrial sectors studied. The Muslim consumer behavior studied is internal and external factors that influence the decision to purchase halal products in Indonesia. The number of samples in this study is limited which is accepted until the deadline for collecting electronic questionnaires ends because it is very tied to the research schedule set by the Litapdimas of the Ministry of Religion.

### **3. Problem Formulation**

Based on this background, the formulation of the problems in this study are:

1. What are internal and external factors dominate Muslim consumers in acquiring and consuming halal products in Indonesia in 8 industrial sectors?
2. How do the process Muslim consumers make decisions about halal products in Indonesia in 8 industrial sectors?

### **C. Purpose**

Based on the formulation of the problem, the purpose of the research are:

1. To find out internal and external factors that dominate Muslim consumers in obtaining and consuming halal products in Indonesia in 8 industrial sectors.
2. To analyze the decision process of Muslim consumers on halal products in Indonesia in 8 industrial sectors.

### **D. Significance**

This research is expected to produce a complete and comprehensive description of Muslim consumer behavior patterns on halal products in Indonesia and can provide input or consideration in making appropriate decisions for business people, government, halal certification institutions (BPJSH, MUI) and other parties involved in develop Islamic business in Indonesia. Because the behavior of Muslim consumers in the selection, purchase and use of halal products also influences the increase in GDP while contributing to the global Islamic economy.

### **E. Systematics Writing**

This research is arranged in 5 chapters, each chapter is divided into several sections so that it is easier to understand the relationship between chapters. Systematics Writing in this research is as follows:

Chapter I Introduction, contains background and problems so that research is important to do. Besides that it also contains the purpose, significance and systematics of writing.

Chapter II Theory, contains previous theoretical and research studies which are the basis of research and discussion of research results. The theories that become the reinforcement of this scientific research.

Chapter III Research Method, contains types of research, approach to research, techniques for determining respondents and data analysis techniques conducted in this study. Each phase of this study is explained in this chapter so that the research problem solving path is clear with the data analysis method used.

Chapter IV Results, contains research results and discussion of research results. In this chapter, the results will be drawn from the description of the characteristics of the respondents to the results of interpretation of the data analysis conducted to answer the research objectives.

Chapter V Closing, contains conclusions, implications and recommendations.

## CHAPTER II THEORY

### A. THEORETICAL REVIEW

#### 1. Consumer Behavior

Consumer behavior is a dynamic process including the behavior of individuals, groups, and members of society who are constantly change.<sup>8</sup> The American Marketing Association defines consumer behavior as a dynamic interaction about feeling, cognition, behaviors, and environments in which individuals exchange in various aspects of their lives.<sup>9</sup> In order to understand consumer behavior appropriately, it is necessary to pay attention to the direct actions taken by consumer in obtaining, consuming, and spending goods and services, including the decision process that precedes and follows these actions.<sup>10</sup>

Meanwhile, Hawkins and Mothersbaugh stated :<sup>11</sup>

*“ Consumer behavior is the study if individuals, groups, or organizations, and the processes they use to select, secure, use and dispose of products, services, experiences or ideas to satisfy needs and the impacts that these processes have on the consumer have on the consumer and society.”*

The implications from that statement are :<sup>12</sup>

- a. Marketers need to pay attention to all process carried out by consumer, both individual and group, complex internal

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<sup>8</sup> Tatik Suryani, Perilaku Konsumen di Era Internet: Implikasinya pada Strategi Pemasaran, (Yogyakarta: Graha Ilmu, 2013), 5

<sup>9</sup> Peter, J.P., dan Jerry C. Olson, Consumer Behavior and Marketing Strategy, (Boston: Mc Graw Hill, 2010), 5

<sup>10</sup> Peter, J.P., dan Jerry C. Olson *Op. Cit.*, 5

<sup>11</sup> Hawkins, D.I dan David L. Mothersbaugh, Consumer Behavior: Building Marketing Strategy, 11 ed, (Amerika Serikat: Mc Graw Hill, 200), 6

<sup>12</sup> Tatik Suryani, *Op. Cit.*, 6

factors involved in it and external factors influencing the decision making.

- b. The success of marketing strategies comes from the company's ability to understand the consumer behavior.
- c. Marketer should be proactive to find information in depth about the consumer behavior from the intended segment groups in order to formulate the right marketing strategy.
- d. Marketers should concern about ethical issues related to consumer and society. Attention to this ethical aspects is important because a company that uphold ethical values in business will be more valued by the society and this will be a source of trust that will have an impact on long-term relationship with consumers.

Factors that influence the consumer behavior are :<sup>13</sup>

#### 1. External Factors

External factors include :

- a. Culture : culture is a complex which includes understanding, beliefs, art, morals, law, traditions, and habits obtained by human as the member of society.
- b. Sub-culture : a segment of a larger culture where the members share special values and behavioral patterns based on social history or situations that exist in a group.
- c. Demography : describes a population in terms of size, structure, or distribution wehere demography influences consumption behavior directly or with other individual attributes such as personal values and decision-making styles.

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<sup>13</sup> Hawkins, D.I dan David L. Mothersbaugh *Op. Cit.*, 43

- d. Social Status : social status is often referred to as social class.
- e. Reference Group : a group that become the benchmark to form the behavior personality.
- f. Family : a group consisted of two or more people who have a relationship in terms of birth, marriage, or adoption.
- g. Marketing Activities : this marketing activities is related to marketing communication. Communication is simply defined as the process of delivering messages from the source to the recipient.

## 2. Internal Factors

Internal factors include :

- a. Perception : perception is not only psychological process but also begins with physiological process known as sensation. The perception process starts with stimuli that affects the consumer's sense.
- b. Learning : any changes to the content and organization of long-term memory or other behaviors that are the results from information processing.
- c. Memory : total accumulation from major learning experience both from short-term memory and long-term memory.
- d. Motive : motivation is the reason of a person to behave, while a motive is a construct that represents an internal impuls that is difficult to observe which can stimulate a behavioral responses and lead to that response.
- e. Personality : individual characteristic response that cause symptoms or tendencies toward the same situations.

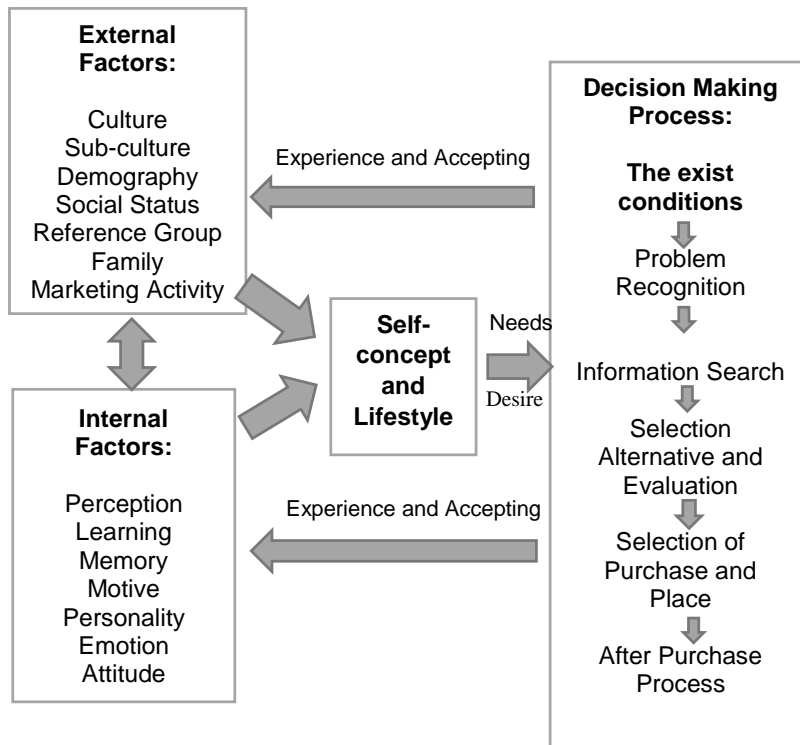
- f. Emotion : a very strong feelings that cannot be controlled that affect behavior. Emotions are also influenced by psychological changes.
- g. Attitude : attitude describes good or bad cognitive judgement, emotional feelings, and the tendency to do something that last for a certain time to some objects or ideas.

Self-concept is the totality of individuals thought and feelings towards himself. While the lifestyle is simpler, lifestyle is how a person lives, including the products purchased, how to use them, what they think about those products, and how they feel about them. This is a manifestation from individual's self-concept, total description of someone as the result of culture, situation, and experience that includes his daily life.<sup>14</sup> The following is a conceptual model of consumer behavior (see Figure 1).

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<sup>14</sup> Hawkins, D.I, R.J. Best & K. A. Coney. Consumer Behavior, Building Marketing Strategy, (United States: 2004), 29





**Figure 1.1**  
**Conceptual Model of Consumer Behavior**

Source : Hawkins, Best and Coney (2004)

## 2. Halal Concept

Halal products are products that are declared halal according to Islamic law.<sup>15</sup> Meanwhile in *Kamus Besar Bahasa Indonesia*, halal is said to be permitted. Therefore, halal products mean the products that are permitted to be used or consumed according to Islamic law. Halal or in Arabic is “*halalan thayyiban*” has the meaning of halal and good. For example, the halal of food

<sup>15</sup> Undang-Undang Republik Indonesia Nomor 33 Tahun 2014 Tentang Jaminan Produk Halal, *Loc. Cit.*, 2. <http://simbi.kemenag.go.id>, diakses pada 03 September 2018 pukul 09.45 WIB.

or beverage products are very dependent on the major raw materials, additional raw materials, and the production process. Halal is defined as an action, object, or doing more by an individual where everyone has the freedom to choose without reward or punishment.<sup>16</sup>

Halal is not only limited to the substance, but also the process of getting it. The halal concept originating from Islam can also be applied to non-Muslim as well.<sup>17</sup> Halal food and beverage means that they are permitted for a Muslim to eat it. Nowadays, there are basically two type of food :<sup>18</sup>

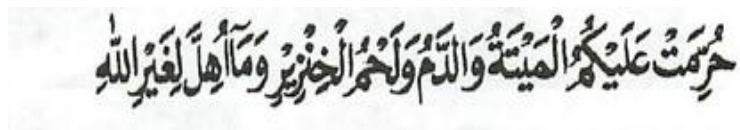
1. Food that originates from other than animals

Food that originates from other than animals is food that comes from plants, fruits, tubers, objects (bread, cake, and others) in liquid form (water with all itis forms), or processed food and packed in the factory.

2. Food that originates from animals

There are two kind of animals that are viewed from their place : land and aquatic animals.

In the Qur'an Surah Al Maidah verse 3 has also been mentioned regarding the obligation of Muslims to consume halal food.



<sup>16</sup> Mohammad Hashim Kamali, The Parameters of Halal and Hram in Shariah and the Halal Industry, (Amerika Serikat: The International Institute of Thought, 2013), 2.

<sup>17</sup> Warta Ekspor Edisi Juli 2015, 3. <http://djpen.kemendag.go.id>, Accessed on September, 3 2018 at 11.08 WIB

<sup>18</sup> Suryana, Makanan yang Halal dan Haram, (Jakarta: PT MAPAN, 2009), 2.

Meaning : “Prohibited to you are dead animals, blood, the flesh of swine, and that which has been dedicated to other than Allah”

Halal concept in industrial sector is the inclusion of halal labels on all products, wether food, beverage, medicines, or cosmetic or all products consumed or used by consumer. While, halal concept in services is the process of getting, availability, management, and rules on the services offered to consumers that support halal meaning in Islamic law.

## **B. The Previous Studies**

Several studies related to the consumer behavior analysis toward halal products are : Rahman, Asrarhaghighi and Rahman in the study entitled “*Consumers and halal cosmetic product: knowledge, religiosity, attitude and intention*”, stated that there was no significant relationship between knowledge and attitude. However, there was significant and positive relationship between beliefs and attitude. There was also a positive relationship between consumer attitude and the interest in buying halal cosmetic products. The result of the studies also concluded that there was significant differences between consumer attitude toward halal cosmetic products and halal foods in Malaysia, where consumers in Malaysia have better positive attitude and interest toward halal products compared to halal cosmetics.<sup>19</sup>

Another study was conducted by Mukhtar and Butt in their study “*Intention to choose Halal products: the role of religiosity*” which stated that there was a relationship between attitude toward halal products.<sup>20</sup> While Awan, Siddiquei, and Haider in their study “*Factor*

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<sup>19</sup> Rahman, A.A., E. Asrarhaghighi dan S. A. Rahman. 2015. Consumers and Halal Cosmetic Product: Knowledge, Religiosity, Attitude and Intention. *Journal of Islamic Marketing* Vol.6 No.1.

<sup>20</sup> Mukhtar, Arshia dan M. M. Butt. Intention to choose Halal Products: the Role of Religiosity (*Journal of Islamic Marketing* Vol. 3 No.2, 2012).

*affecting Halal purchase intention-evidence from Pakistan's Halal food sector*", suggested that most of consumers were influenced by religion when they decide to buy something. It's also stated that the marketing (seller workers and celebrity) influenced the decision to buy halal product in Pakistan. The existence of Halal Marketing, Personal and Societal perception, and halal certification is the most influencing interest in buying halal products.<sup>21</sup>

The next study was performed by Khan and Azam on their study "*Factor influencing halal products purchase intention in India: preliminary investigation*". The study result suggested that attitude and the perception of behavior control were factors that most influenced the interest in buying halal certified products. Other findings were that subjective beliefs and norms have no significant effect which contradicts with beliefs in general in India.<sup>22</sup>

Some previous studies about halal lifestyle are :Shaari, Khalique and Malek on their study "*Halal Restaurant: Lifestyle of Muslims in Penang*", stated that there were two factors that influenced the Muslim consumers in Kuching to choose the halal restaurant : obedience and lifestyle.<sup>23</sup> Boediman on his study "*Halal Lifestyle in Marketing Communication of Tourism and Hospitality*" stated that halal lifestyle was needed by all human beings, not only for Muslim, because philosophically and practically, halal concept is an innovation of standard operating procedures. Halal concept will become a lifestyle in

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<sup>21</sup> Awan, H.M., A. N. Siddiquei dan Z. Haider. Factors Affecting Halal Purchase Intention-Evidence from Pakistan's Halal Food Sector, (*Management Research Review* Vol.38 No.6, pp. 640-660, 2015).

<sup>22</sup> Khan, Adil dan M. K. Azam. Factors Influencing Halal Products Purchase Intention in India: Preliminary Investigation, (*The IUP Journal of Marketing Management* Vol XV No.1, 2016).

<sup>23</sup> Shaari, J. A.N., M. Khalique dan N.I.A., Malek. Halal Restaurant: Lifestyle of Muslims in Penang, (*International Journal of Global Business* 6(2) p.1-15, 2013).

the future. Important elements in halal lifestyle are : products, services, welfare, and dignity.<sup>24</sup>

Meanwhile, Baharuddin, Kassim, Nordin and Buyong in their study “*Understanding the Halal Concept and the Importance of Information on Halal Food Business Needed by Potential Malaysian Entrepreneurs*”, stated that there was a positive behavior of respondents towards halal products, where the religious commitment and personal identity were factors that influence those behavior. Researchers also suggested to the government of Malaysia for providing information about halal food because the demands and needs of halal food were high enough, but it should be ensured that all halal food information and halal certification can be made easily to meet the entrepreneurs needs.<sup>25</sup>

Study that correlate with analysis of factors on halal products is : Helmi on his study “*Analisis Faktor-Faktor yang Mempengaruhi Keinginan untuk Membeli Produk Makanan Organik Berlabel Halal*” stated that the level of health consciousness, perceived value have a very strong positive correlation with the desire to buy organic product with halal label. While, the food safety concern and religious factor have negative relationship with the interest of organic product purchasing with halal label.<sup>26</sup>

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<sup>24</sup> Boediman, E.P. Halal Lifestyle in Marketing Communication of Tourism and Hospitality, (*International Journal of Economic Research* Vol.14 No.4, 2017).

<sup>25</sup> Baharuddin, K., N., A., Kassim, S., K., Nordin dan S., Z., Buyong. Understanding the Halal Concept and the Importance of Information on Halal Food Business Needed by Potential Malaysian Entrepreneurs. *International Journal of Academic Research in Business and Social Sciences* Vol.5 No.2, 2015)

<sup>26</sup> Helmi, Lovidya. Analisis Faktor-Faktor yang Mempengaruhi Keinginan untuk Membeli Produk Makanan Organik Berlabel Halal. (Jakarta: Universitas Indonesia, 2012).



## CHAPTER III RESEARCH METHOD

### A. Research Design

This design of research is qualitative research. This qualitative research suggests a prior approach based on philosophical assumptions (interpretive naturalistic approach).<sup>27</sup>

### B. Research Approach

This study apply a qualitative approach which is a research that observing the surrounding phenomena and analyzed by using scientific logic. This study also utilizes descriptive method, a research method that aims to depict the genuinely, forthrightly, and holistically actual circumstance in the field according to the research context. It is shown in Gay and Airasian statement that "*descriptive study determines and describes the things are*".<sup>28</sup> As an addition, descriptive research may transforms into assessment, behavior, opinions, and preferences, demographics of a place, practice and procedure.

### C. Sampling Design and Procedures

This study applies two types of data: primary and secondary data. Primary data was obtained from questionnaires distributed to the public directly or online. The sample in the study as well as research respondents with unrestricted samples or anyone who is a visitor on the internet is allowed to fill out the questionnaire provided, this respondents referred to as the self-selected respondent.<sup>29</sup> The number of respondents is unlimited, as many as possible during the distribution time span of electronic questionnaires. Samples are expected coming

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<sup>27</sup> Prof. Dr. Emzir, M.Pd, Metodologi Penelitian Kualitatif Analisis Data, (Jakarta: Rajagrafindo Persada, 2014), 1.

<sup>28</sup> Gay and Airasian, Educational Research (Cambridge: Cambridge University Press), 275

<sup>29</sup> Jonathan Sarwono, Strategi Penelitian di Internet (Yogyakarta: Graha Ilmu), 33

from various regions of Indonesia. Meanwhile, secondary data is sourced from books, journals, public government data and private institutions research data.

The data collection was carried out in March-May 2018. The implementation procedures on these data collections were:

- 1) Distributing data collection tools in the form of questionnaire about halal consumer behavior towards halal product in Indonesia by online (*online based questionnaire*).
- 2) Collecting and analyzing questionnaire results on Muslim consumers by descriptive qualitative design.

In the present study, researchers used a non-directly questionnaire yet online questionnaire that well-known as electronic questionnaire (e-questionnaire). Questionnaire is a data collection technique by giving a set of questions or written statements to be answered by respondents.<sup>30</sup> Data collected through questionnaires is a primary data or as a support resources in discussing problems.<sup>31</sup> Primary data that is obtained by questionnaire were basically follow the rule of directly research data collection (traditional research – face to face). The main differences are the delivering method to respondent and the obtaining method of respondents.<sup>32</sup> This study questionnaire is a closed or structured questionnaire that is arranged by providing answer choices to be marked by respondent as selected answers.<sup>33</sup>

The electronic questionnaire was selected because possessing several advantages, those are: (1) the ability to store respondent's answers; (2) the ability to validate respondent's answer (refusable if it is incompletely filled by reminding the respondent about entering wrong

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<sup>30</sup> Sugiyono, *Metode Penelitian Bisnis*, (Bandung: Alfabeta, 2012), 12

<sup>31</sup> P. Joko Subagyo, *Metode Penelitian dalam Teori dan Praktek*, (Jakarta: Rineka Cipta, 2004), 56

<sup>32</sup> Jonathan Sarwono, *Op.Cit*, 37

<sup>33</sup> Maman Abdurrahman dan Sambas Ali Muhidin, *Op. Cit.*, 96-97



answer, numbers, or text); (3) the possibility of sending and distributing questionnaires quickly; and (4) the flexibility on accessing questionnaire by anyone, anytime and anywhere.<sup>34</sup> Because the object of research is Muslim consumers in Indonesia, the electronic questionnaire is a solution towards the existence of geographical factors.

#### **D. Data Analysis**

Data analysis techniques in this study were implemented using descriptive statistics. Descriptive statistics are statistical methods that explaining or depicting various characteristics of the data such as the average of data, data variety distances, standard deviations, maximum and minimum data values.<sup>35</sup> Descriptive analysis refers to the transformation of raw data into an easily understood and translated data form. Respondents' responses description are earmark of the first form analysis including the average calculation, frequency distribution, and percentage distribution which is the most common form of data summarization.<sup>36</sup>

Then the discussion of data analysis result is compared between theories, text books, journals, prior research results, and updated information related consumer behavior towards halal products.

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<sup>34</sup>Maman Abdurrahman dan Sambas Ali Muhidin *Op. Cit*, 29-30

<sup>35</sup> Muhamad, *Metodologi Penelitian Ekonomi Islam*, (Jakarta: Rajawali Pers, 2008), 76

<sup>36</sup>Dermawan, Wibisono, *Riset Bisnis: Panduan bagi Praktisi dan Akademisi*, (Jakarta: Gramedia Pustaka Utama, 2003), 134

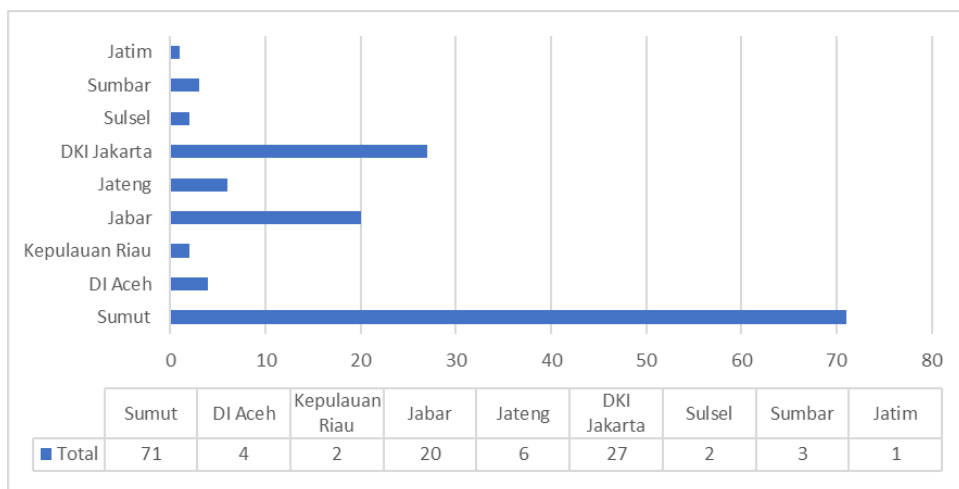


## CHAPTER IV MUSLIM CONSUMER'S BEHAVIOR

In this chapter, the study result is divided into 2 explanation consist of : study result and study finding. The study result will be explained become 2 part : the description of respondents characteristic and the description of Muslim consumer behavior toward halal products in Indonesia. The description of Muslim consumer behavior is classified based on the investigated sectors, start from food and sector, finance sector, travel sector, clothing sector, media/recreation sector, pharmaceutical sector, cosmetics sector, and medical care sector. In this study, the total of questionnaire that have returned was 136 of a total 150. There were 14 questionnaires that were not filled completely so they did not include in this result.

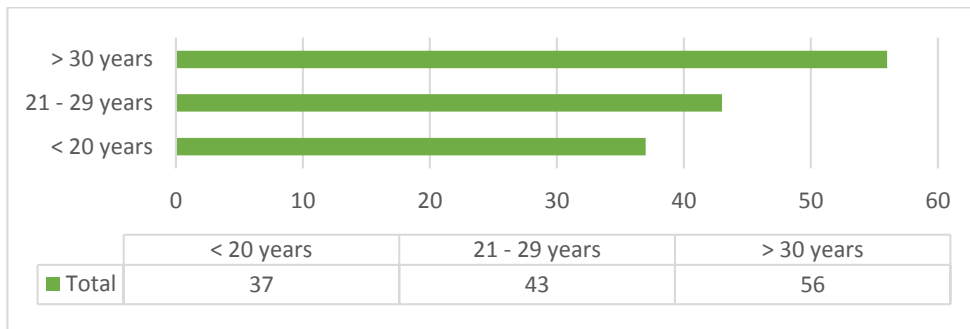
### The Characteristics of Study Respondents (Muslim Consumers)

Based on Figure 4.1, it is known that out of 136 Muslim consumers in this study, most of them are domiciled in North Sumatera with 71 people, followed by DKI Jakarta 27 people, and West Java 20 people.



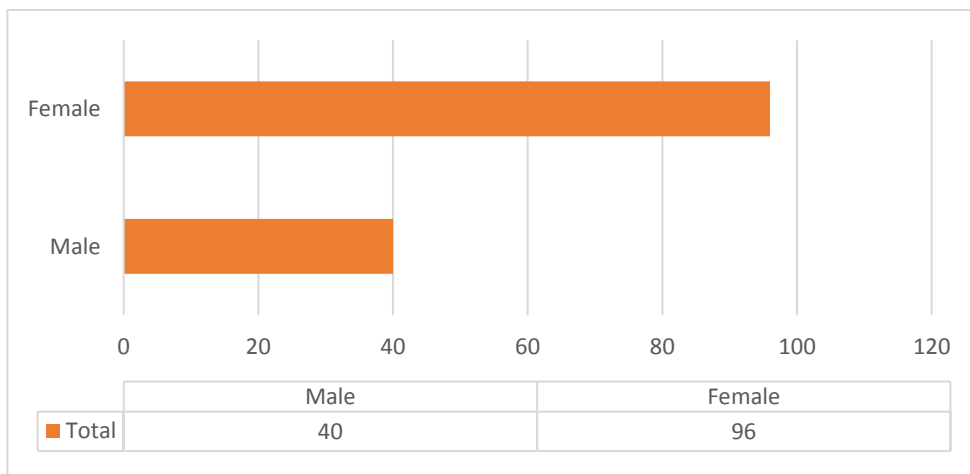
**Figure 4.1 The Distribution of Muslim Consumers in the Study**

Based on Figure 4.2, it is known that as many as 37 respondents aged < 20 years, while those aged 21-29 years were 43 people and > 30 years old as many as 56 respondents. The majority of muslim consumers aged > 30 years.



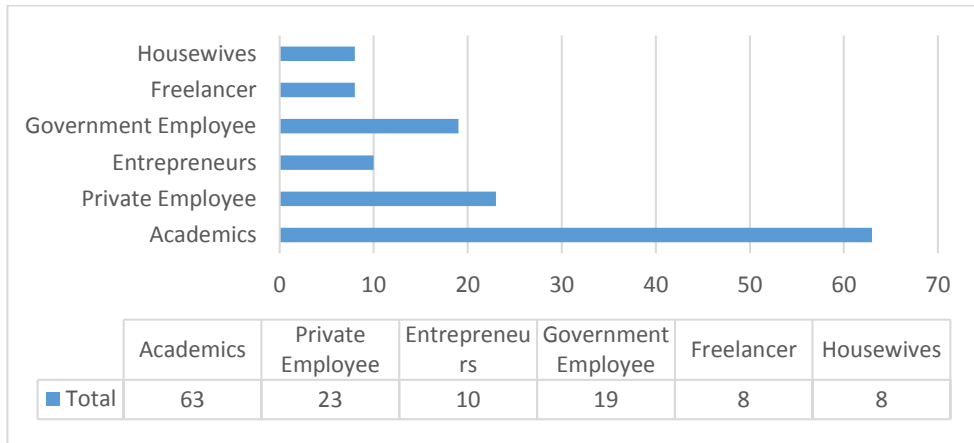
**Figure 4.2 The Age of Muslim Consumers in the Study**

Based on Figure 4.3, it is known that there are 40 male respondents and 96 female respondents. Muslim consumers in this study is dominated by female.



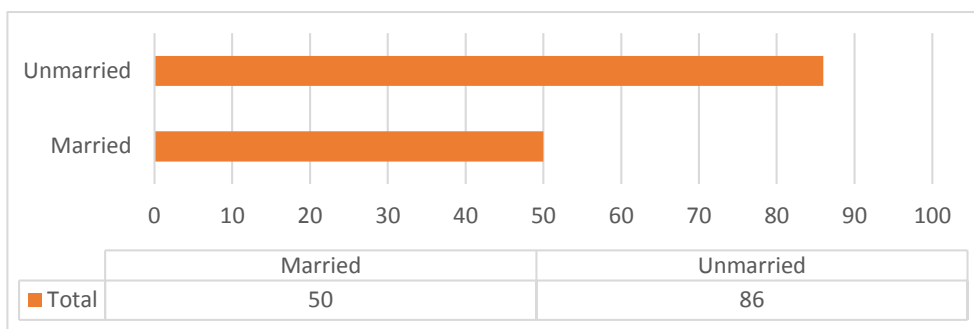
**Figure 4.3 The Gender of Muslim Consumers in the Study**

Based on Figure 4.4, it is known that respondents who had academic profession was 63 people, followed by private employee as many as 23 people, and civil servant as many as 19 people. Muslim consumers in this study are dominated by Academic profession.



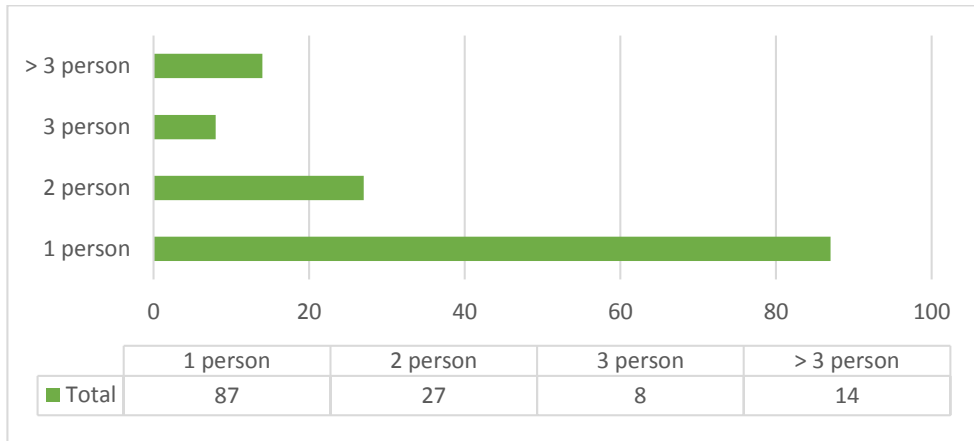
**Figure 4.4 The Profession of Muslim Consumers in the Study**

Based on Figure 4.5, it is known that there are 86 unmarried respondents and 50 married respondents. Muslim consumers in this study are dominated by unmarried respondents.



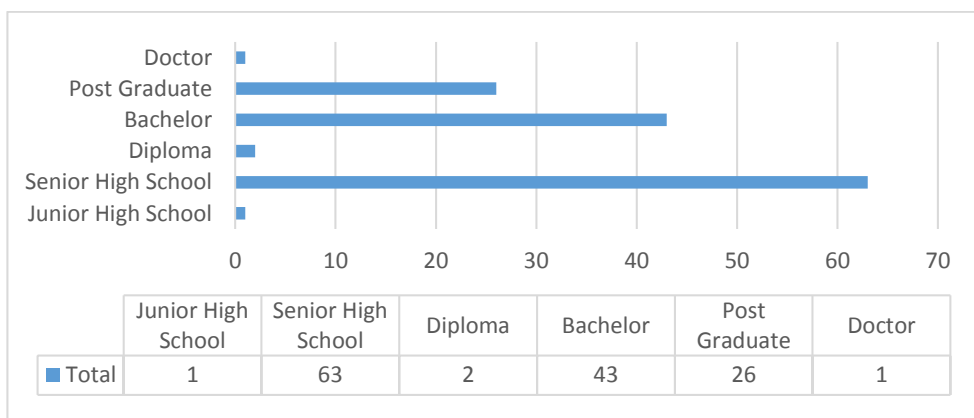
**Figure 4.5 Marital Status of Muslim Consumers in the Study**

Based on Figure 4.6, it is known that those who have a family burden of 1 person are 87 people. Muslim consumers who have 2 family burdens are 2 people. Meanwhile, those who have family burdens of 3 people and > 3 people are 8 people and 14 people respectively. Muslim consumers in this study were dominated by those who had family burden of 1 person.



**Figure 4.6 Number of Muslim Consumer Family Burden on Research**

Based on Figure 4.7, it is known that one has the last educational background of junior high school. Muslim consumers with the last educational background of senior high school or high school equal to 63 people. Meanwhile, those with the latest educational background of Diploma, Bachelor, Postgraduate and Doctoral, are 2 people; 43 persons; 26 people and 1 person, respectively. Muslim consumers in this study were dominated by those with the last educational background of high school.



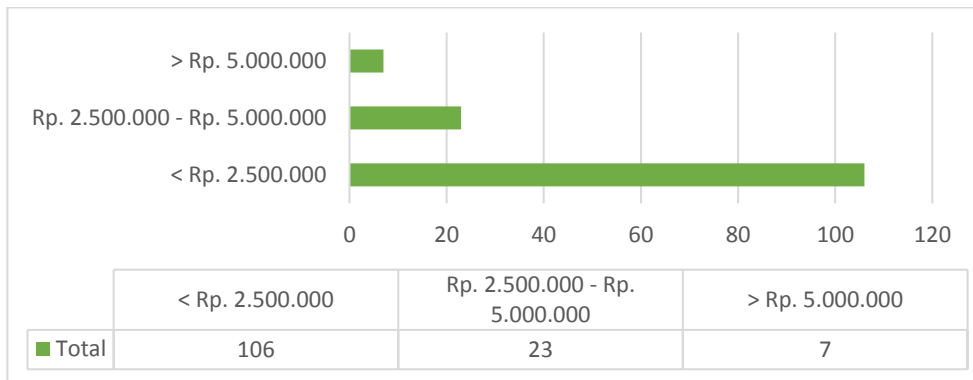
**Figure 4.7 Last Education of Muslim Consumers on Research**

Based on Figure 4.8, it is known that Muslim consumers who have monthly income > IDR 5,000,000 are 21 people. While those with income of IDR 2,500,000-Rp 5,000,000 as many as 40 people were followed by Muslim consumers who had income < IDR. 2,500,000 as many as 75 people. Muslim consumers in this study are dominated by those who have monthly income < IDR 2,500,000.



**Figure 4.8 Income per Muslim Consumer Month on Research**

Based on Figure 4.9, it is known that Muslim consumers who spend monthly expenses > IDR 5,000,000 are 7 people. Whereas those with expenditure of IDR 2,500,000- IDR 5,000,000 as many as 23 people were followed by Muslim consumers who had expenditure of IDR. 2,500,000 as many as 106 people. Muslim consumers in this study were dominated by those who had monthly expenditure < IDR 2,500,000.



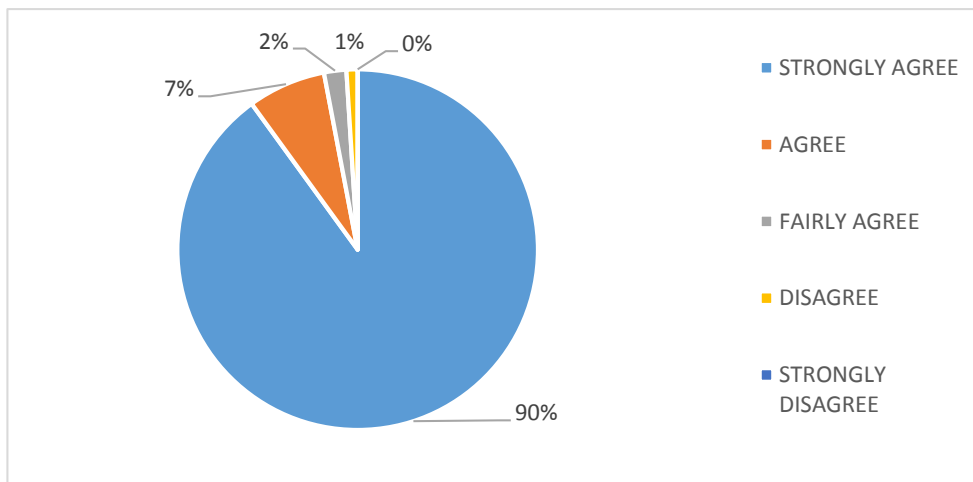
**Figure 4.9 Monthly Expenditures by Muslim Consumers on Research**

Furthermore, muslim consumer behavior towards halal products in Indonesia was grouped according to the sectors studied, starting from food food, finance, travel, clothing, media/recreation, pharmaceutical, cosmetics and medical care. This is the comprehensive results because not only one sector but also 8 sectors based on halal lifestyle that have been published on previous research. The complete results will be displayed sequentially.



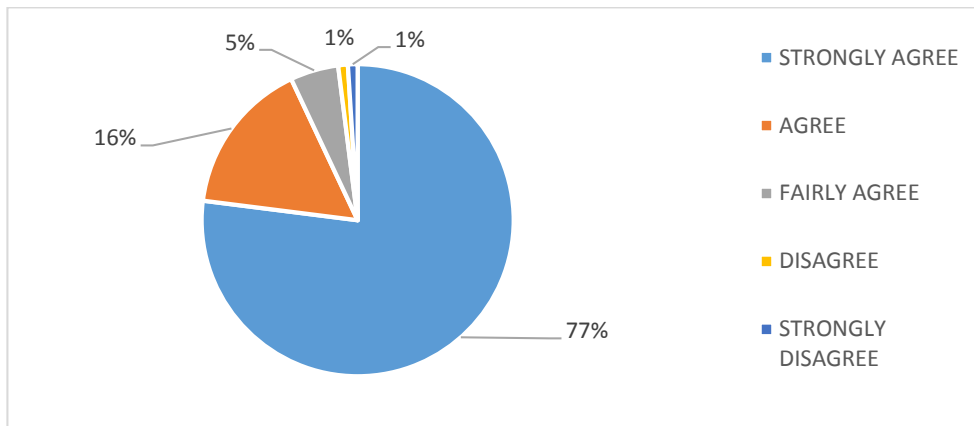
## MUSLIM CONSUMER'S BEHAVIOR ON HALAL PRODUCTS IN THE FOOD SECTOR

External factors that influence the behavior of Muslim consumers in choosing, buying, using and stopping the use of halal food or drinks to meet their needs and satisfaction are demographics. Demographics can affect consumption behavior directly or by influencing other attributes such as personality values and decision-making styles. Based on the results of the study it is known that, as many as 90% of Muslim consumers strongly agree that they choose, buy, and consume halal food or drinks with the support of their current job or profession (See Figure 4.10). This means that the behavior of Muslim consumers has described what they should.



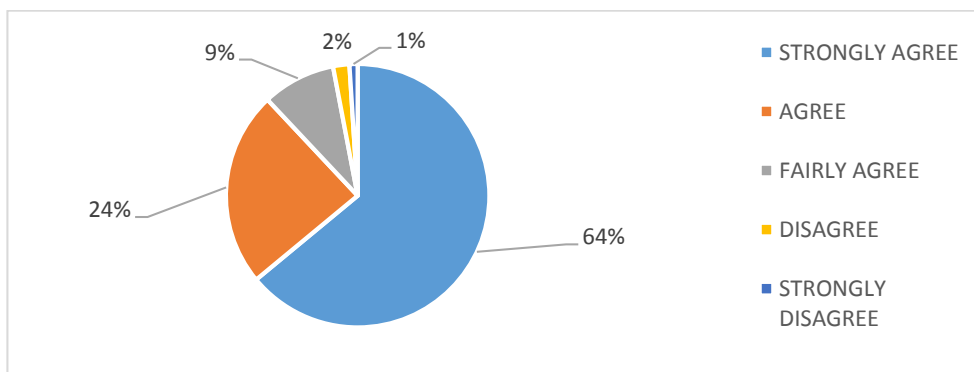
**Figure 4.10 Work Supporting Consumption of Halal Food and Beverages**

In line with Figure 4.11, it can be seen that Muslim consumers apparently strongly agree on the adequacy of their income in buying halal food or drinks where 77% feel that their income is enough to buy halal food or beverages.



**Figure 4.11 Adequacy of Revenue for the purchase of Halal Food and Beverages**

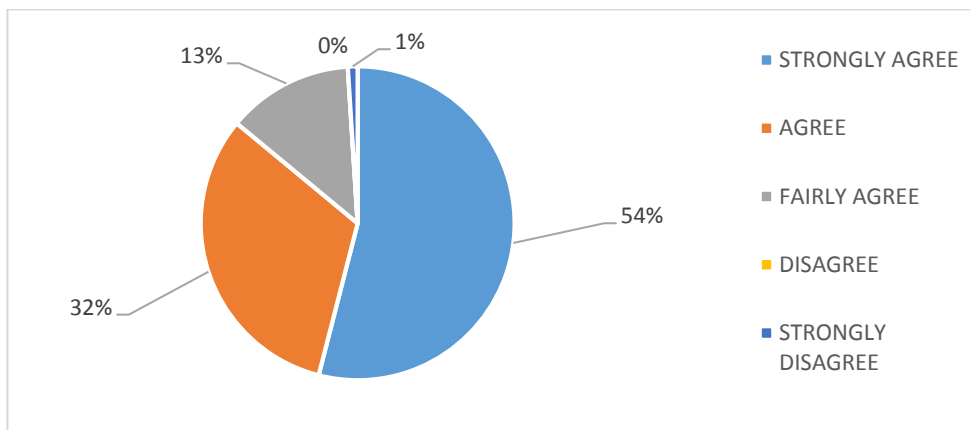
External factors such as sub-culture also influence the behavior of Muslim consumers in choosing, buying, using and stopping the use of halal food or beverages to meet their needs and satisfaction. Based on Figure 4.12, it is known that as many as 64% of Muslim consumers strongly agree that the existence of customs in Indonesia does not preclude the desire to choose, buy and use halal food or beverages to meet their needs and satisfaction.



**Figure 4.12 Culture influences Halal Food and Beverage Consumption**

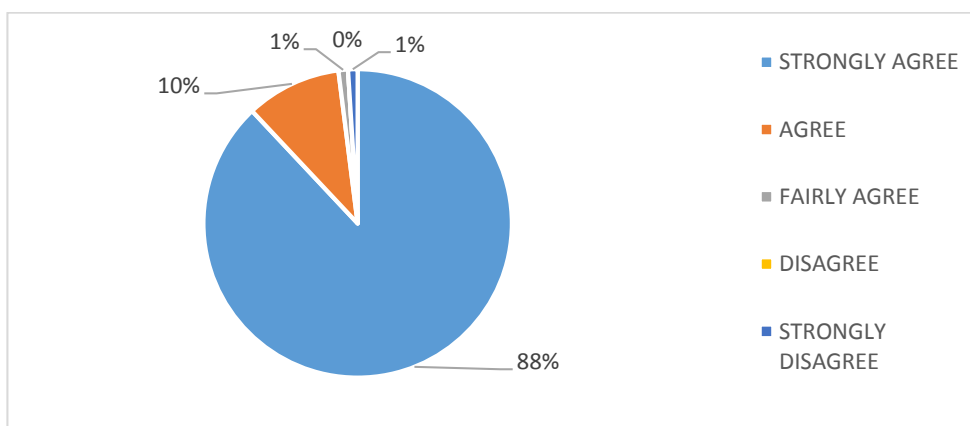
The habit of the community in choosing, buying and using halal food or drinks to meet their needs and satisfaction turned out to

influence the behavior of Muslim consumers. The large number of people consuming halal food turned out to have a positive impact on Muslim consumer behavior, while 54% of Muslim consumers answered strongly agree. (See Figure 4.13)



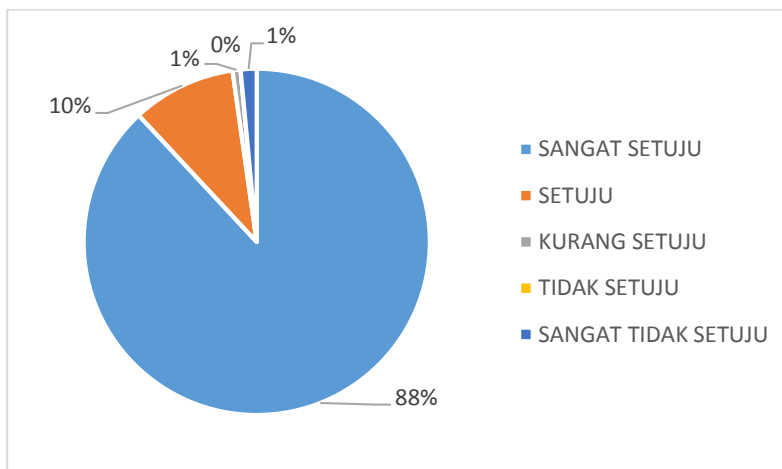
**Figure 4.13 Society Supports Consumption of Halal Food and Beverages**

As many as 88% of Muslim consumers strongly agree with the statement, that they at home also consume halal food (see Picture 4.14). It means, Muslim consumers who choose, buy and use halal food or beverages to meet their needs and satisfaction are influenced by the habits of families who also consume halal food and beverages.



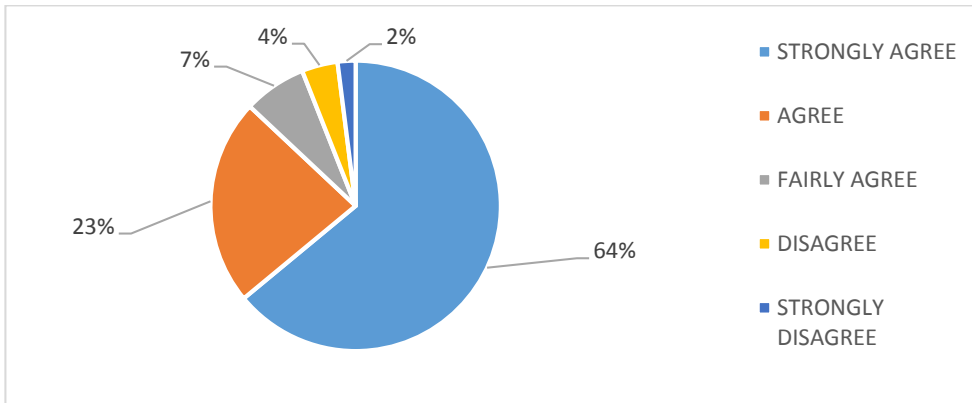
**Figure 4.14 Family Influence on Halal Food and Beverages consumption**

Based on Figure 4.15, it can be seen that 88% of Muslim consumers have the habit of shopping for halal food and beverages in super markets and shopping centers. The habit of shopping for halal food and beverages in the super market and shopping centers also shows the social class of Muslim consumers themselves that it turns out that the majority of them choose shopping locations in the super market and shopping centers for shopping for halal food and beverages.



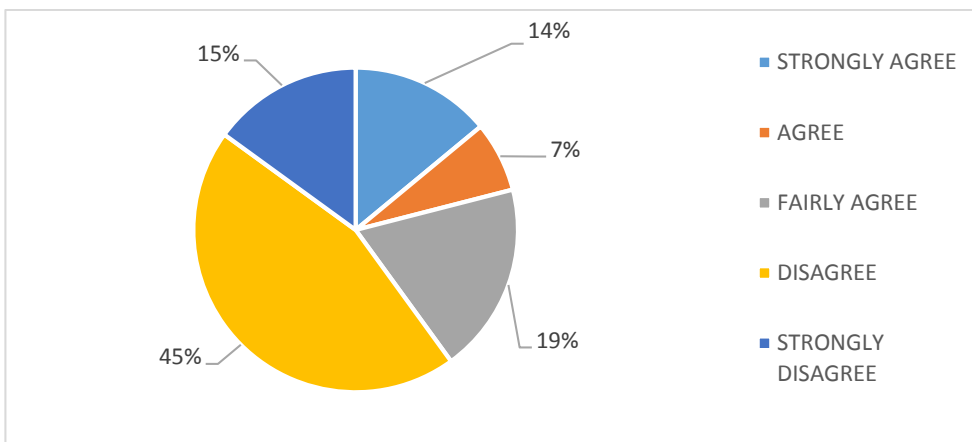
**Figure 4.15 Habits of Halal Food and Beverages Shopping at Super Market and Shopping Centers**

Based on Figure 4.16, it was seen that the majority of Muslim consumers who were studied consumed halal food because they followed the trend of 64%. It turns out that the high number of consumers who claim to have a need for halal food and beverages is also influenced by certain motives, i.e. trends.



**Figure 4.16 Trends Influencing Consumption of Halal Food and Beverages**

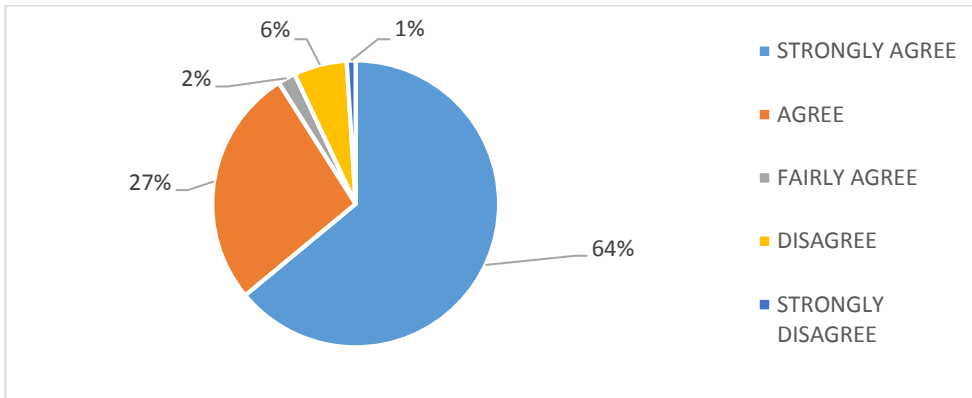
Another motive that do not affect the behavior of Muslim consumers in choosing, buying and using halal food or drinks to meet their needs and satisfaction is characters, where those who feel that they have strong Islamic character will not necessarily buy halal food and beverages. 45% of them said they did not agree with the questions given. (See Figure 4.17)



**Figure 4.17 Islamic Character Motives Do Not Affect Halal Food and Beverages Consumption**

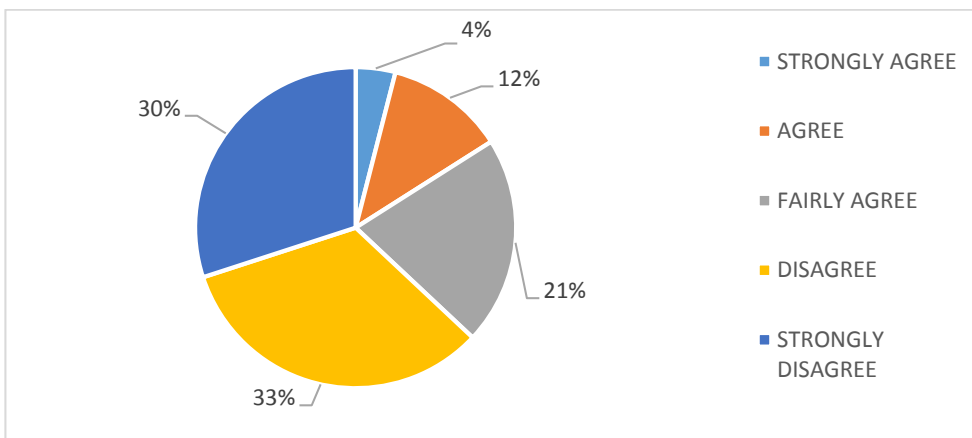
Based on Figure 4.18, it is known that as many as 64% of Muslim consumers strongly disagree that the personality of imitating others

consuming halal food and drinks affects the behavior of Muslim consumers in choosing, buying and using halal food or beverages to meet their needs and satisfaction.



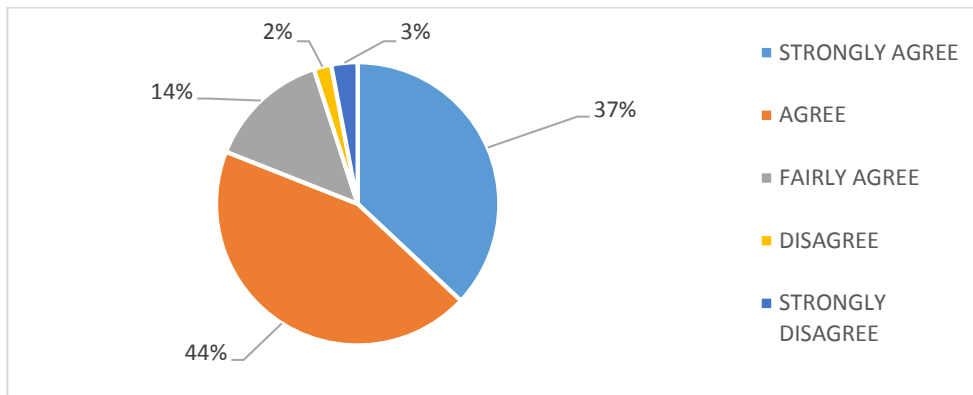
**Figure 4.18 Personality of Imitating Others Not Influencing Halal Food and Beverages Consumption**

Based on Figure 4.19, it is known that as many as 33% of Muslim consumers disagree that a firm personality on the principle of life in consuming halal food and beverages affects the behavior of Muslim consumers in choosing, buying and using halal food or drinks to meet their needs and satisfaction.



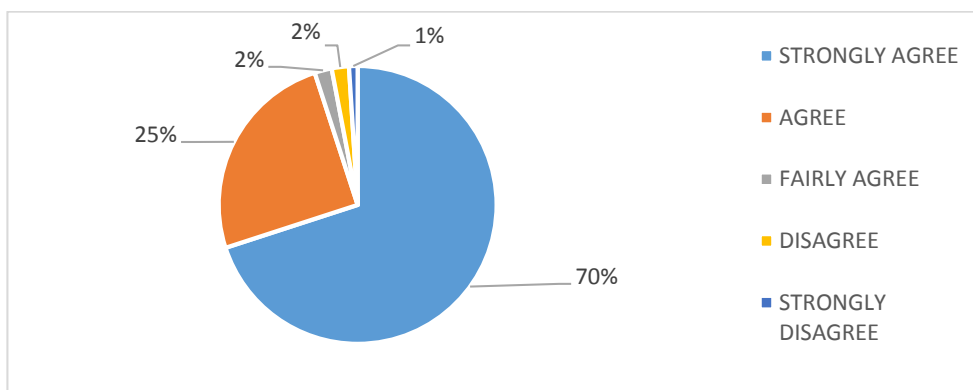
**Figure 4.19 Firm Personality on the Principle of Life Not Influencing Halal Food and Beverages Consumption**

Based on Figure 4.20, it is known that as many as 44% of Muslim consumers agree that every time they want to buy halal food and beverages there is an enthusiasm in themselves. This affects the behavior of Muslim consumers in choosing, buying and using halal food or beverages to meet their needs and satisfaction.



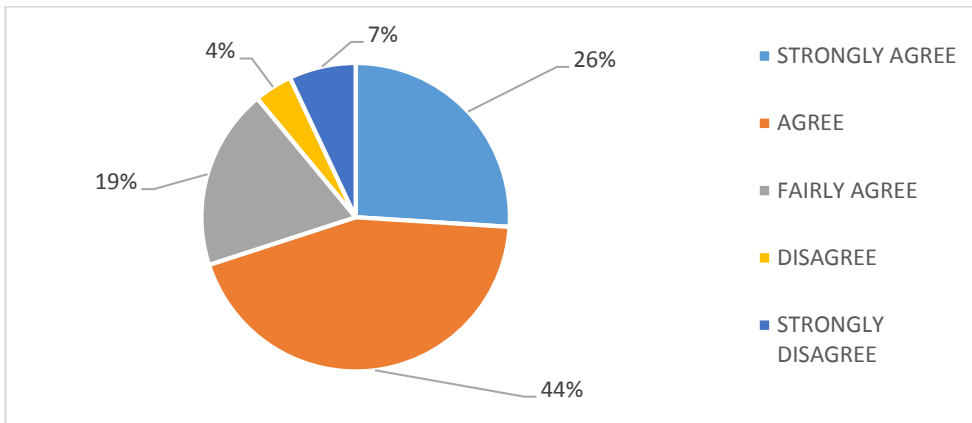
**Figure 4.20 Enthusiasm in Buying Halal Food and Beverages**

Based on Figure 4.21, it is known that as many as 70% of Muslim consumers strongly agree that halal food and beverages purchased have been disappointing, will affect the behavior of Muslim consumers in choosing, buying and using halal food or beverages to meet their needs and satisfaction.



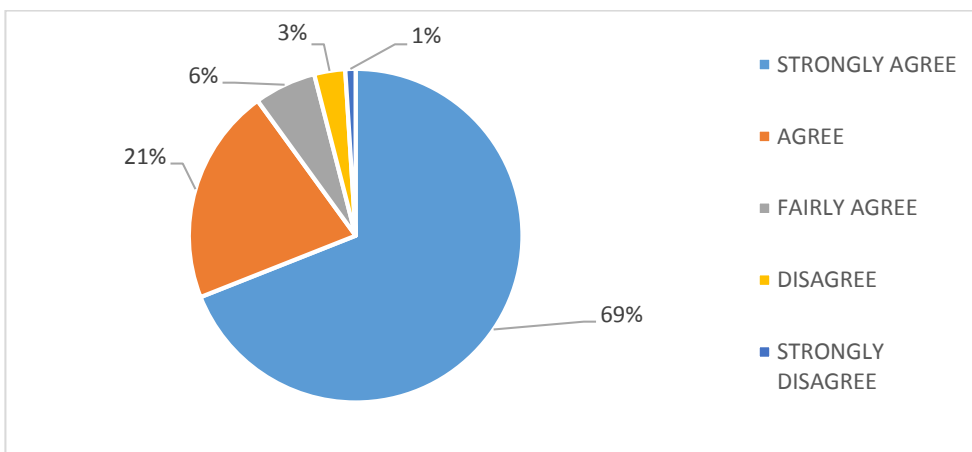
**Figure 4.21 Easily Offended If Halal Food and Beverages were Disappointing**

Based on Figure 4.22 it is known that as many as 44% of Muslim consumers agree that their adherence to religion affects the behavior of Muslim consumers in choosing, buying and using halal food or beverages to meet their needs and satisfaction.



**Figure 4.22 Adherence to Religion Affects Halal Food and Beverages Consumption**

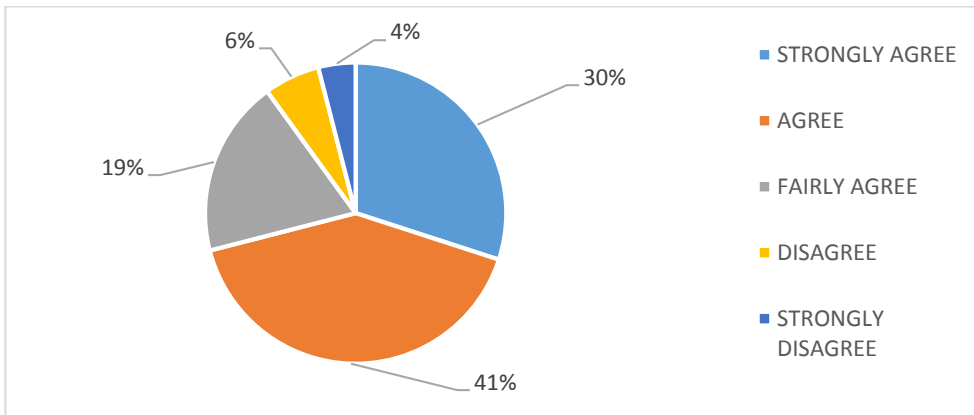
Based on Figure 4.23, it is known that 69% of Muslim consumers strongly agree that their compliance to country regulations affects the behavior of Muslim consumers in choosing, buying and using halal food or beverages to meet their needs and satisfaction.



**Figure 4.23 Compliance with Country Regulations Affects Halal Food and Beverages Consumption**

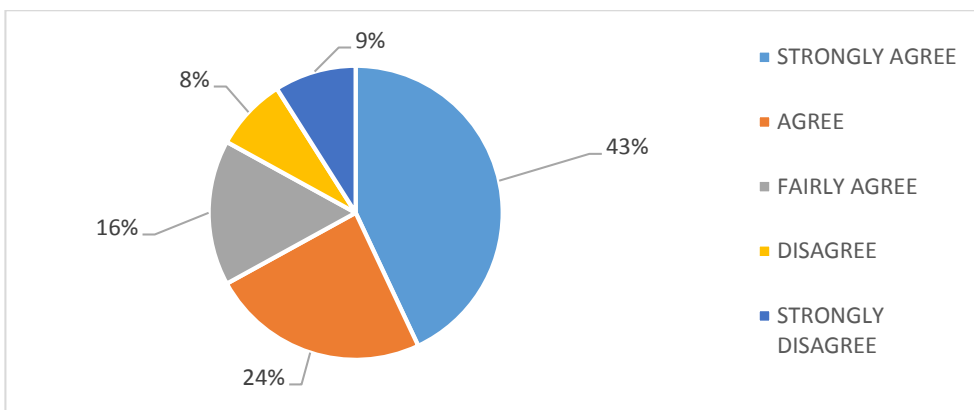


Based on Figure 4.24, it is known that as many as 41% of Muslim consumers agree that parental support for food and beverage choices affects the behavior of Muslim consumers in choosing, buying and using halal food or beverages to meet their needs and satisfaction.



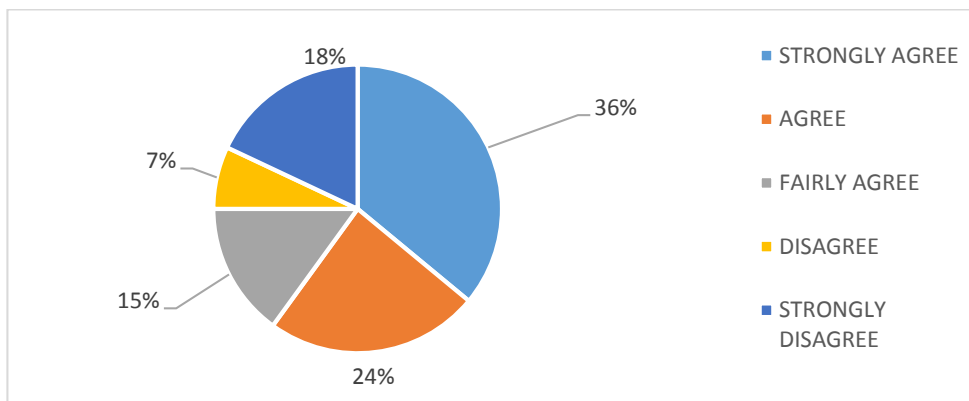
**Figure 4.24 Parental Support in Choosing Halal Food and Beverages**

Based on Figure 4.25, it is known that as many as 43% of Muslim consumers strongly agree that the freedom given by parents in choosing food and beverages affects the behavior of Muslim consumers in choosing, buying and using halal food or beverages to meet their needs and satisfaction.



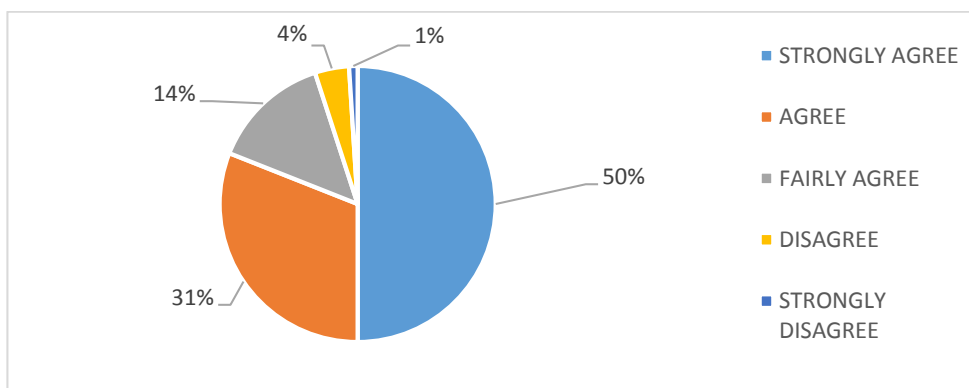
**Figure 4.25 Freedom from Parents in Choosing Halal Food and Beverages**

Based on Figure 4.26, it is known that as many as 36% of Muslim consumers strongly agree that the culture of people who love shopping also influence the behavior of Muslim consumers in choosing, buying and using halal food or beverages to meet their needs and satisfaction.



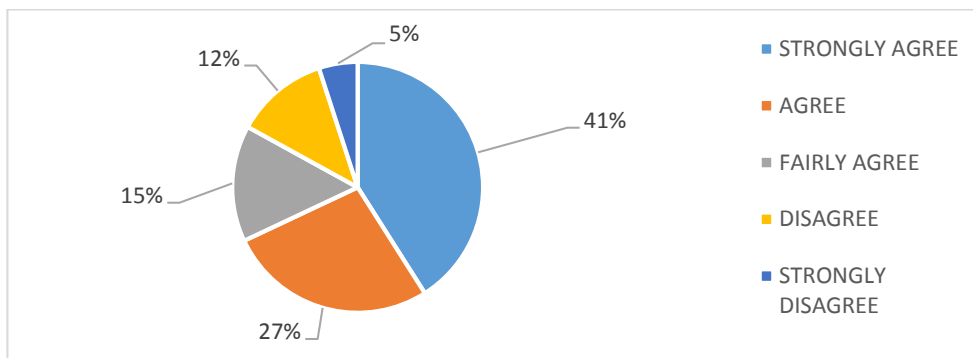
**Figure 4.26 Culture of People who Love Shopping Affect Halal Food and Beverages Consumption**

Based on Figure 4.27, it is known that as many as 50% of Muslim consumers strongly agree that the existence of ethnic group in Indonesia contributes to the behavior of Muslim consumers in choosing, buying and using halal food or beverages to meet their needs and satisfaction.



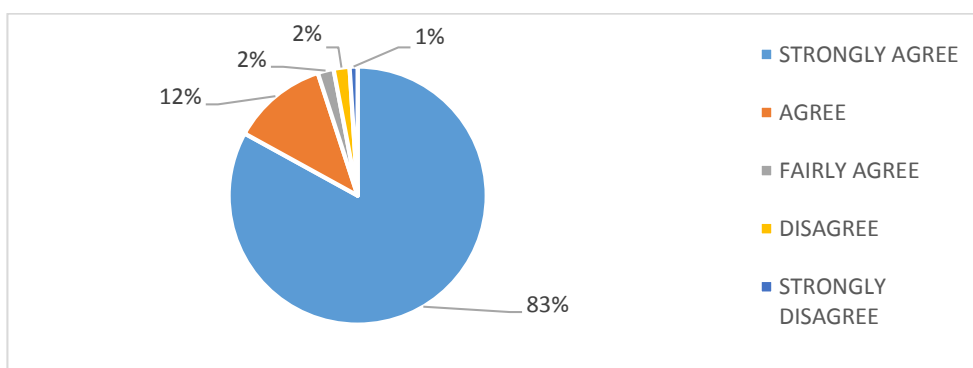
**Figure 4.27 Ethnic Group Existence in Indonesia Supports Consumption of Halal Food and Beverages**

Based on Figure 4.28, it is known that as many as 41% of Muslim consumers strongly agree that past experience that consumption of halal food and beverages has long been supporting the behavior of Muslim consumers in choosing, buying and using halal food or beverages to meet their needs and satisfaction.



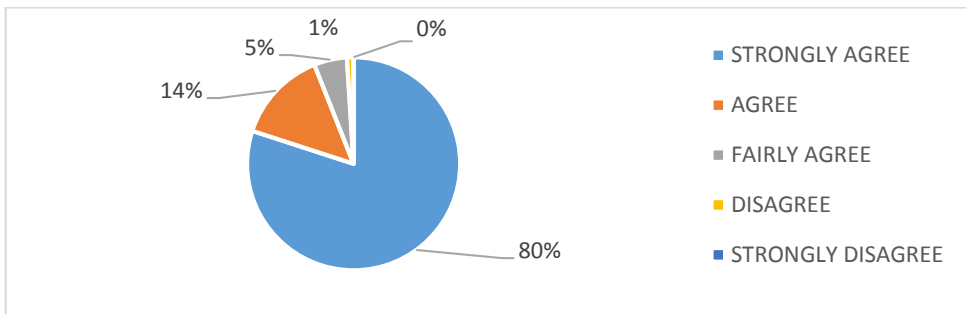
**Figure 4.28 Consumption for a long time Supports Halal Food and Beverage Consumption**

Based on Figure 4.29, it is known that as many as 83% of Muslim consumers strongly agree that a sense of disappointment in the past when consumption of halal food and drinks turned out to influence the behavior of Muslim consumers in choosing, buying and using halal food or drinks to meet their needs and satisfaction.



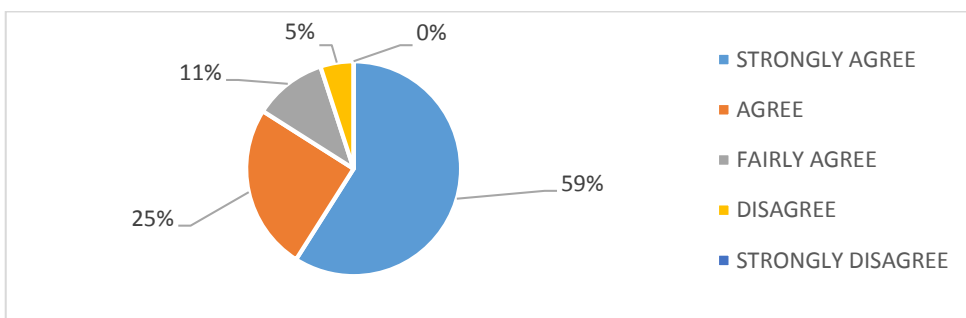
**Figure 4.29 Disappointment in the Past Affecting the Consumption of Halal Food and Beverages**

Based on Figure 4.30, it is known that as many as 80% of Muslim consumers strongly agree that the decision to buy halal food and beverages is due to necessity. The condition where a Muslim consumer is obliged to consume halal food and beverages is the basis of Muslim consumers in deciding the purchase of halal food and beverages.



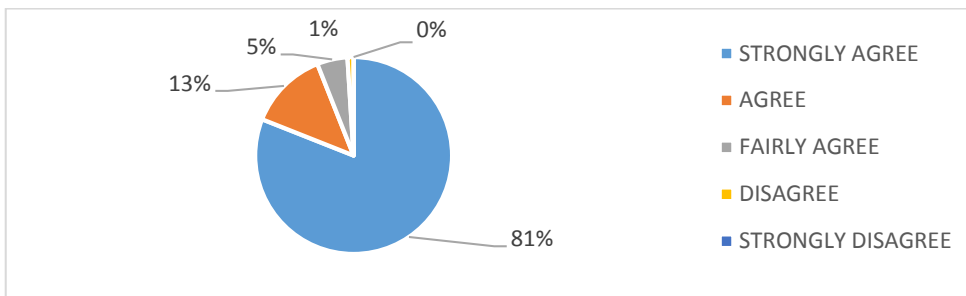
**Figure 4.30 Decision to Buy Halal Food and Beverages Due to Needs**

Based on Figure 4.31, it is known that as many as 59% of Muslim consumers strongly agree that the decision to buy halal food and beverages is due to the ease of finding halal food and beverages around Muslim consumers. The ease of finding halal food and beverages around Muslim consumers itself has a role in deciding the purchase of halal food and beverages.



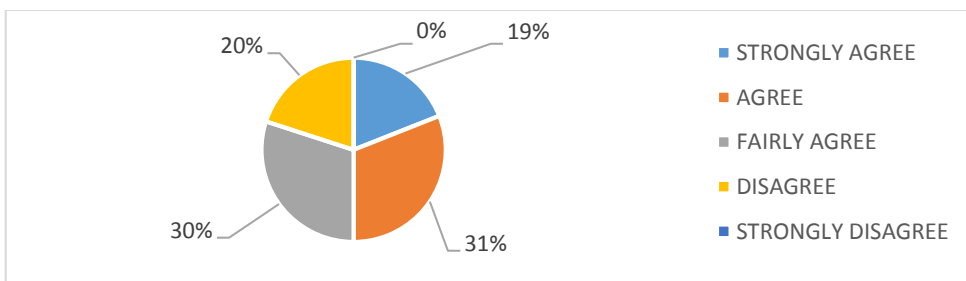
**Figure 4.31 Decision to Buy Halal Food and Beverages Because of the Ease of Getting It**

Based on Figure 4.32, it is known that as many as 81% of Muslim consumers strongly agree that the decision to buy halal food and beverages is caused by the results of information searches that have been carried out by Muslim consumers, which halal food and beverages are considered healthier. Safety from the health aspect when consuming halal food and beverages itself also plays a role in deciding the purchase of halal food and beverages.



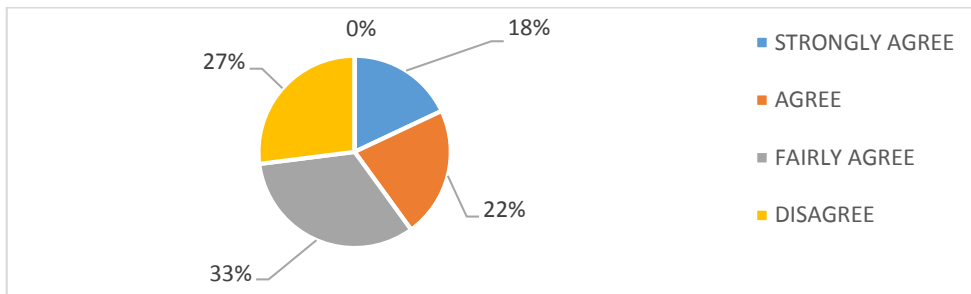
**Figure 4.32 Decision to Buy Halal Food and Beverages Because It Is Safer for Health**

Based on Figure 4.33, it is known that as many as 31% of Muslim consumers agree that the decision to buy halal food and beverages is due to an alternative evaluation and selection based on brands that have been carried out by Muslim consumers where halal branded foods and beverages play a role in deciding the purchase of halal food and beverages.



**Figure 4.33 Decision to Buy Halal Food and Beverages Because of Brands**

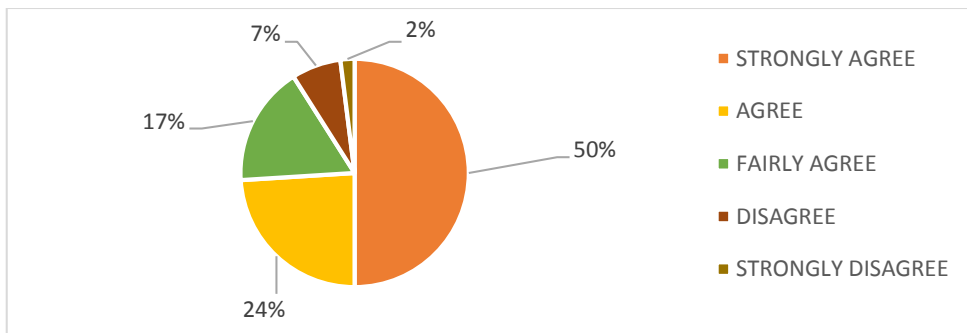
Based on Figure 4.34, it is known that as many as 33% of Muslim consumers disagree if the decision to buy halal food and beverages due to an alternative evaluation, and the selection of the influence of friends which Muslim consumers decide to consume halal food and beverages is not influenced by friends.



**Figure 4.34 Decision to Buy Halal Food and Beverages Because of Friends**

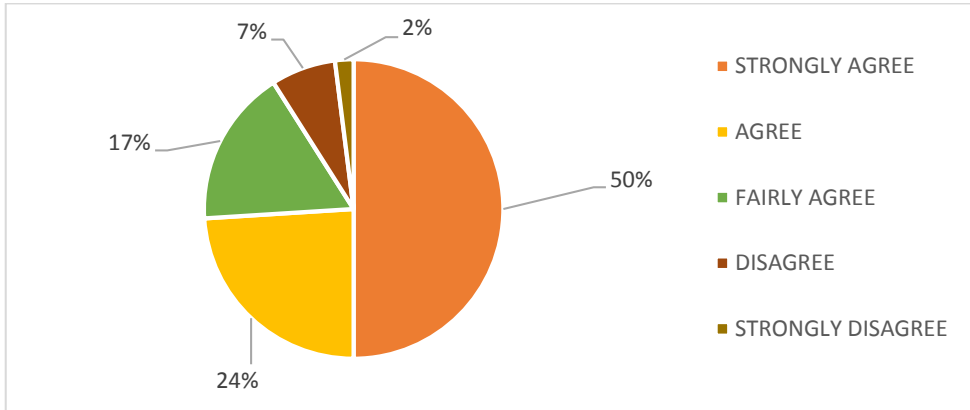
## MUSLIM CONSUMER'S BEHAVIOR ON HALAL PRODUCTS IN THE FINANCE SECTOR

The second sector that will be explained is finance. Based on Figure 4.35, it is known that as many as 50% of Muslim consumers strongly agree that they choose, buy, use Islamic bank savings products to meet their needs and satisfaction with the support of their current jobs.



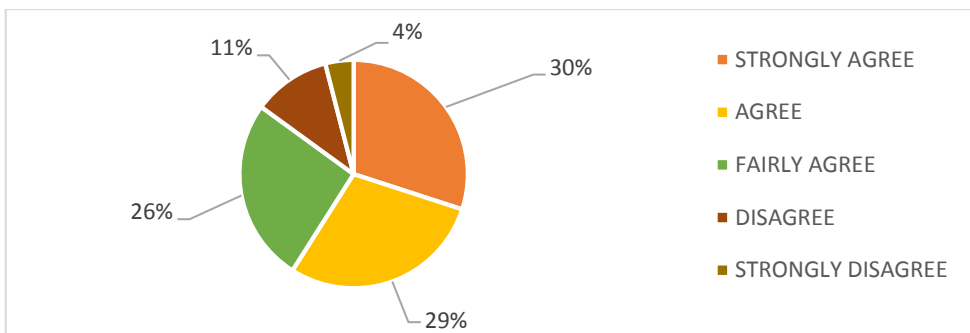
**Figure 4.35 Work Supporting Savings Activities in Islamic Banks**

Based on Figure 4.36, it can be seen that Muslim consumers strongly agree on the adequacy of their income in opening savings at Islamic banks, where as many as 38% feel if their income is enough to use Islamic bank savings in Indonesia.



**Figure 4.36 Income Adequacy to Buy Halal Food and Beverage**

Sub-cultural external factors also influence the behavior of Muslim consumers in choosing, buying, using and stopping the use of savings in Islamic banks to meet their needs and satisfaction. Based on Figure 4.37, it is known that as many as 30% of Muslim consumers strongly agree that the existence of vogue in Indonesia does not preclude the desire to choose, buy and use Islamic financial services to meet their needs and satisfaction.

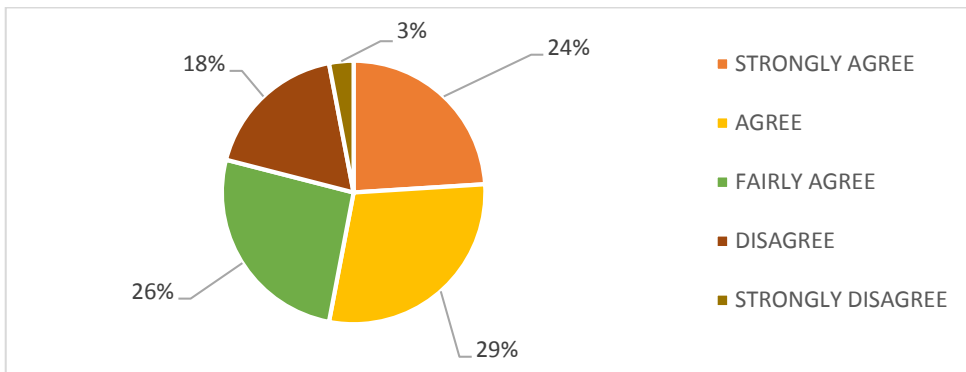


**Figure 4.37 Vogue Supports the Use of Islamic Financial Services**

Many people who choose, buy and use Islamic financial services to meet their needs and satisfaction can also influence the behavior of Muslim consumers. This has a positive impact on Muslim consumer

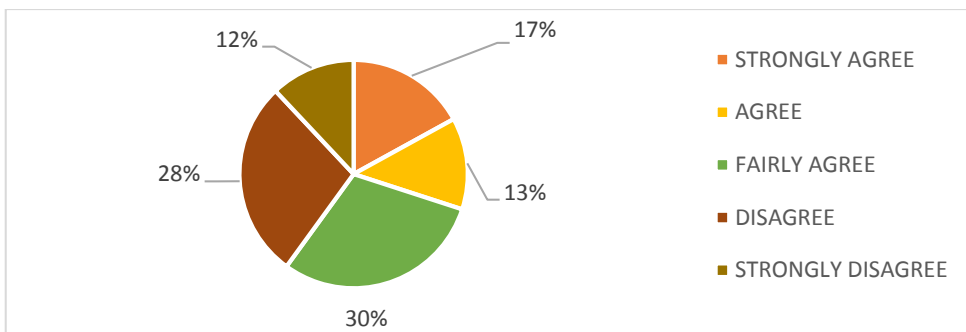


behavior, in which as many as 29% of Muslim consumer answered agree. (See Figure 4.38).



**Figure 4.38 Society Supports the Use of Sharia Financial Services**

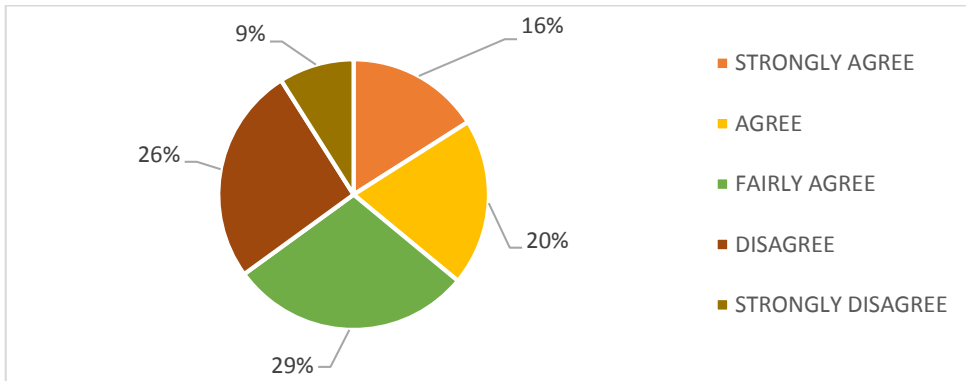
As many as 30% of Muslim consumers disagree with the statement that they and all family members save at Islamic banks (see Figure 4.39). this means, Muslim consumers who choose, buy and use savings in Islamic banks to meet their needs and satisfaction are not influenced by family members because not all family members at home use it.



**Figure 4.39 Influence of Family Members in Saving in Islamic Banks**

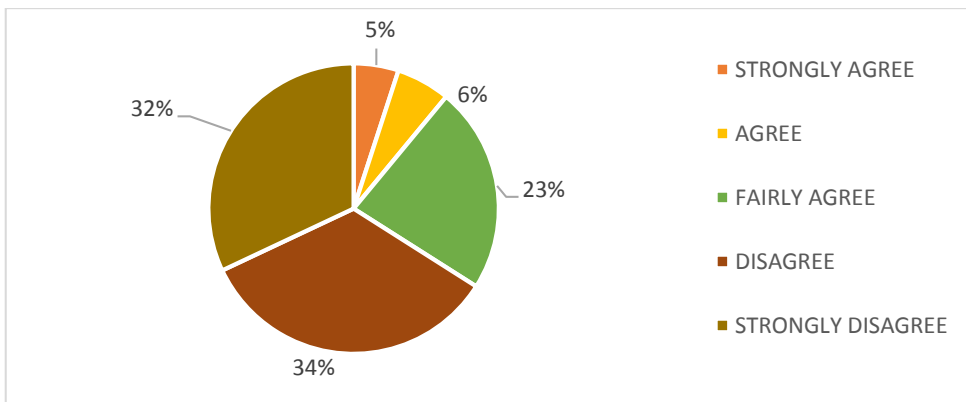
Based on Figure 4.40, it can be seen that as many as 29% of Muslim consumers invest in famous Islamic banks in Indonesia.

Investing in well-known Islamic banks also shows the social class of Muslim consumers themselves where it turns out that the majority indeed choose Islamic banks that are famous for saving.



**Figure 4.40 Investing in Famous Islamic Banks**

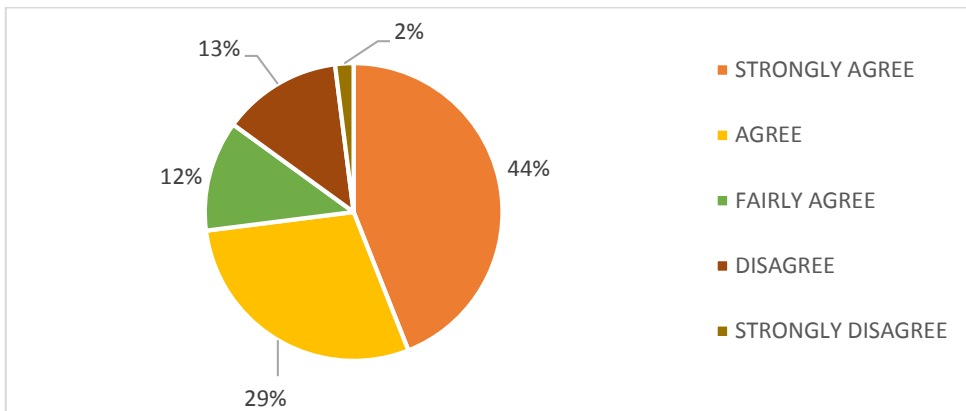
Based on Figure 4.41, it is known that the majority of Muslim consumers surveyed used Islamic financial services because they followed the trend of 34%. It turns out that the majority does not agree that using sharia financial services is influenced by trends.



**Figure 4.41 Trends Not Affecting the Use of Islamic Financial Services**

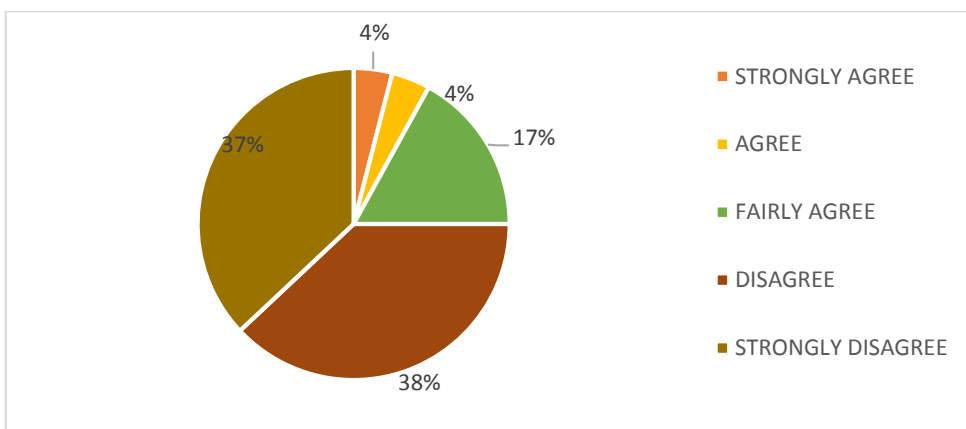
Other motives that influence the behavior of Muslim consumers in choosing, buying and using savings in Islamic banks to meet their needs and satisfaction are character, those who feel that they have

strong Islamic character are also saving in Islamic banks. As many as 44% stated strongly agree with the questions given. (See Figure 4.42).



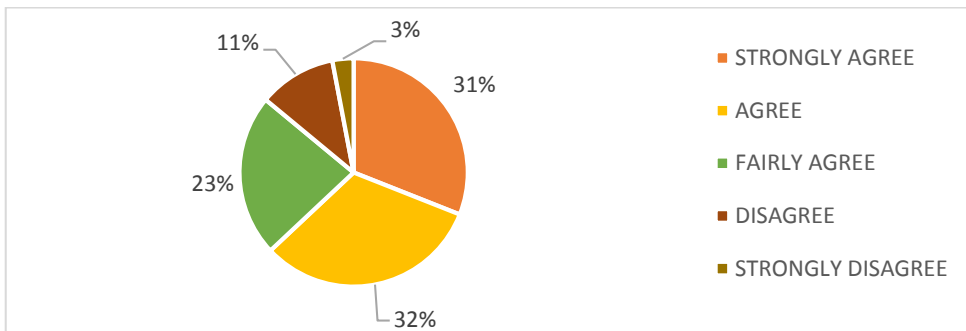
**Figure 4.42 Islamic Character Motives Affect the Use of Savings in Islamic Banks**

Based on Figure 4.43, it is known that as many as 38% of Muslim consumers disagree that the personality of imitating others saving in Islamic banks can influence the behavior of Muslim consumers in choosing, buying and using savings in Islamic banks to meet their needs and satisfaction. In addition, as many as 37% of Muslim consumers also strongly disagree if they save in Islamic banks because they imitate others.



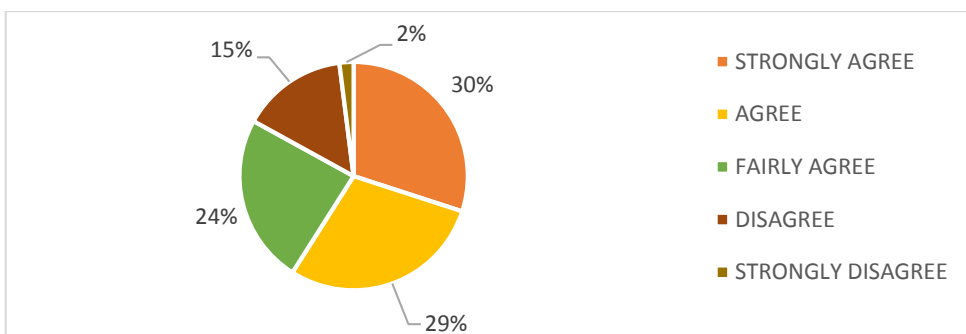
**Figure 4.43 Personality of Imitating Others Not Influencing the Use of Savings in Islamic Banks**

Based on Figure 4.44, it is known that as many as 32% of Muslim consumers agree that a strong personality on the principle of life in investing in Islamic banks affects their behavior in investing in Islamic banks to meet their needs and satisfaction. In addition, as many as 31% also strongly agree that investing in Islamic banks is influenced by the firm character of their principles.



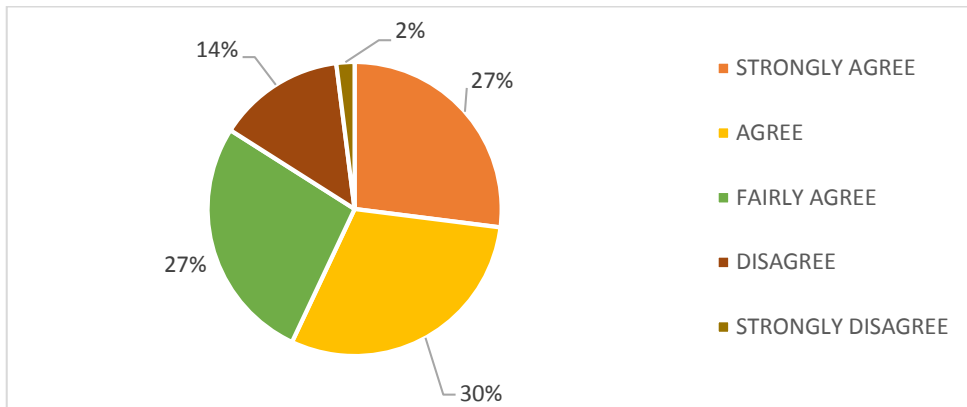
**Figure 4.44 Firm Personality on the Principle of Life Influencing Investment in Islamic Banks**

Based on Figure 4.45, it is known that as many as 30% of Muslim consumers strongly agree that every time they want to invest in Islamic banks there is always a spirit in themselves. This affects the behavior of Muslim consumers in investing in Islamic banks to meet their needs and satisfaction. In addition, as many as 29% strongly agree that there is always a spirit in themselves when investing in Islamic banks.



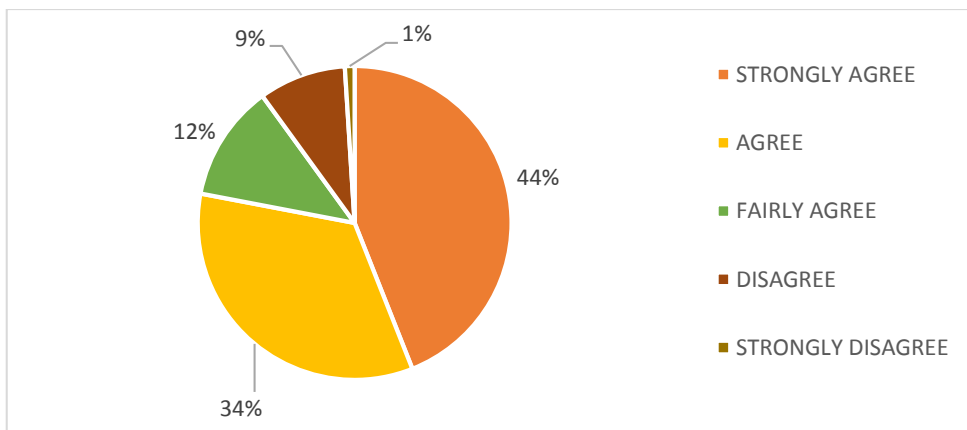
**Figure 4.45 Spirit in Investing in Islamic Banks**

Based on Figure 4.46, it is known that as many as 30% of Muslim consumers agree that service in Islamic banks was disappointing will make customers easily offended so that it affects the behavior of Muslim consumers in using Islamic banking products and services.



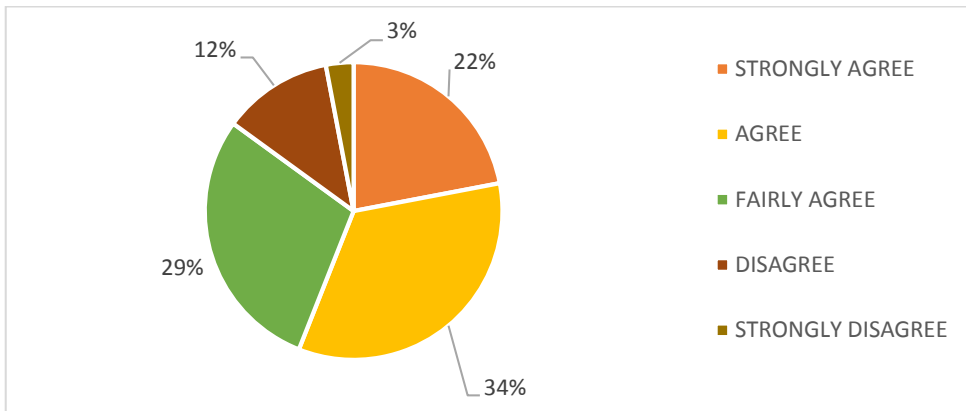
**Figure 4.46 Easily Offended If Islamic Bank Services were Disappointing**

Based on Figure 4.47, it is known that as many as 44% of Muslim consumers strongly agree that their adherence to religion influences their behavior in choosing, buying and using Islamic banks to meet their needs and satisfaction.



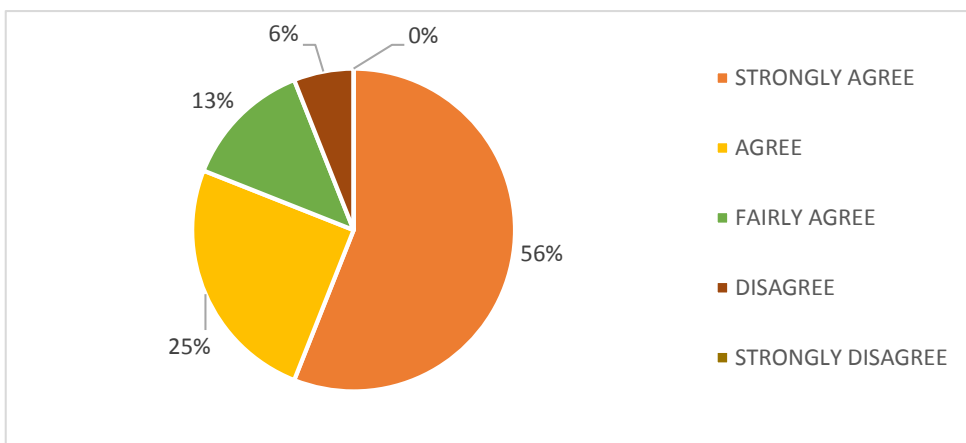
**Figure 4.47 Obedience to Religion Affects the Use of Islamic Bank Products and Services**

Based on Figure 4.48, it is known that as many as 34% of Muslim consumers strongly agree that their compliance to the country regulations influences their behavior in investing in Islamic banks to meet their needs and satisfaction.



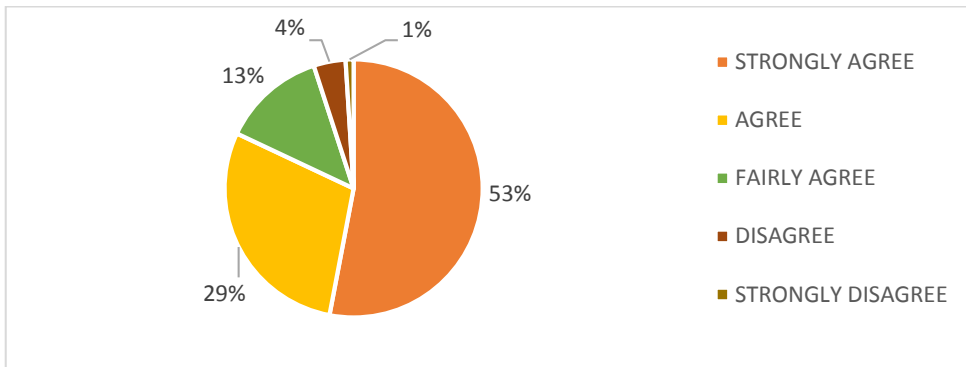
**Figure 4.49 Obedience to the Country Rules Affecting Investment in Islamic Banks**

Based on Figure 4.50, it is known that as many as 56% of Muslim consumers strongly agree that parental support for the choice of Islamic banks influences the use of Islamic banking products and services.



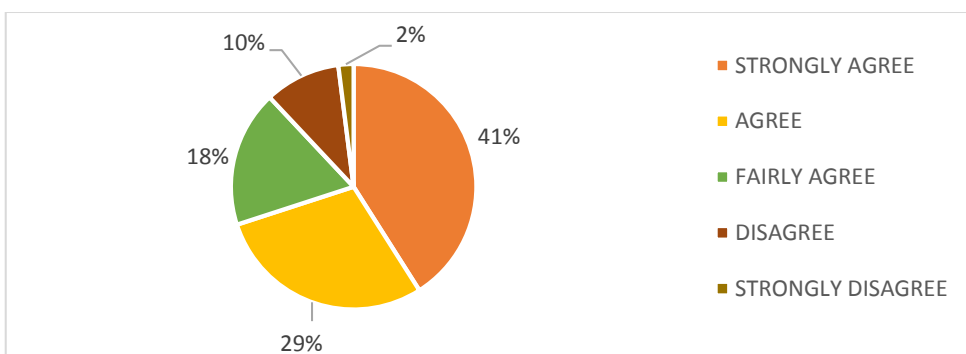
**Figure 4.50 Parental Supports in Choosing Islamic Banks**

Based on Figure 4.51, it is known that as many as 53% of Muslim consumers strongly agree that the freedom to choose Islamic banks given by parents influences the use of Islamic banking products and services.



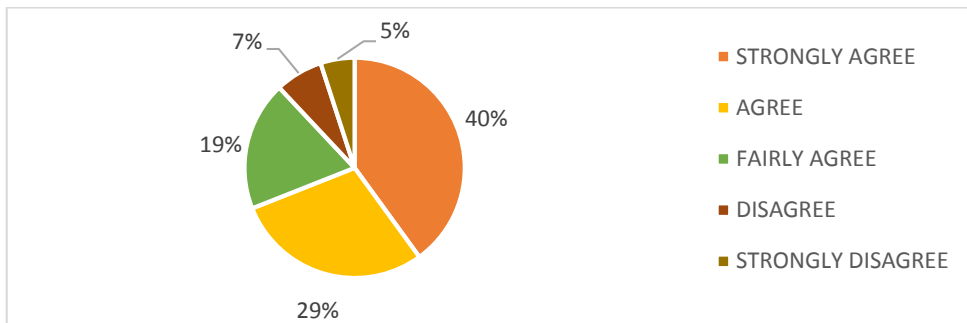
**Figure 4.51 Freedom in Choosing Islamic Banks Given by Parents**

Based on Figure 4.52, it is known that as many as 41% of Muslim consumers strongly agree that if there are many Islamic banks in Indonesia, Muslim consumers like to save and transact financially in Islamic banks. This has influenced the behavior of Muslim consumers in using products and services in Islamic banks to meet their needs and satisfaction.



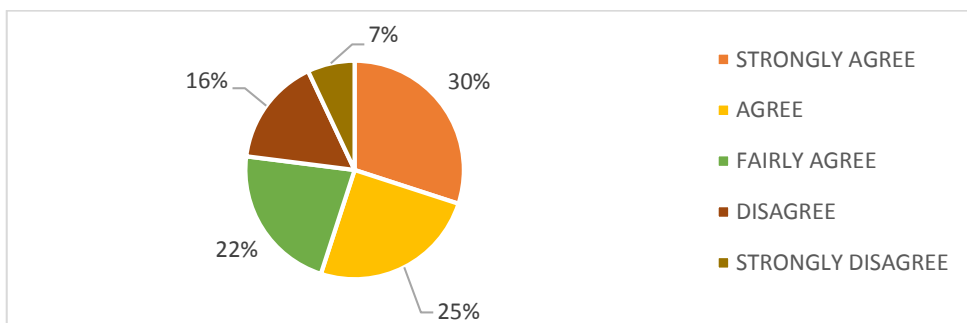
**Figure 4.52 The Number of Islamic Banks Makes Muslim Consumers Like to Save and Do Financial Transactions at Islamic Banks**

Based on Figure 4.53, it is known that as many as 40% of Muslim consumers strongly agree that the existence of ethnic group in Indonesia play a role in the behavior of Muslim consumers to choose, buy and use Islamic banking products and services to meet their needs and satisfaction.



**Figure 4.53 The existence of Ethnic Groups in Indonesia Supports the use of Islamic Bank products and services**

Based on Figure 4.54, As many as 30% of Muslim consumers strongly agree that there are previous experiences where saving in Islamic banks has long been supporting the behavior of Muslim consumers in choosing, buying, consuming Islamic banking products and services to meet their needs and satisfaction.

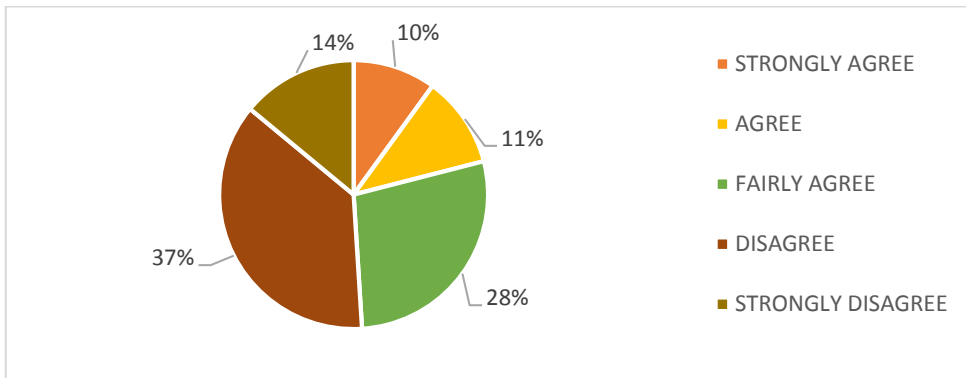


**Figure 4.54 The Use of Savings in Islamic Banks for a Long Periods**

Based on Figure 4.55, it is known that as many as 37% of Muslim consumers disagree that a sense of disappointment in past services of Islamic banks influenced the behavior of Muslim consumers in choosing,

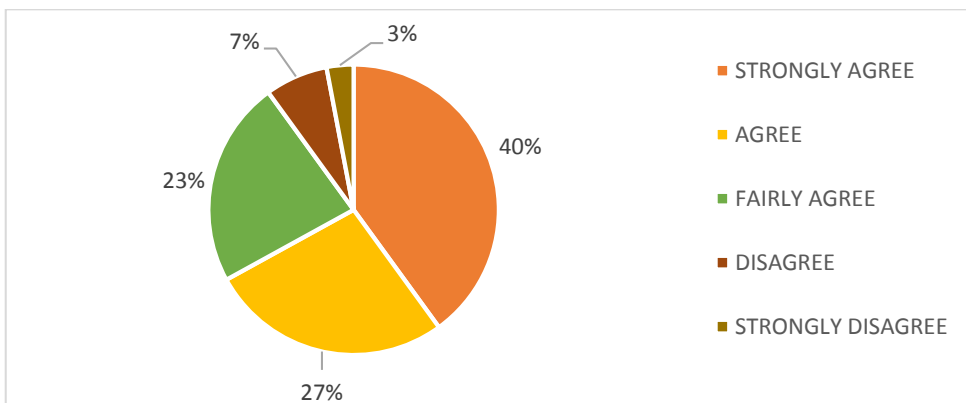


buying and using products and services in Islamic banks to meet their needs and satisfaction. Even though Muslim consumers have felt disappointed in the services of Islamic banks in the past, they still eager to use the services in Islamic banks.



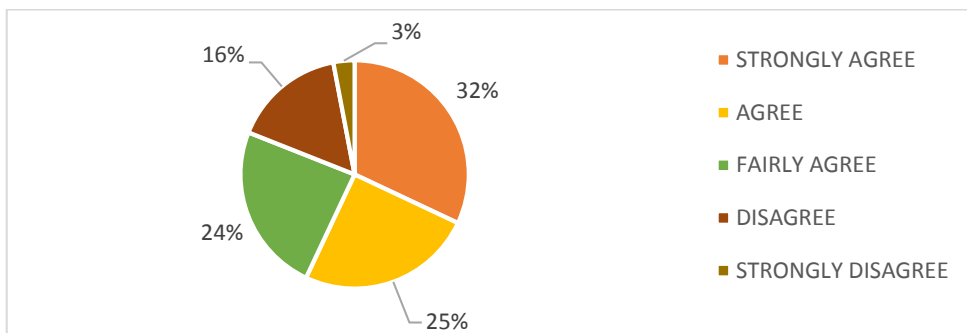
**Figure 4.55 Disappointment in Islamic Bank Services in the Past Periods**

Based on Figure 4.56, it is known that as many as 40% of Muslim consumers strongly agree that the decision on using Islamic financial services is due to the need. The condition in which a Muslim consumer is obliged to avoid usury or “riba” might be the reason of Muslim consumers in deciding the use of Islamic financial products and services.



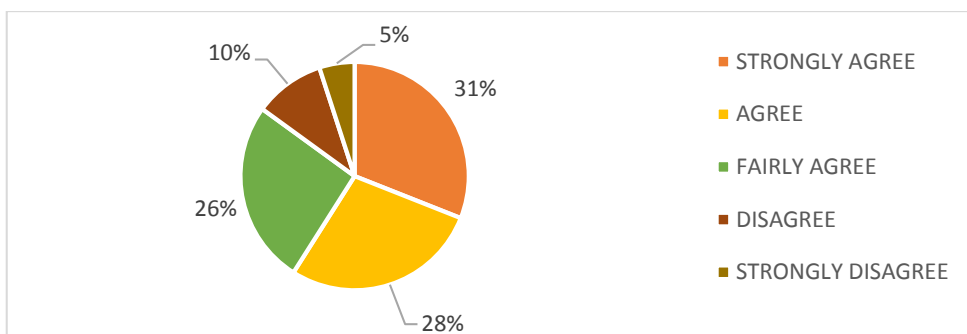
**Figure 4.56 Decision on Using Islamic Bank Services Because of The Needs**

Based on Figure 4.57, it is known that as many as 32% of Muslim consumers strongly agree that the decision to have saving in Islamic banks is due to the ease of finding Islamic banks around Muslim consumers. The ease of finding Islamic banks around Muslim consumers contributes on deciding the use of savings in Islamic banks



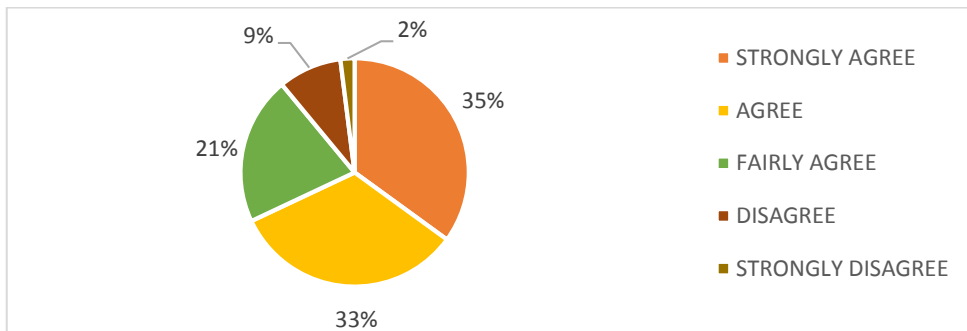
**Figure 4.57 Savings Decisions at the Bank Due to the Ease of Finding**

Based on Figure 4.58, it is known that as many as 31% of Muslim consumers strongly agree that the decision to use Islamic bank products and services and non Islamic-bank financial institutions is due to information searching results that have been carried out by Muslim consumers where Islamic banks are safer. This security might be seen from the side of avoiding usury or “riba” where usury is indeed forbidden in Islam.



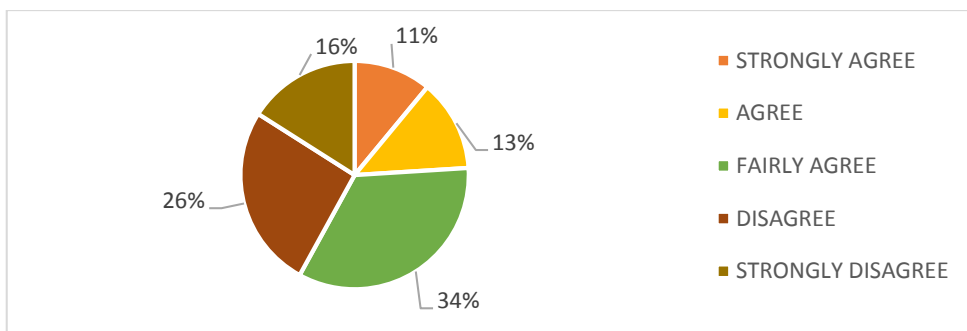
**Figure 4.58 The Decisions on Using Islamic Banks and Non Islamic Bank Institutions Because of Safety**

Based on Figure 4.59, it is known that as many as 35% of Muslim consumers strongly agree that the decision to invest in Islamic banks is due to an alternative evaluation and selection based on a positive brand image that has been done by Muslim consumers where Islamic bank products and services that have a positive brand image play a role in decide the use of Islamic banking products and services.



**Figure 4.59 The Decision to Invest in a Islamic Bank because of the Positive Brand Image**

Based on Figure 4.60, it is known that as many as 34% of Muslim consumers disagree that the decision to use Islamic financial services is due to an alternative evaluation and selection on the influence of friends where Muslim consumers in deciding the use of Islamic financial services were not influenced by friends.

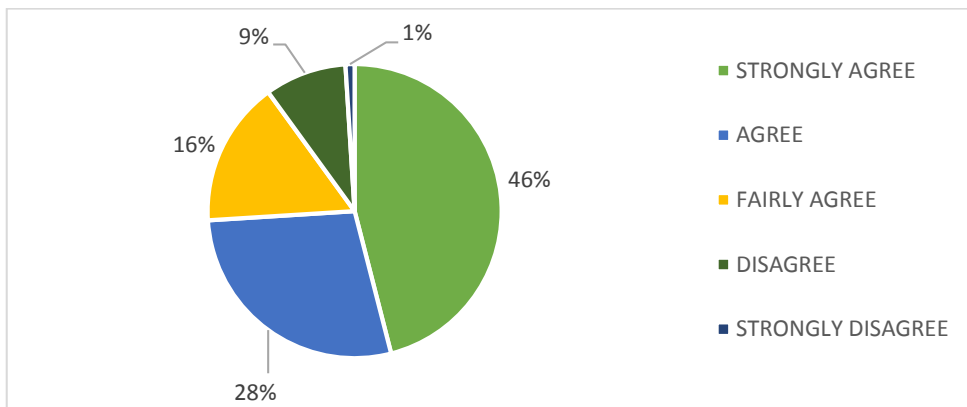


**Figure 4.60 Decision to Use Islamic Financial Services Because of Friends**



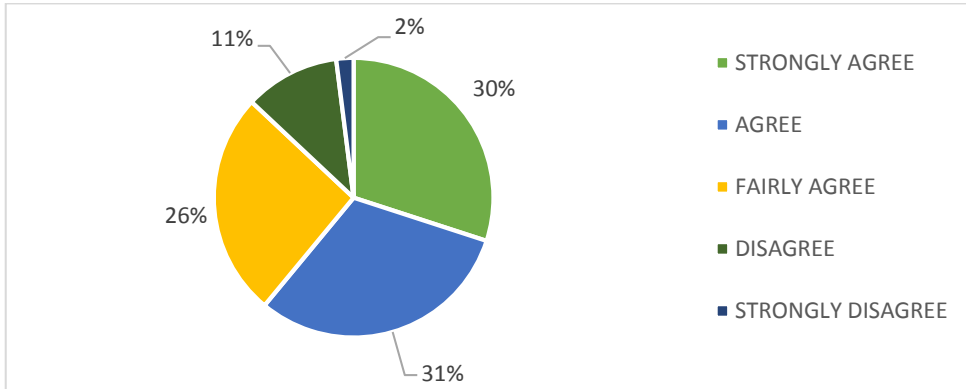
## MUSLIM CONSUMER'S BEHAVIOR OF HALAL PRODUCTS IN THE TRAVEL SECTOR

Halal products in the travel sector referred to in this study are Muslim travel services. External factors that influence the behavior of Muslim consumers in choosing, buying, using and stopping Muslim travel services to meet their needs and satisfaction are demographics. Demographics affect consumption behavior directly or indirectly by influencing other attributes such as personality values and decision-making styles. This demographic circumstance can be attributed toward income, latest education and work of a Muslim consumer.



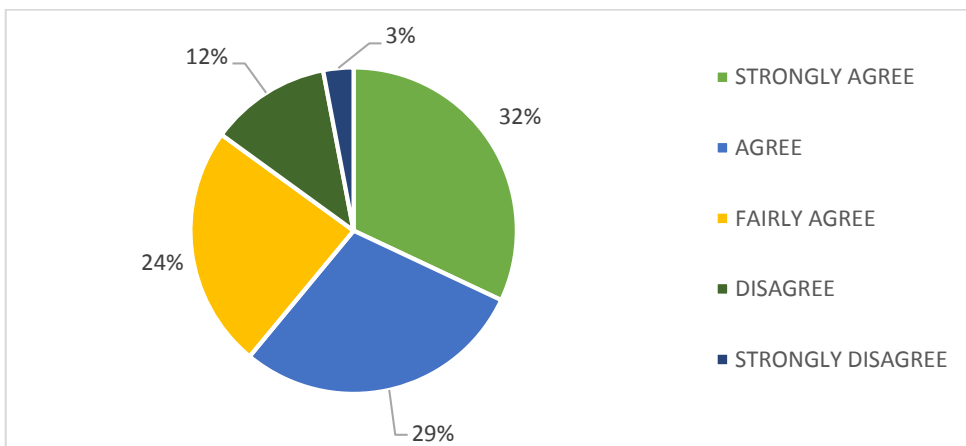
**Figure 4.61 Supporting Job on Muslim Travel Services Usage**

It is known that as many as 41% of Muslim consumers strongly agree that their current occupation supports to choose and use Muslim travel services (More explanation in Figure 4.61). Meanwhile, 31% of Muslim consumers agree that they choose and use Muslim travel services to fulfill their needs and satisfaction because their current income is sufficient. (Learn more in Figure 4.62).



**Figure 4.62 Income Sufficiency for Using Muslim Travel Services**

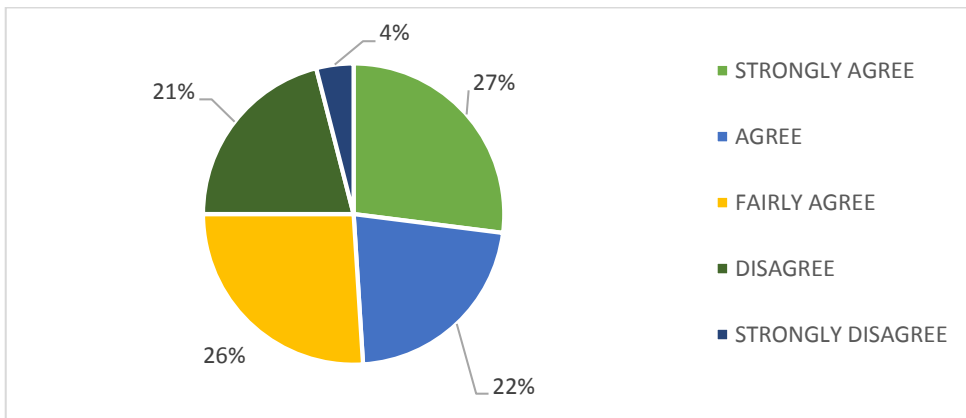
Sub-cultural external factors also influence the behavior of Muslim consumers in choosing, using and stopping the use of Muslim travel services to meet their needs and satisfaction. Based on Figure 4.63, it is known that as many as 32% of Muslim consumers strongly agree that the existence of customs in Indonesia does not preclude the desire to choose, buy and use Muslim travel services to fulfill their needs and satisfaction..



**Figure 4.63 Customs Support the Use of Muslim Travel Services**

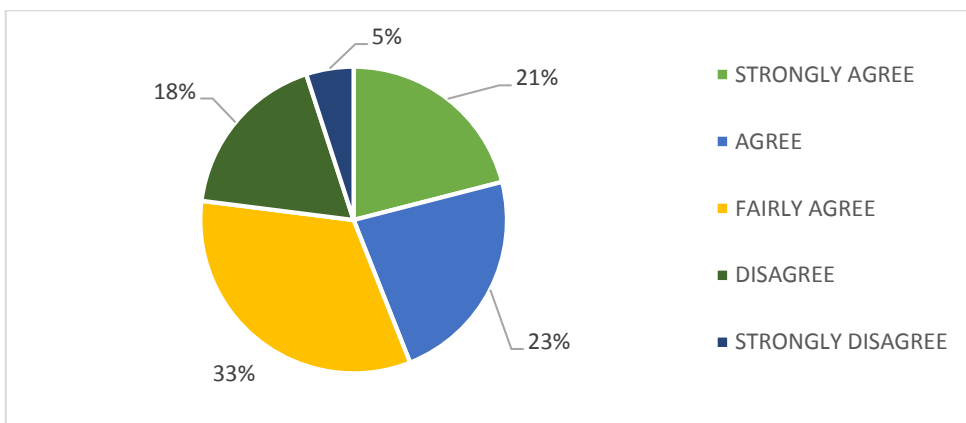
The habit of the community in choosing and using Muslim travel services to meet their needs and satisfaction turned out to influence the behavior of Muslim consumers. The large number of people who use Muslim travel services turned out to have a positive impact on Muslim

consumer behavior where as many as 27% of Muslim consumers answered strongly agree. (More in Figure 4.64).



**Figure 4.64 Number of Communities Supports the Use of Muslim Travel Services**

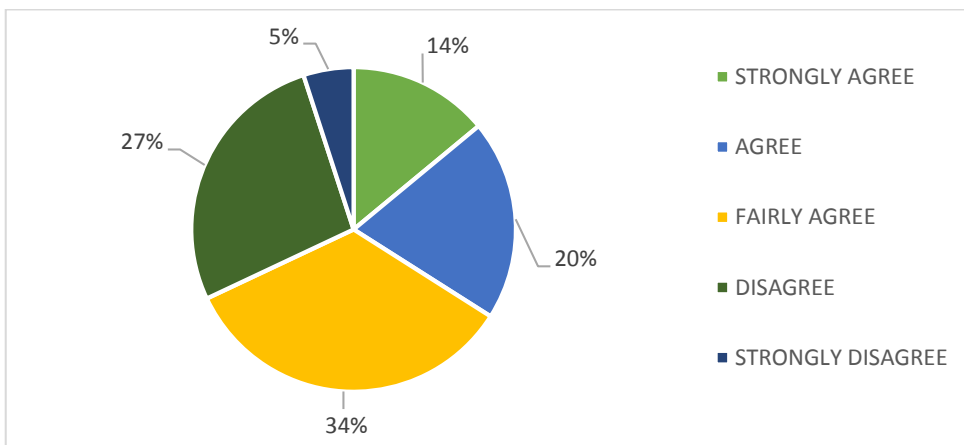
As many as 33% of Muslim consumers disagree with the statement that family members at home also use Muslim travel services (see Figure 4.65). This means that Muslim consumers who choose and use Muslim travel services to fulfill their needs and satisfaction are not affected by habits in the family.



**Figure 4.65 Family Members also use Muslim Travel Services**

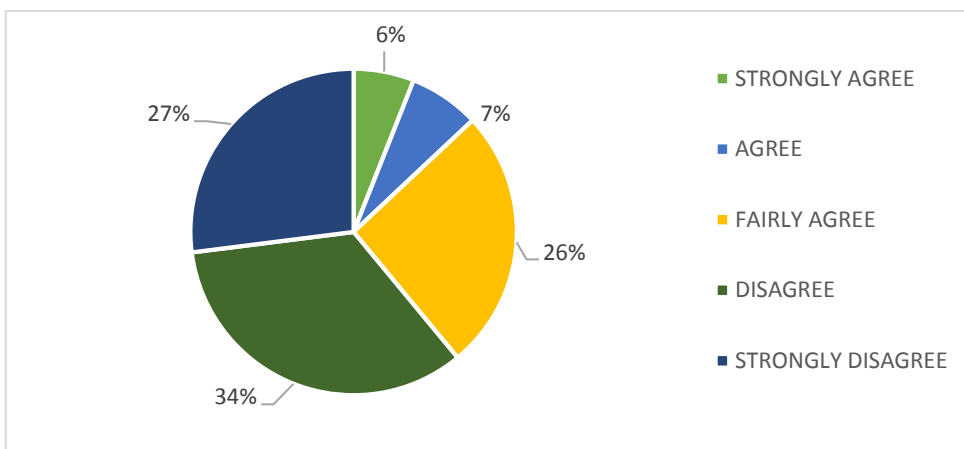
Based on Figure 4.66, it can be seen that as many as 34% of Muslim consumers disagree with the statement. This means that the majority of Muslim consumers do not use the famous Muslim travel

services. It also shows that the social class of Muslim consumers does not affect the use of Muslim travel services.



**Figure 4.66 Famous Muslim Travel Services Usage**

Based on Figure 4.67, it is known that the majority of Muslim consumers on research do not use Muslim travel services because they follow the trend of 34%. This means that the trend does not affect the use of Muslim travel services in Indonesia.

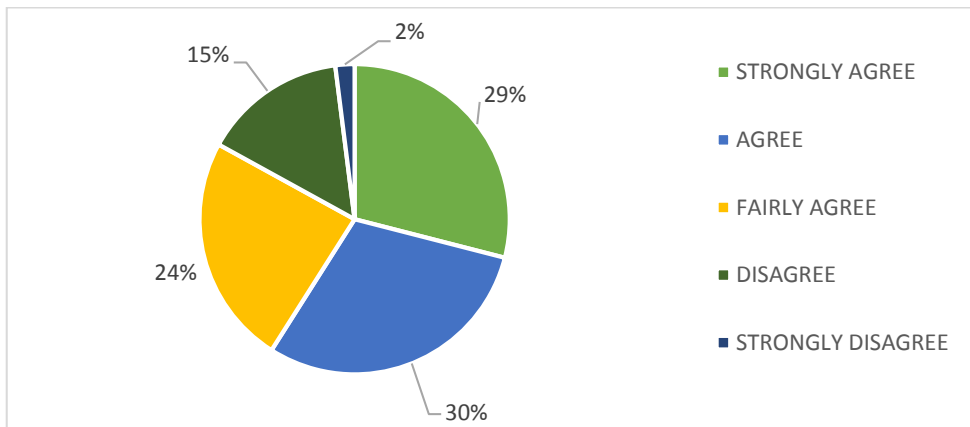


**Figure 4.67 Trend Pattern does not Affect Muslim Travel Services Usage**

Other motivations that actually influence the behavior of Muslim consumers in using Muslim travel services to fulfill their needs and satisfaction are the characters of Muslim travel services where those who

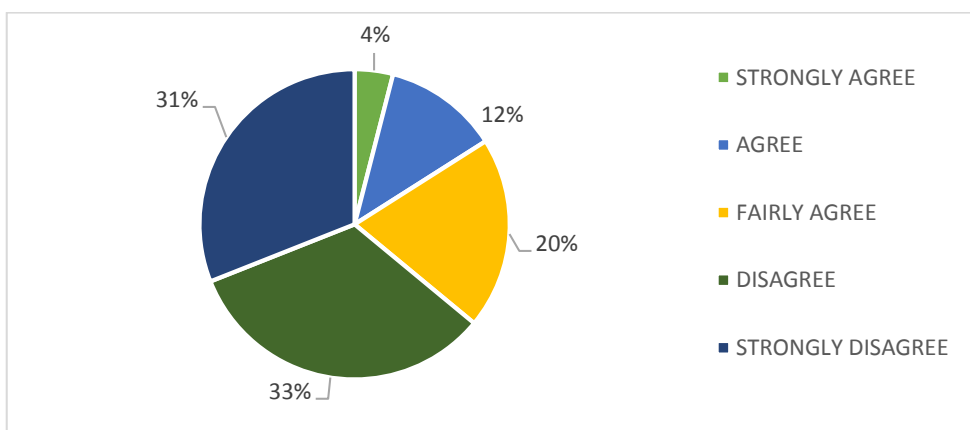


has strong Islam character want to use Muslim travel services. As many as 30% said they agreed with the questions given. (Learn more in Figure 4.68).



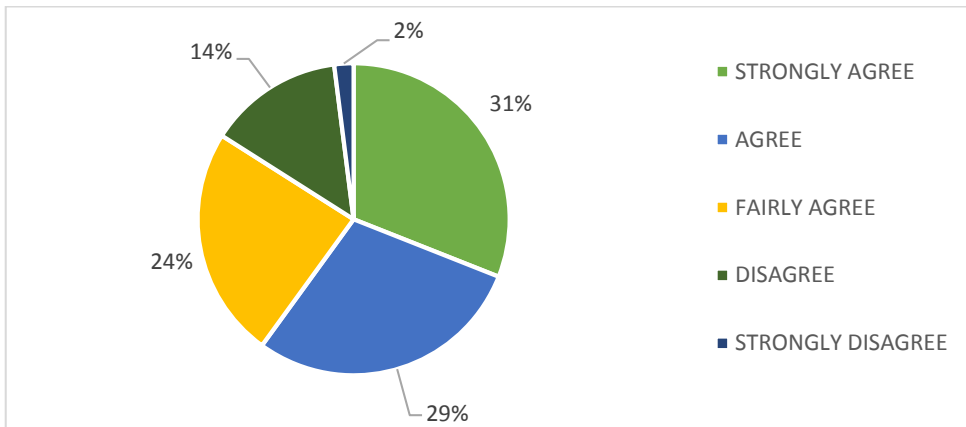
**Figure 4.68 Islamic Character Affects the Use of Muslim Travel Services**

Based on Figure 4.69, it is known that as many as 33% of Muslim consumers do not agree that the personality of imitating others in using Muslim travel services affects the behavior of Muslim consumers in choosing and using Muslim travel services to fulfill their needs and satisfaction. This means that internal factors in the form of personality do not affect Muslim consumers in using Muslim travel services.



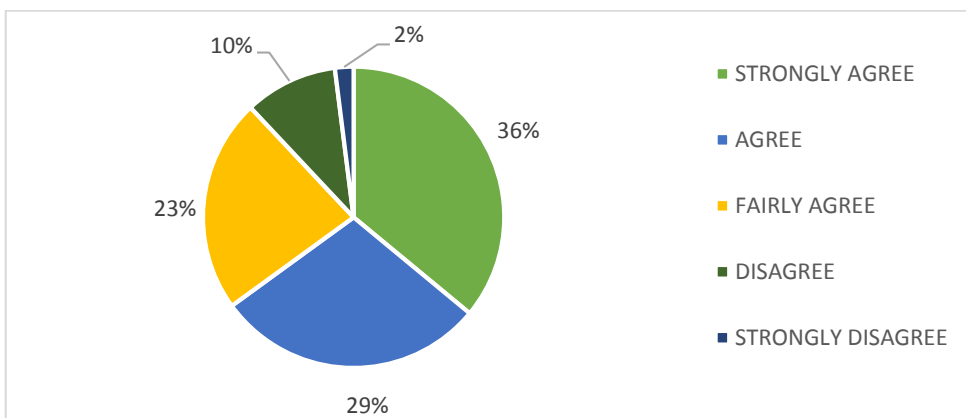
**Figure 4.69 Personality of Imitating does not affect Muslim Travel Usage**

Based on Figure 4.70, it is known that as many as 31% of Muslim consumers strongly agree that a strong personality on the principle of life influences the behavior of Muslim consumers in choosing and using Muslim travel services to fulfill their needs and satisfaction.



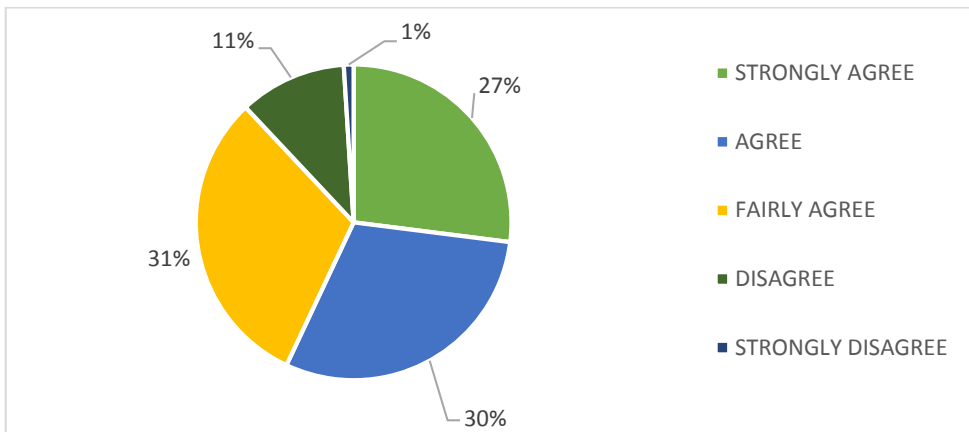
**Figure 4.70 Tough Personality on Principles Personality Affects the Use of Muslim Travel Services**

Based on Figure 4.71, it is known that as many as 36% of Muslim consumers strongly agree that every time they want to use Muslim travel services, there is enthusiasm in themselves. This affects the behavior of Muslim consumers in choosing and using Muslim travel services to fulfill their needs and satisfaction.



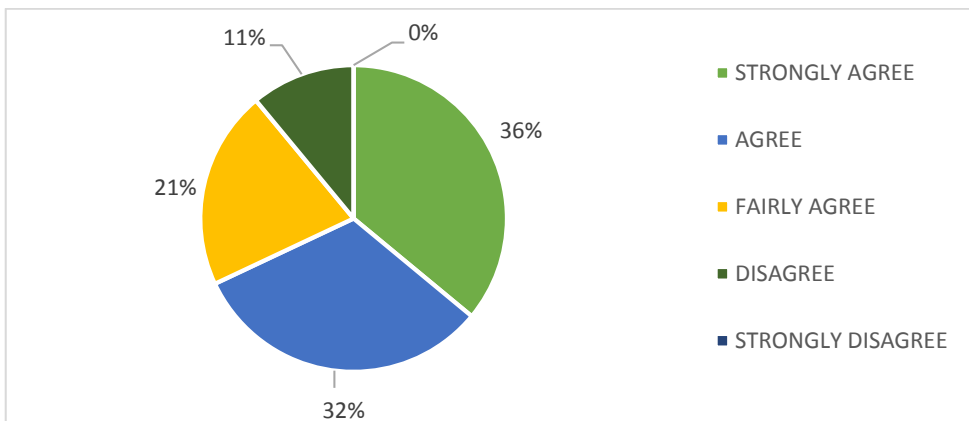
**Figure 4.71 Enthusiasm in Using Muslim Travel Services**

Based on Figure 4.72, it is known that as many as 31% of Muslim consumers disagree that the disappointment of using Muslim travel services will affect the behavior of Muslim consumers in choosing and using Muslim travel services to fulfill their needs and satisfaction. This means that it has minimum influence on the use of Muslim travel services.



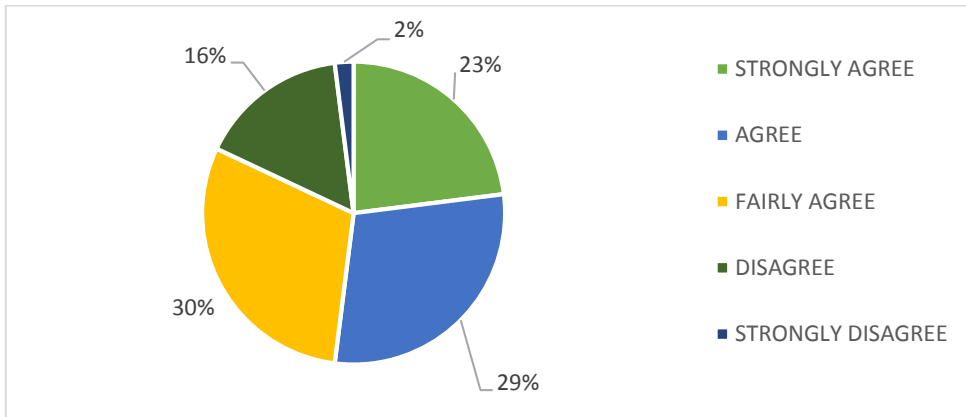
**Figure 4.72 Irritable Feeling because The Dissapointed on Using Muslim Travel Services**

Based on Figure 4.73, it is known that as many as 36% of Muslim consumers strongly agree that their obedience to religion influences their behavior in choosing and using Muslim travel services to fulfill their needs and satisfaction.



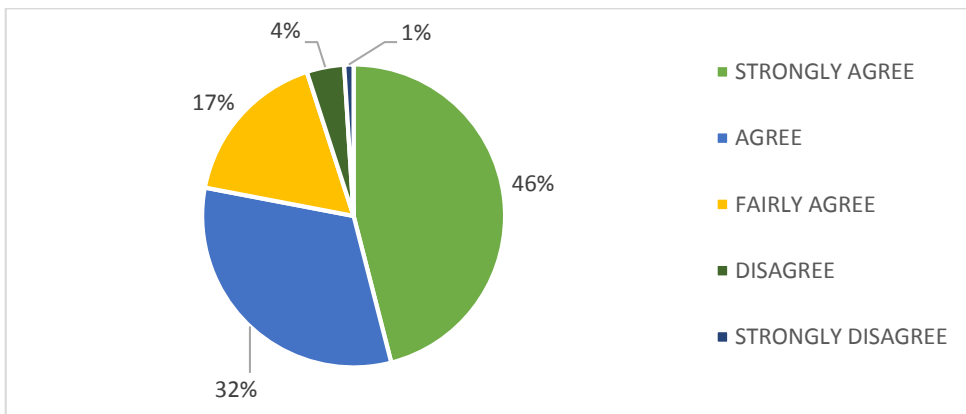
**Figure 4.73 Obedience to Religion Affects the Use of Muslim Travel Services**

Based on Figure 4.74, it is known that as many as 30% of Muslim consumers disagree that their obedience towards state regulations affects their behavior in choosing and using Muslim travel services to fulfill their needs and satisfaction. This means that internal factors in the form of values do not influence the behavior of Muslim consumers in using Muslim travel.



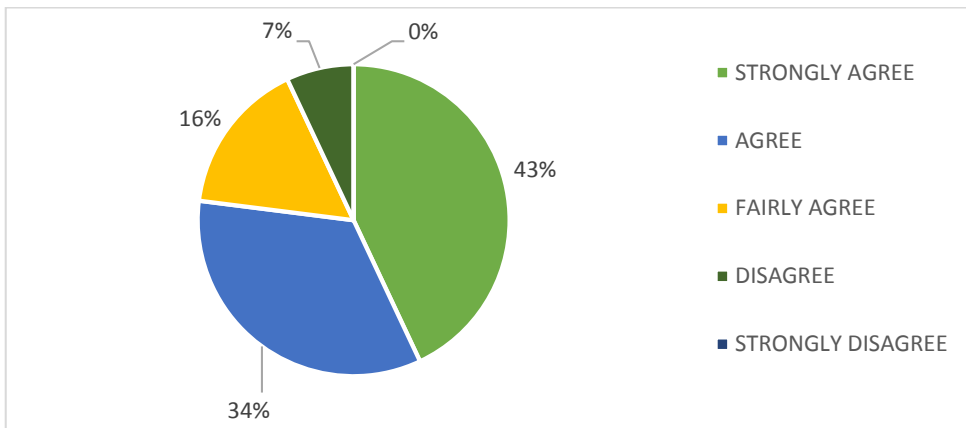
**Figure 4.74 Obedience towards Country Rules Degrading The Effect on Muslim Travel Services Usage**

Based on Figure 4.75, it is known that 46% of Muslim consumers agree that parental support for the choice of Muslim travel services affects their behavior in choosing and using Muslim travel services to fulfill their needs and satisfaction.



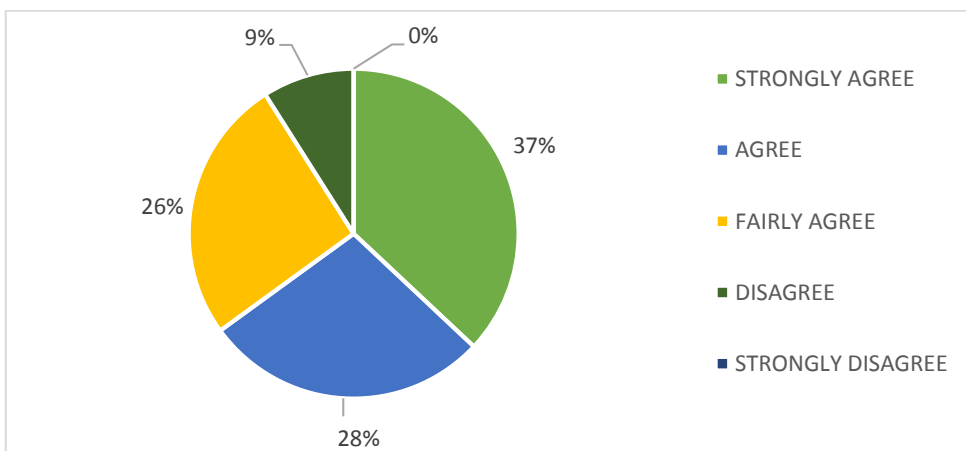
**Figure 4.75 Parental Support in Choosing Muslim Travel Services**

Based on Figure 4.76, it is known that as many as 43% of Muslim consumers strongly agree that the freedom given by parents to choose Muslim travel services affects the behavior of Muslim consumers in choosing and using Muslim travel services to fulfill their needs and satisfaction.



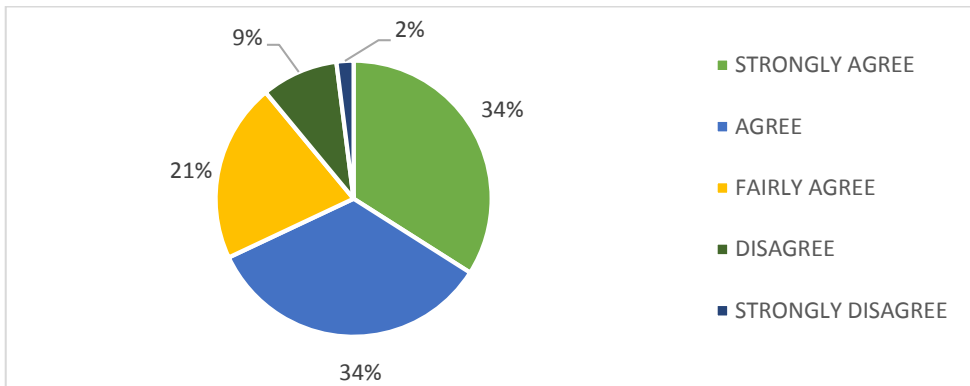
**Figure 4.76 Parental Freedom in Choosing Muslim Travel Services**

Based on Figure 4.77, it is known that as many as 37% of Muslim consumers strongly agree that there are many people who use Muslim travel services in Indonesia affects the behavior of Muslim consumers in choosing and using Muslim travel services to fulfill their needs and satisfaction.



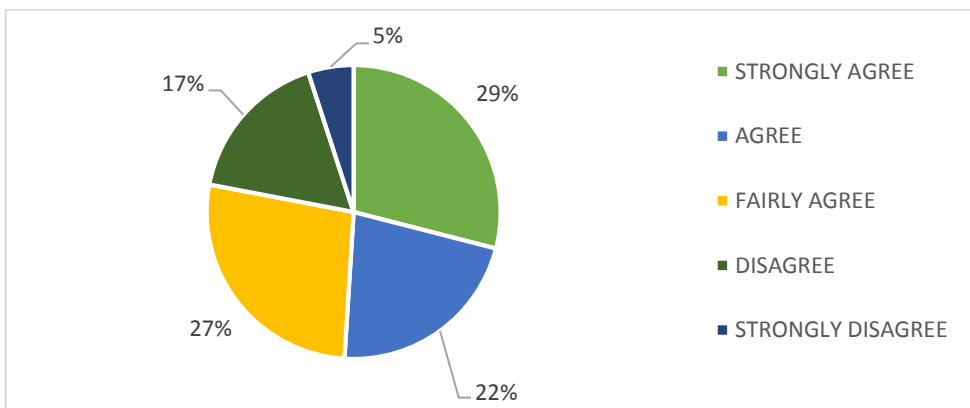
**Figure 4.77 The Culture of Muslim Travel Service Users**

Based on Figure 4.78, it is known that as many as 34% of Muslim consumers agree that the existence of various ethnic groups in Indonesia contributes to the behavior of Muslim consumers in choosing and using Muslim travel services to fulfill their needs and satisfaction.



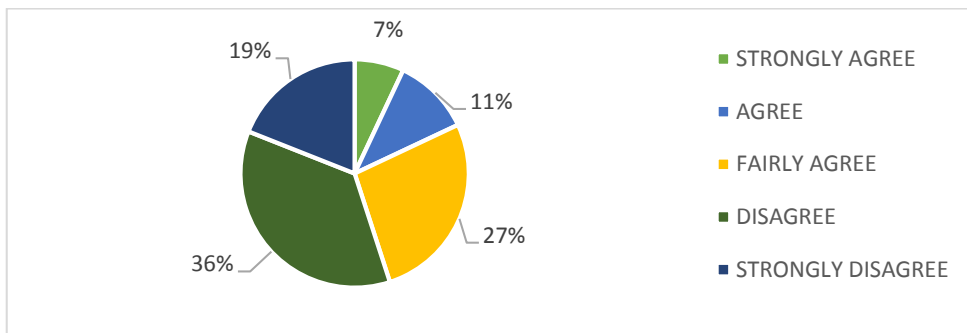
**Figure 4.78 Tribal Existence in Indonesia Supports the Use of Muslim Travel Services**

Based on Figure 4.79, it is known that as many as 27% of Muslim consumers disagree that previous experience in using Muslim travel services has long supported the behavior of Muslim consumers in choosing and using Muslim travel services to fulfill their needs and satisfaction. This means that previous experiences did not affect Muslim consumers' behavior in using Muslim travel services.



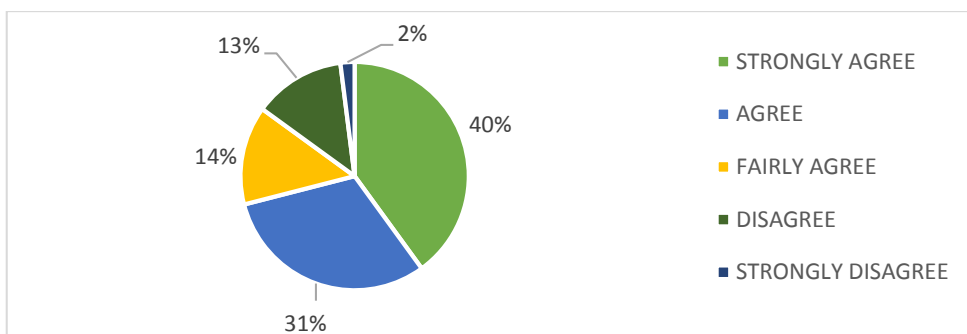
**Figure 4.79 Previous Experience Low Supporting in Use of Muslim Travel Services**

Based on Figure 4.80, it is known that as many as 36% of Muslim consumers disagree that a sense of disappointment in the past experiences of using Muslim travel services turned out to affect the behavior of Muslim consumers in choosing and using Muslim travel services to fulfill their needs and satisfaction. This means that a sense of disappointment in past experiences does not affect the behavior of Muslim consumers in using Muslim travel services in Indonesia



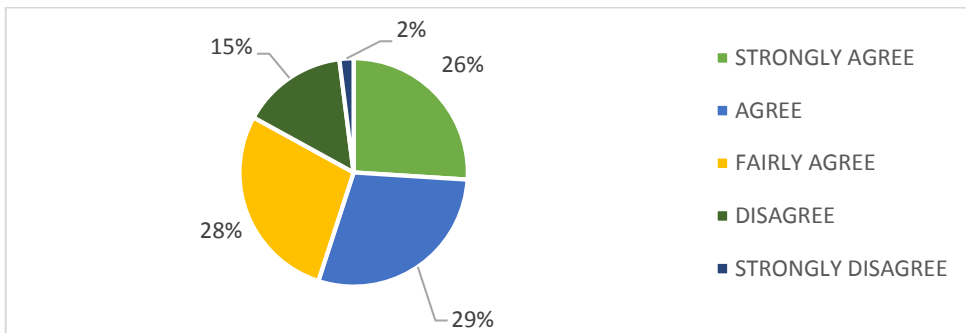
**Figure 4.80 Disappointment in the Past Does Not Affect the Use of Muslim Travel Services**

Based on Figure 4.81, it is known that as many as 40% of Muslim consumers strongly agree that the decision to use Muslim travel services because it suits their needs. Needs are a form of the current condition of Muslim consumers, it is the basis for Muslim consumers in deciding the use of Muslim travel services.



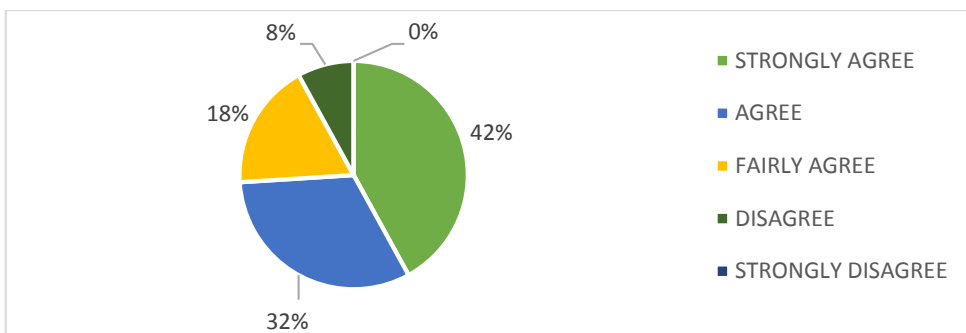
**Figure 4.81 Decision to Use Muslim Travel Services Due to Needs**

Based on Figure 4.82, it is known that as many as 29% of Muslim consumers agree that the decision to use Muslim travel services is due to the ease of finding it around Muslim consumers. The ease of finding Muslim travel services around Muslim consumers contributes in deciding the use of Muslim travel services.



**Figure 4.82 The Decision to Use Muslim Travel Services Because of The Ease on Finding**

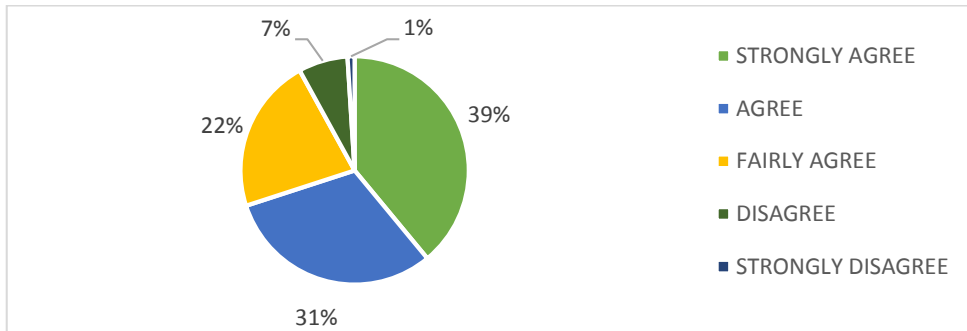
Based on Figure 4.83, it is known that as many as 42% of Muslim consumers strongly agree that the decision to use Muslim travel services is due to information searching result that has been done by Muslim consumers where Muslim travel services are perceived to be safer and more trusted. Security and trust when using Muslim travel services play a role in deciding the use of Muslim travel services.



**Figure 4.83 The Decision on Using of Muslim Travel Services Because of Security and Trustworthy**

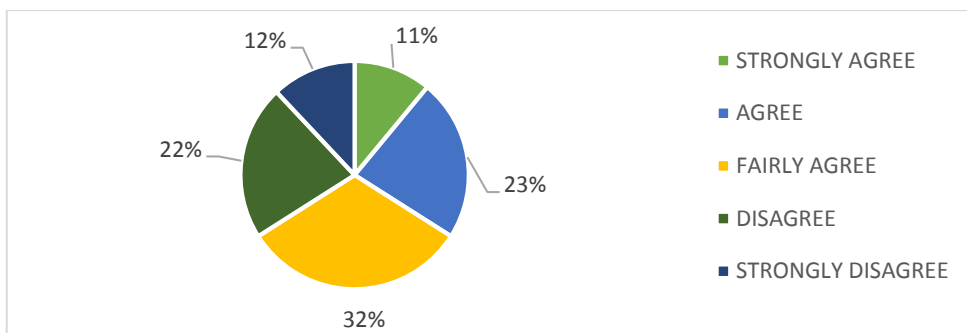


Based on Figure 4.84, it is known that as many as 39% of Muslim consumers strongly agree that the decision on using Muslim travel is due to an alternative evaluation and selection based on a positive image that has been built by Muslim consumers where Muslim travel services have a positive image and play a role in deciding the use of Muslim travel services.



**Figure 4.84 The Decision to Use Muslim Travel Services Because of Positive Image**

Based on Figure 4.85, it is known that as many as 32% of Muslim consumers disagree that the decision to use Muslim travel services is due to an alternative evaluation and selection on the influence of friends where Muslim consumers in deciding to use Muslim travel services are not influenced by friends.

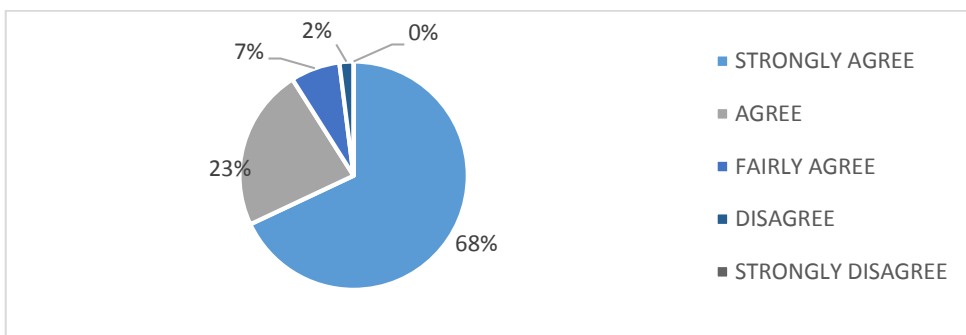


**Figure 4.85 Decision to Use Muslim Travel Services Because of Friends**



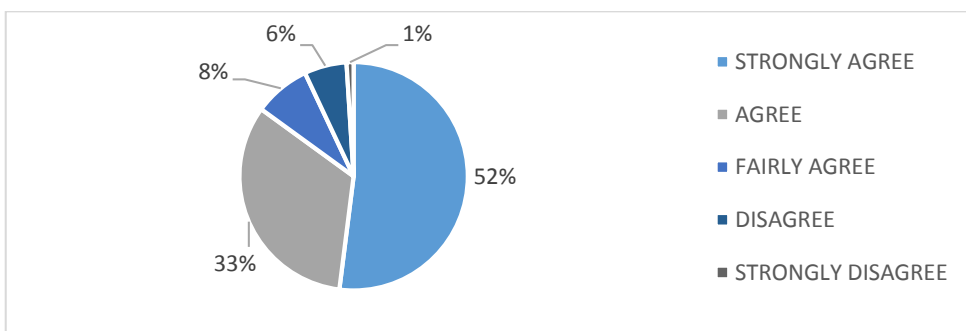
## MUSLIM CONSUMER BEHAVIOR TOWARDS HALAL PRODUCTS IN CLOTHING SECTOR

Halal products in the clothing sector referred to in this study are clothing products and Muslim shop services. Based on Figure 4.86 it is known that 68% of Muslim consumers strongly agree that their work supports the purchase of Muslim clothing.



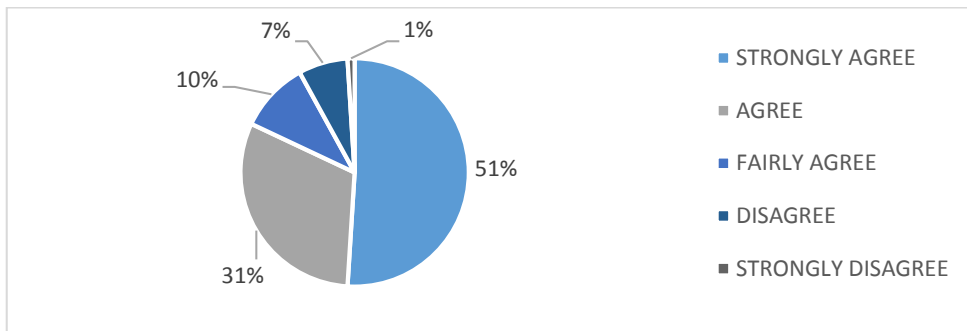
**Figure 4.86 Occupation Supports Muslim Clothing Purchase**

Based on Figure 4.87 it is known that, as much as 52% of Muslim consumers strongly agree that they choose, buy, use Muslim clothing to fulfill their needs and satisfaction with the support of their current job or profession. This proves that work and income become external factors (demographics) that affect Muslim consumers in choosing, buying and using Muslim clothing in Indonesia.



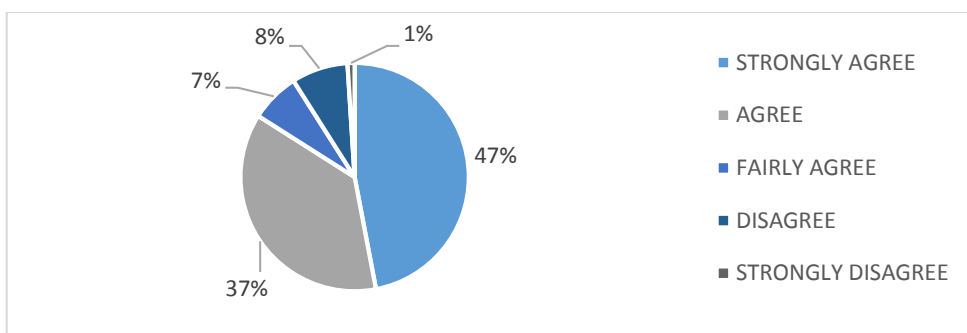
**Figure 4.87 Adequacy of Income for Muslim Clothing Purchase**

Sub-cultural external factors also influence the behavior of Muslim consumers in choosing, buying, using and stopping the use of Muslim clothing to fulfill their needs and satisfaction. Based on Figure 4.88, it is known that as many as 51% of Muslim consumers strongly agree that the existence of customs in Indonesia does not preclude the desire to choose, buy and use Muslim clothing to meet their needs and satisfaction.



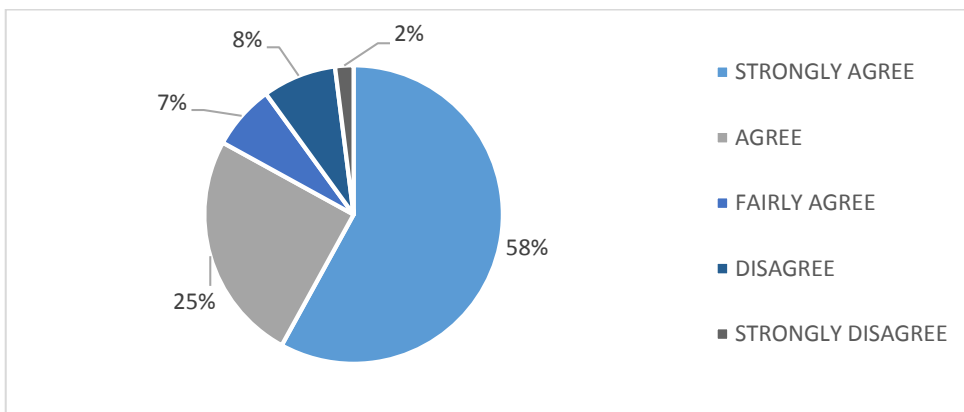
**Figure 4.88 Customs Support the Use of Muslim Clothing**

The large number of people who choose, buy and use Muslim clothing to fulfill their needs and satisfaction turns out to influence the behavior of Muslim consumers. The large number of people who use Muslim clothing turned out to have a positive impact on Muslim consumer behavior where as many as 47% of Muslim consumers answered strongly agree. (More in Figure 4.89).



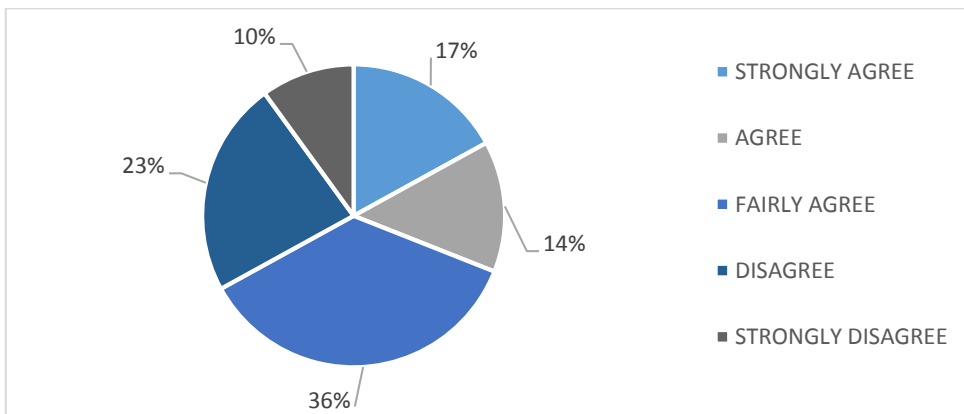
**Figure 4.89 Number of Communities Supporting the Use of Muslim Clothing**

As many as 58% of Muslim consumers strongly agree to statements about on how their family members at home also dress in Muslims clothes(more Picture 4.90). It shows that Muslim consumers who choose, buy and use Muslim clothing to fulfill their needs and satisfaction are influenced by habits in families that also use Muslim clothing.



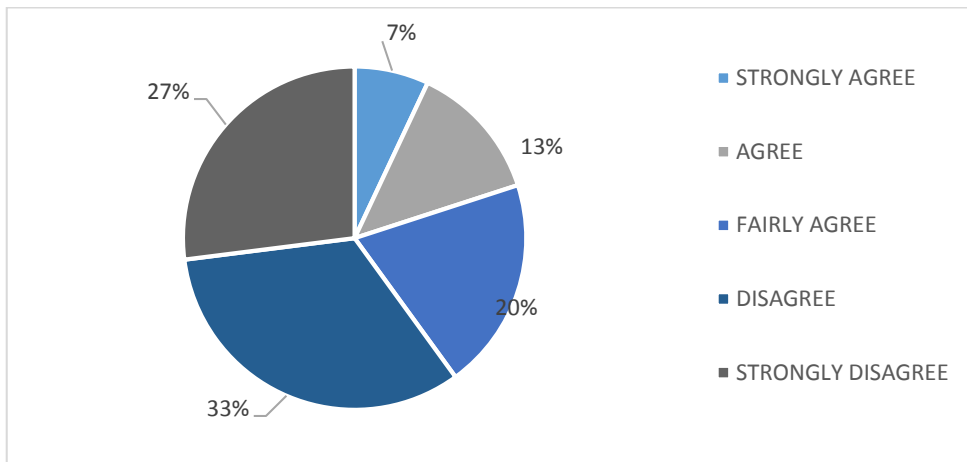
**Figure 4.90 Effect of Family Members Using Muslim Clothing**

Based on Figure 4.91, it can be seen that as many as 36% of Muslim consumers disagree that they choose, buy and use Muslim clothing because of the popular brand well-known in the community. This means that the social class factor that emphasizes brands does not affect Muslim consumers in choosing, buying and using Muslim clothing in Indonesia.



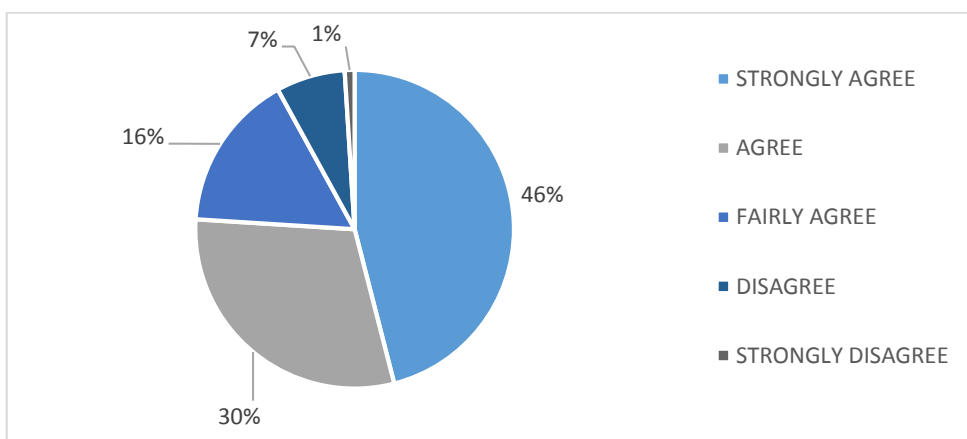
**Figure 4.91 The Usage of Famous Branded Muslim Clothing**

Based on Figure 4.92, it is known that the majority of Muslim consumers as respondents will shop for Muslim clothing outside trend followers are 33%. This means that the trend does not affect the purchase of Muslim clothing in Indonesia.



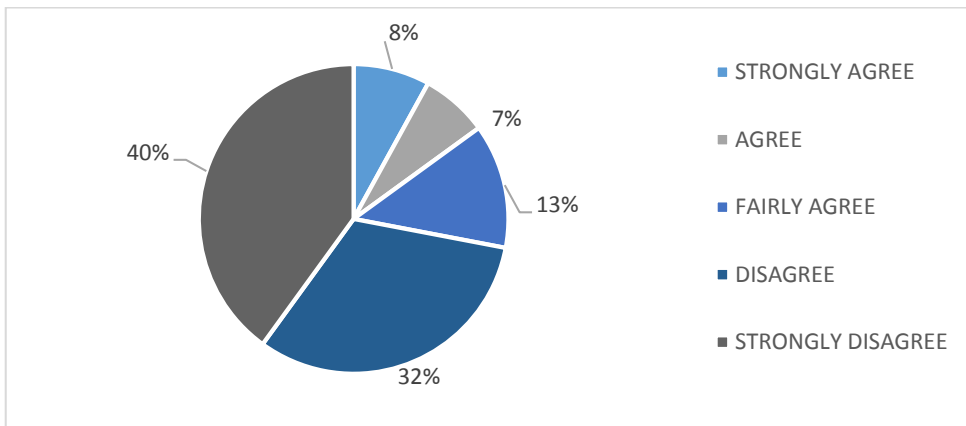
**Figure 4.92 The Trend Patterns Do Not Affecting the Purchase of Muslim Clothing**

Other motivations that actually influence the behavior of Muslim consumers in buying Muslim clothing to fulfill their needs and satisfaction are strong Islamic character for shopping on Muslim clothing. As many as 46% stated strongly agree with the statement given. (More in Figure 4.93).



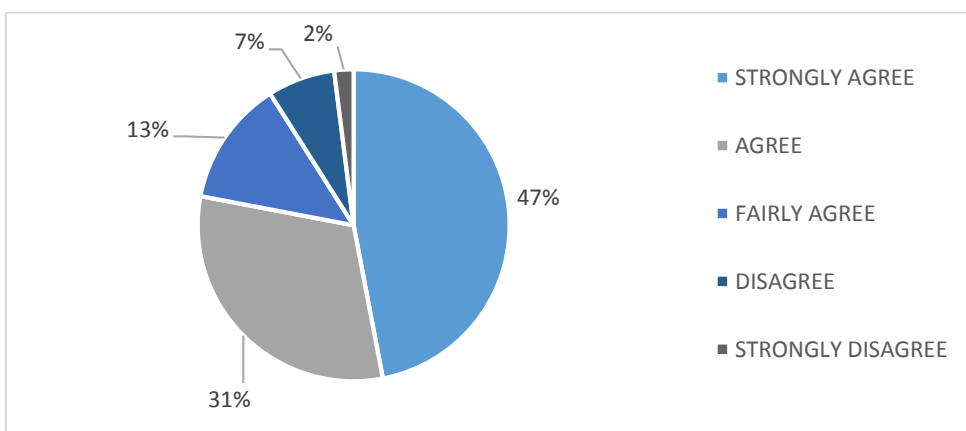
**Figure 4.93 Various Islamic Characters Affect the Purchase of Muslim Clothing**

Based on Figure 4.94, it is known that as many as 40% of Muslim consumers strongly disagree that purchasing Muslim clothing is because of their personalities to imitate others. This means, internal factors such as personality imitating do not affect Muslim consumers in using Muslim clothing.



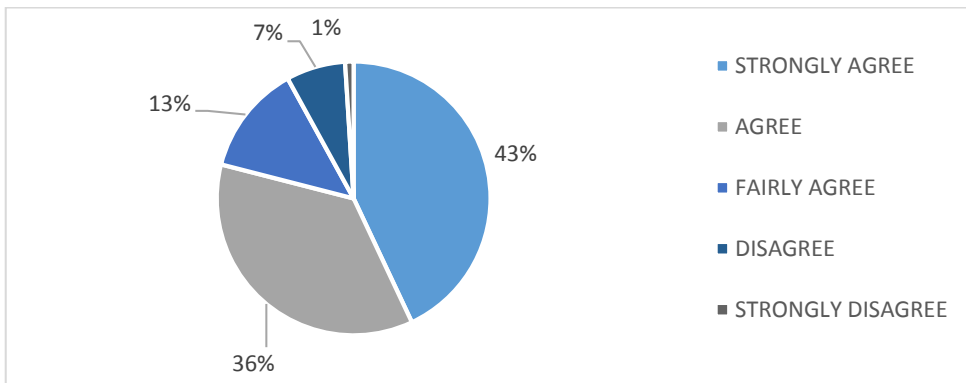
**Figure 4.94 Imitating Personality Does Not Affect The Purchase of Muslim Clothing**

Based on Figure 4.95, it is known that as many as 47% of Muslim consumers strongly agree that strong personality of life principle affects their behavior in choosing, buying and using Muslim clothing to fulfill their needs and satisfaction.



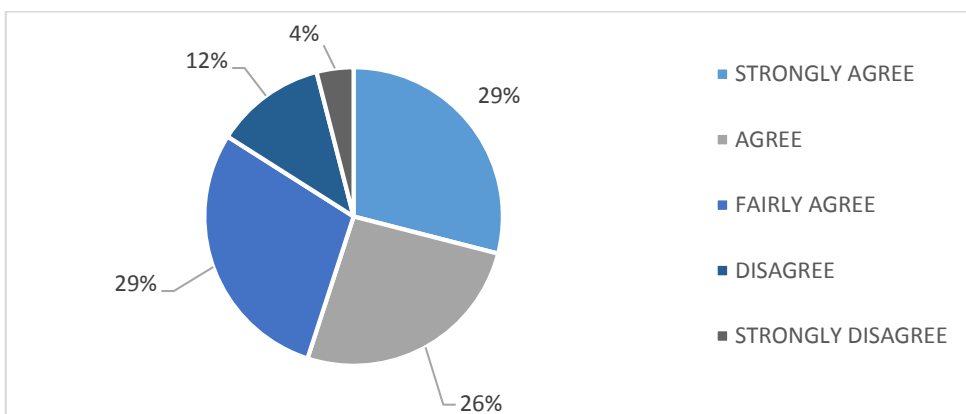
**Figure 4.95 Tough Personality of Principle Influences The Purchase of Muslim Clothing**

Based on Figure 4.96, it is known that as many as 43% of Muslim consumers strongly agree that every time they want to buy Muslim clothing there is always enthusiasm in themselves. This affects the behavior of Muslim consumers in choosing, buying and using Muslim clothing to fulfill their needs and satisfaction.



**Figure 4.96 Enthusiasm in Shopping for Muslim Clothing**

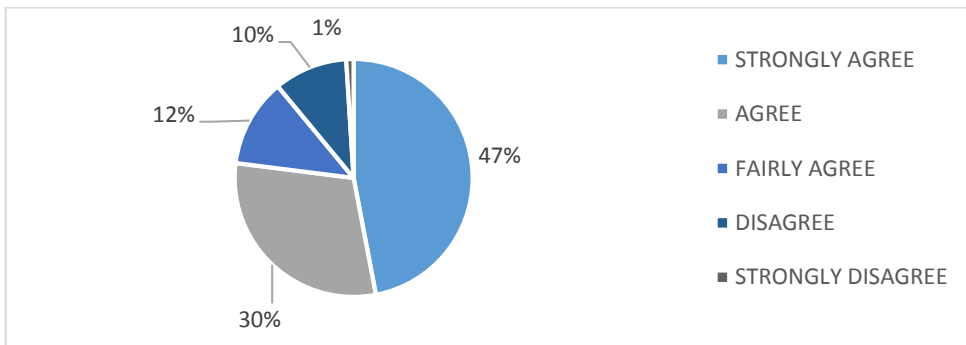
Based on Figure 4.97, it is known that as many as 29% of Muslim consumers strongly agree that disappointment in Muslim clothing stores will influence the behavior of Muslim consumers in choosing Muslim clothing stores to fulfill their needs and satisfaction. However, Muslim consumers who disagree (29%) that disappointment at Muslim clothing stores are also reflected in the results of this study.



**Figure 4.97 Feelings of Irritation If the Service at Muslim Clothing Store Is Disappointing**

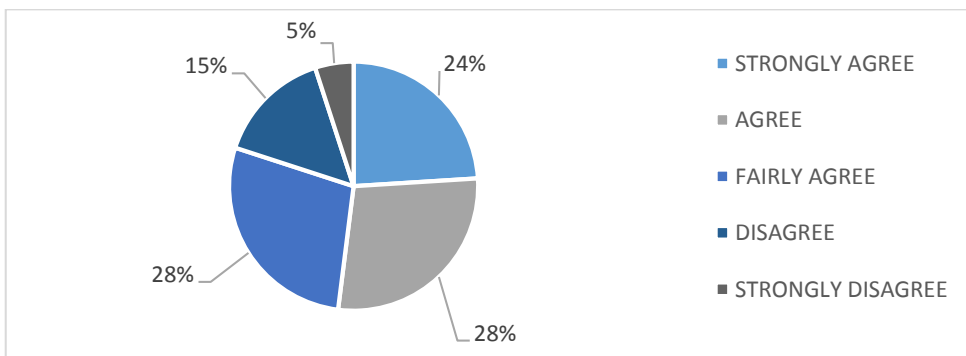


Based on Figure 4.98 it is known that 47% of Muslim consumers strongly agree that their obedience towards religion influences their behavior in buying, choosing and using Muslim clothing to fulfill their needs and satisfaction.



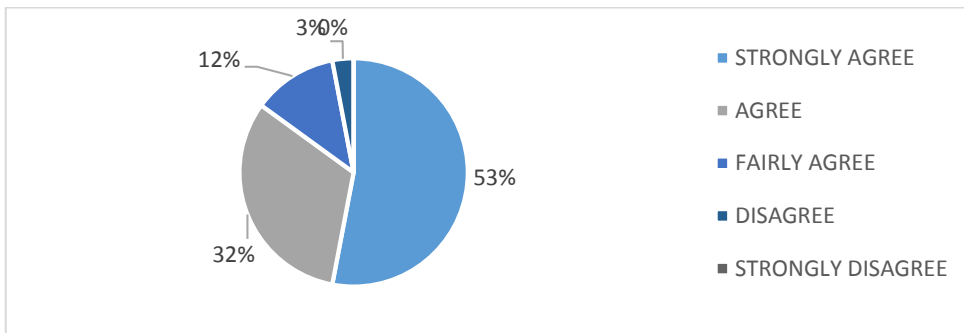
**Figure 4.98 Obeyance towards Religion Affects Purchases at Muslim Clothing Stores**

Based on Figure 4.99, it is known that as many as 28% of Muslim consumers agree that their obediences to state rules influence their behavior in buying and choosing Muslim clothing in stores to fulfill their needs and satisfaction. However, majority Muslim consumers disagree (29%) about that statements. This means, internal factors in the form of obedience values to state rules and laws also do not influence the behavior of Muslim consumers in buying Muslim clothing holistically.



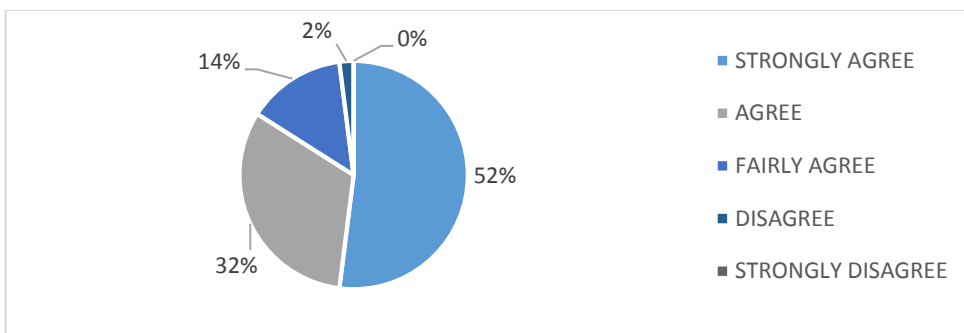
**Figure 4.99 Obeyance towards State Rules Does Not Fully Affect Purchases at Muslim Clothing Stores**

Based on Figure 4.100, it is known that as many as 53% of Muslim consumers strongly agree that parents' support for the choice to shop in any Muslim clothing store / outlet affects their behavior in choosing Muslim clothing stores / outlets to fulfill their needs and satisfaction.



**Figure 4.100 Support of Parents in Choosing Muslim Clothing Stores**

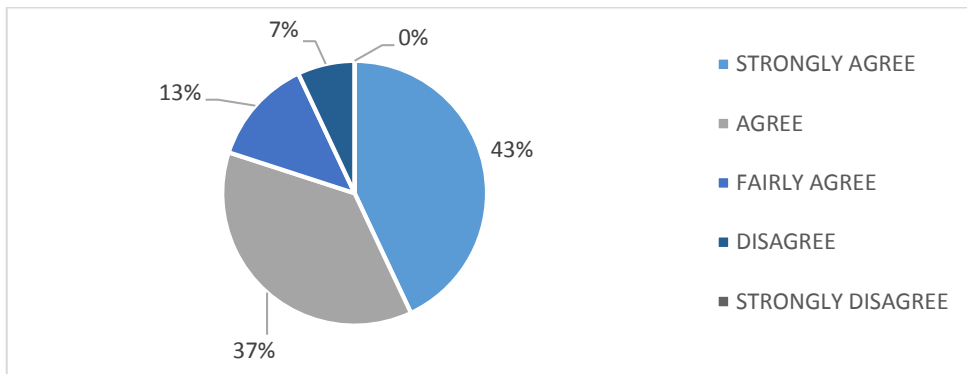
Based on Figure 4.101, it is known that as many as 52% of Muslim consumers strongly agree that the freedom given by parents to shop at any Muslim clothing store / outlet influences the behavior of Muslim consumers in choosing Muslim clothing stores / outlets to fulfill their needs and satisfaction.



**Figure 4.101 Freedom from Parents in Choosing Muslim Clothing Stores**

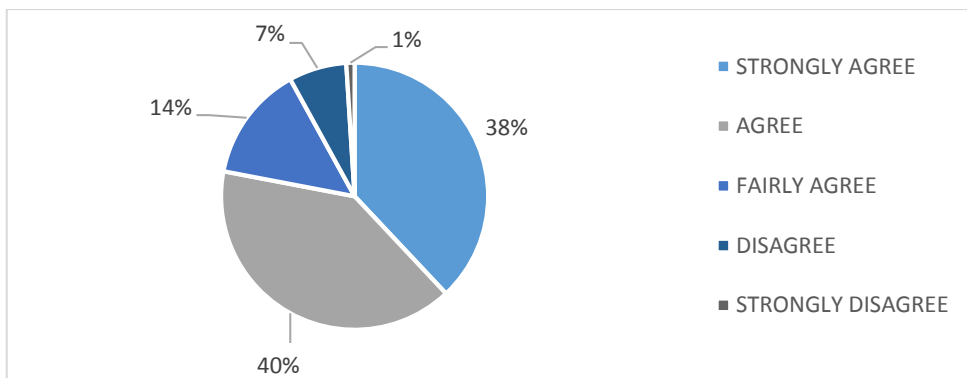
Based on Figure 4.102, it is known that as many as 43% of Muslim consumers strongly agree that the number of Muslim clothing stores /

outlets in Indonesia affect their behavior in shopping for Muslim clothing to fulfill their needs and satisfaction.



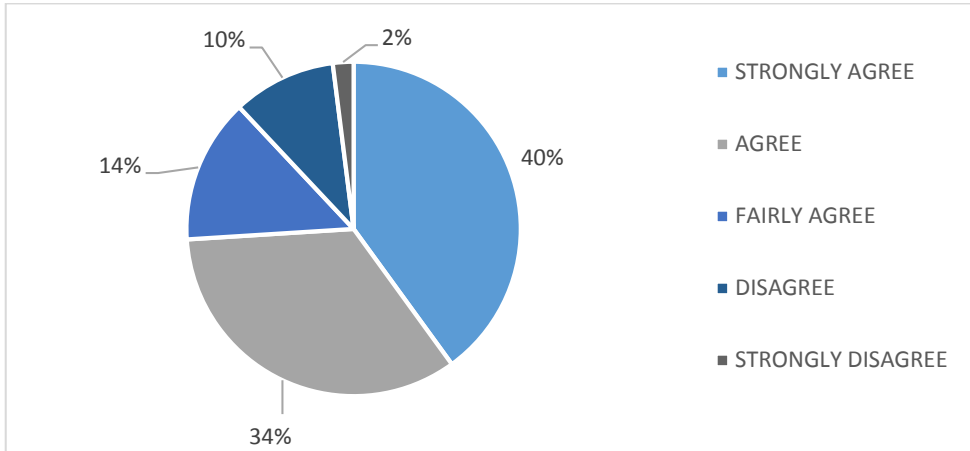
**Figure 4.102 Number of shops / Muslim clothing stores**

Based on Figure 4.103, it is known that as many as 40% of Muslim consumers agree that the existence of various ethnic groups in Indonesia supports their behavior in choosing to shop at Muslim clothing stores / outlets to fulfill their needs and satisfaction.



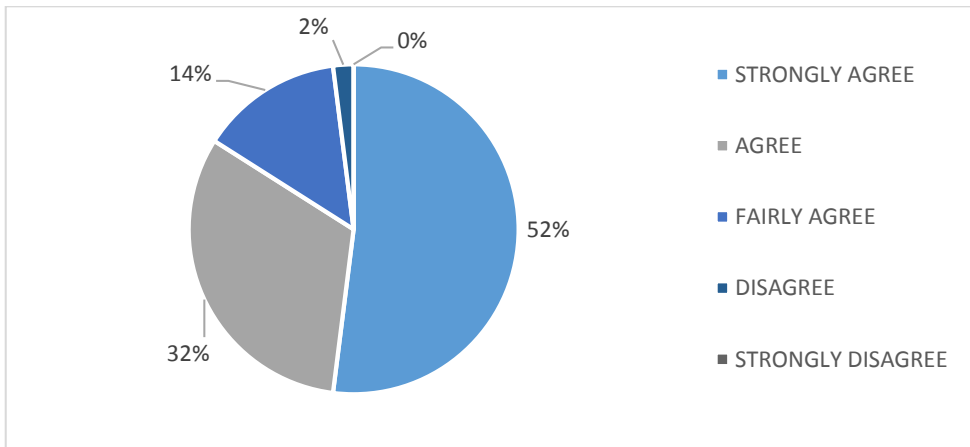
**Figure 4.103 Tribal existence in Indonesia Supports the selection of Muslim shops / clothing outlets**

Based on Figure 4.104, it is known that as many as 40% of Muslim consumers strongly agree that prior experience of shopping in Muslim clothing stores has long supported behavior of Muslim consumers in choosing Muslim clothing stores to fulfill their needs and satisfaction. This means that prior experience influences the behavior of Muslim consumers in choosing Muslim clothing stores.



**Figure 4.104 Past Experience Supporting the Selection of Muslim Shops / Clothing Stores**

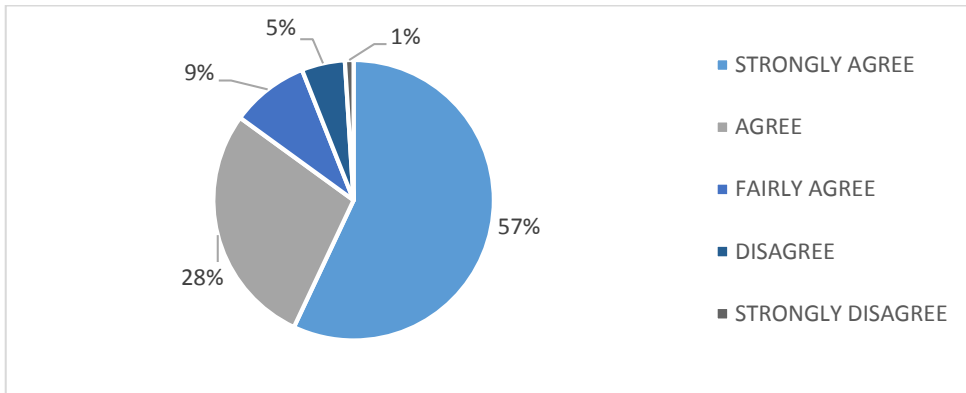
Based on Figure 4.105, it is known that as many as 32% of Muslim consumers disagree about sense of disappointment influences behavior in choosing Muslim clothing stores to fulfill their needs and satisfaction when receiving clothing store services. This means that a sense of disappointment in past experiences does not affect the behavior of Muslim consumers in choosing Muslim clothing stores / outlets.



**Figure 4.105 Disappointment in the Past Does Not Affect the Preference of Shops / Muslim Clothing Stores**

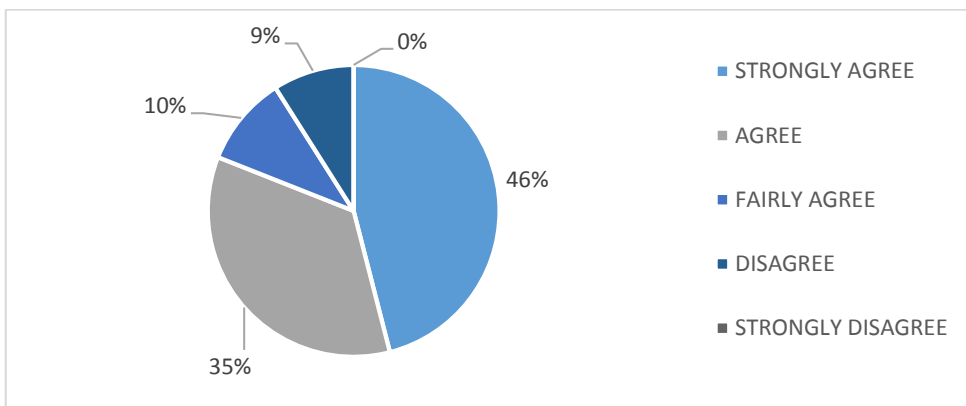
Based on Figure 4.106, it is known that as many as 57% of Muslim consumers strongly agree that the decision to shop in Muslim clothing

stores / outlets is because it suits their needs. Needs are a form of the current condition of Muslim consumers, it is the basis of Muslim consumers in deciding the purchase of Muslim clothing.



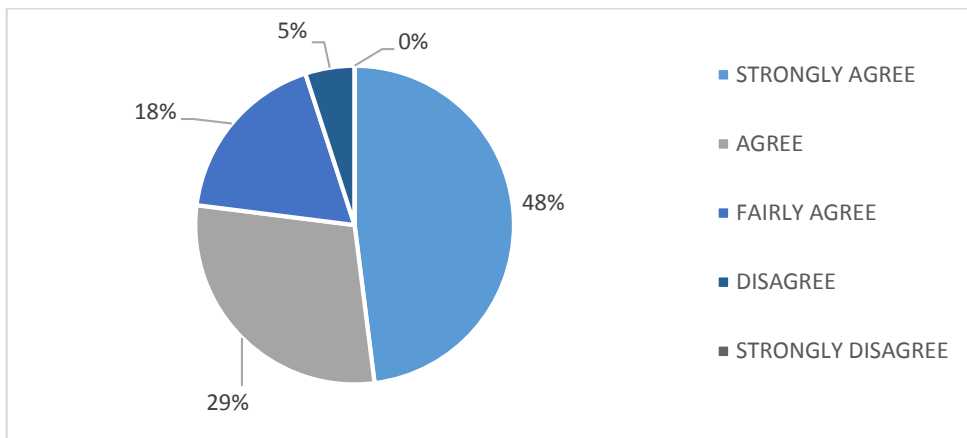
**Figure 4.106 Decision to Choose a Shop / Muslim Clothing Store Due to Needs**

Based on Figure 4.107, it is known that as many as 46% of Muslim consumers strongly agree that the decision to shop in Muslim clothing stores / outlets is due to the easeness of finding it around Muslim consumers. The easeness of finding Muslim clothing stores / outlets around Muslim consumers is a form of shop selection and purchases made by Muslim consumers themselves that play a role in deciding to shop at Muslim clothing stores / outlets.



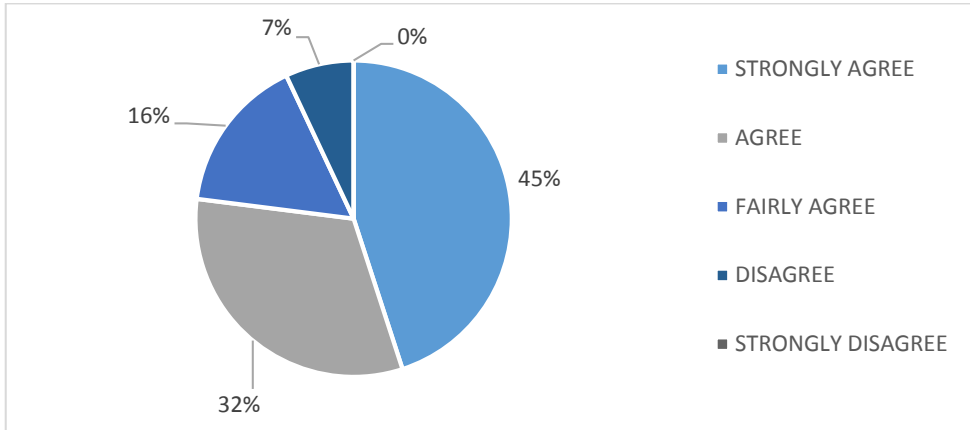
**Figure 4.107 Shopping decisions in stores / Muslim clothing stores due to The Easeness on Finding**

Based on Figure 4.108, it is known that as many as 48% of Muslim consumers strongly agree that the decision to shop at a Muslim clothing store / store is due to the results of searching for information that has been finished by Muslim consumers where Muslim clothing stores are considered safer and more trusted. Security and trust when shopping at Muslim clothing stores / outlets itself contributes towards shopping decisions in shops / clothing stores.



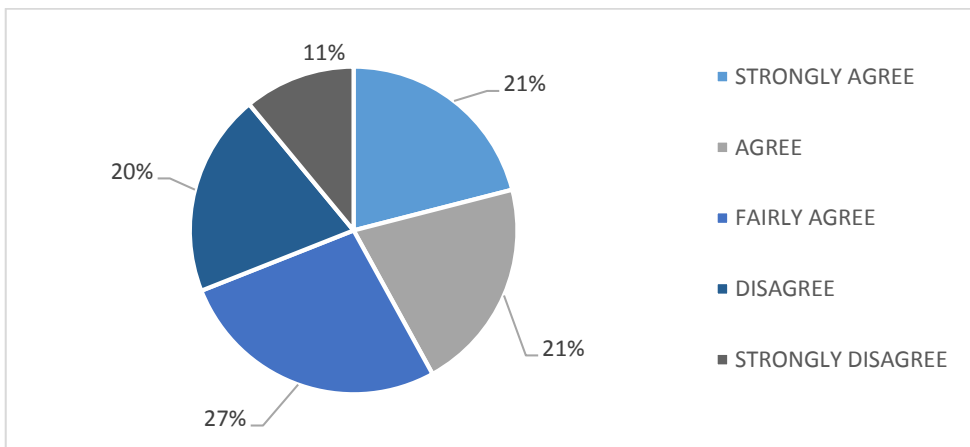
**Figure 4.109 Shopping decisions in Muslim clothing stores because Security and Trustworthy**

Based on Figure 4.110, it is known that as many as 45% of Muslim consumers strongly agree that the decision to shop at Muslim clothing stores / outlets is due to an alternative evaluation and selection based on a positive image that has been built by Muslim consumers of stores / Muslim clothing outlets that have a positive image.



**Figure 4.110 Shopping decisions in stores / Muslim clothing stores due to positive image**

Based on Figure 4.111, it is known that as many as 27% of Muslim consumers disagree that the decision to shop at Muslim clothing stores / outlets is due to an alternative evaluation and selection on the influence of friends. Muslim consumers decide to shop in Muslim clothing stores / stores are not influenced by friends



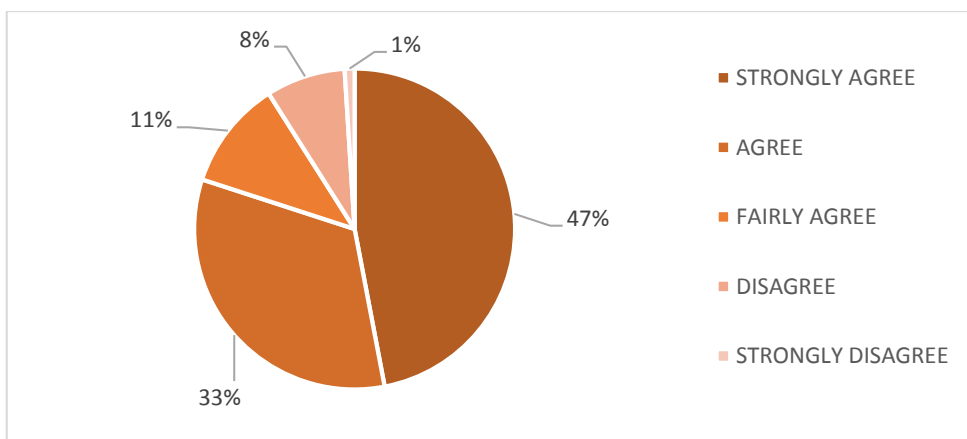
**Figure 4.111 Decision on Shopping without Friend Influences**





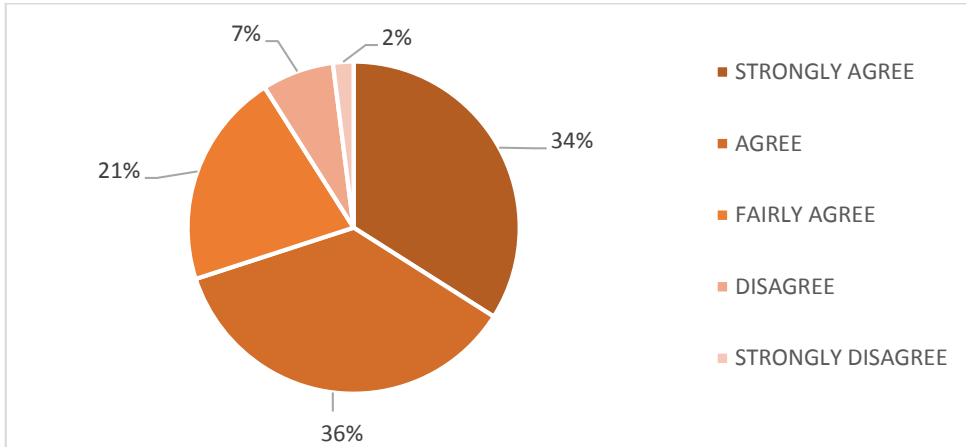
## MUSLIM CONSUMER'S BEHAVIOR TOWARDS HALAL PRODUCTS IN THE MEDIA / RECREATION SECTOR

Halal products of media or recreation sector mentioned in this study are Islamic tourist attractions and entertainment. The purpose of Islamic atmosphere is the availability of worship facilities and equipment, the availability of facilities for children and families, the availability of halal food and drinks as well as the clarity of the boundaries between permissibility and not according to the rules in the Islamic religion. Based on Figure 4.112 it is known that 47% of Muslim consumers strongly agree that their occupations support the selection of Islamic entertainment venues. Occupations become one of the external factors (demographics) that affect Muslim consumers in choosing and getting entertainment in Islamic places in Indonesia.



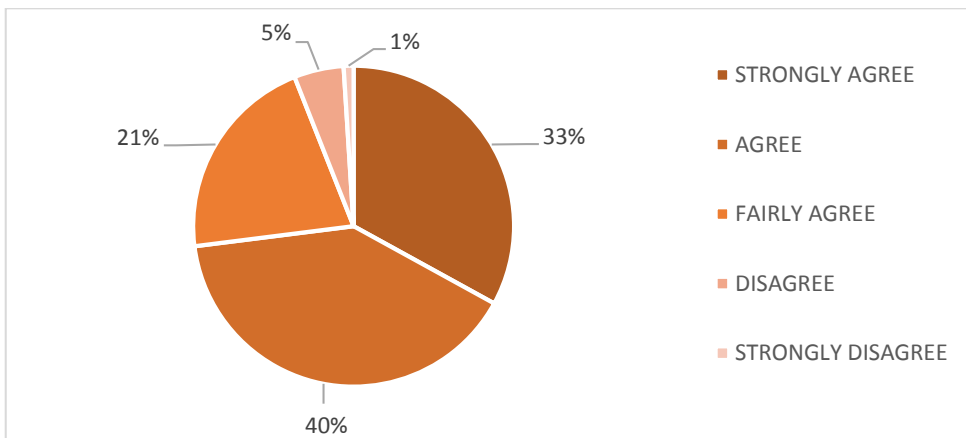
**Figure 4.112 Entertainment Selection of Islamic Atmosphere**

Based on Figure 4.113 it is known that as many as 36% of Muslim consumers disagree that they choose and receive entertainment in Islamic places to fulfill their needs and satisfaction with the support of their current job or profession.



**Figure 4.113 Income Sufficiency on Getting Islamic Entertainment Places**

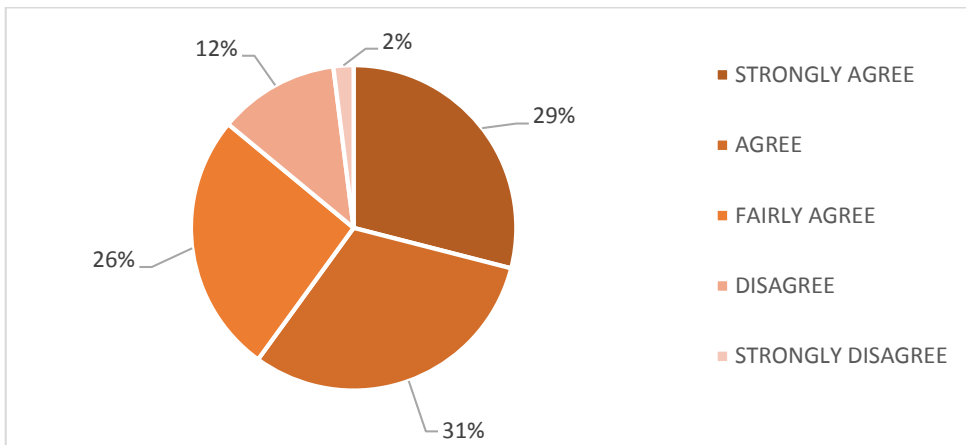
Sub-cultural external factors also influence the behavior of Muslim consumers in choosing to visit Islamic atmosphere of entertainment venue to fulfill their needs and satisfaction. Based on Figure 4.114, it is known that as many as 40% of Muslim consumers agree that the existence of customs in Indonesia does not preclude the desire to choose visits to Islamic atmosphere.



**Figure 4.114 Customs Supports Visitation to Islamic Entertainment Places**

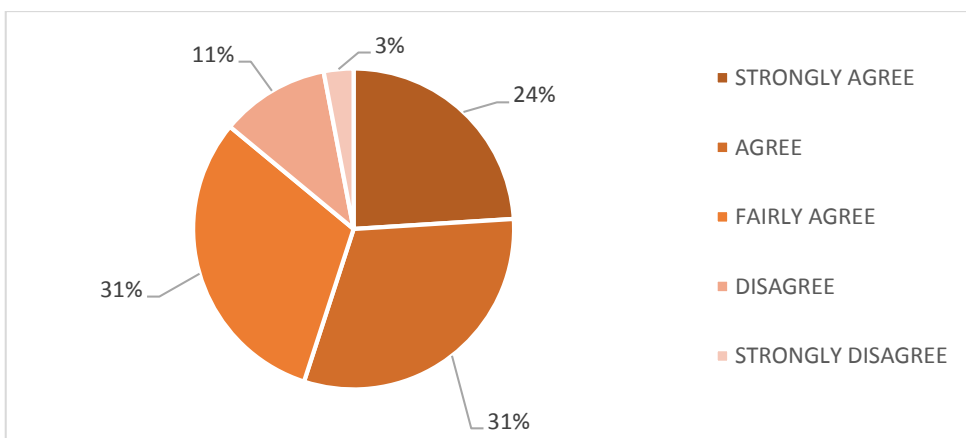
The number of people who getting Islamic tourism to fulfill their needs and satisfaction turns out to influence the behavior of Muslim

consumers as many as 31% of Muslim consumers answered agreed. (More in Figure 4.115)



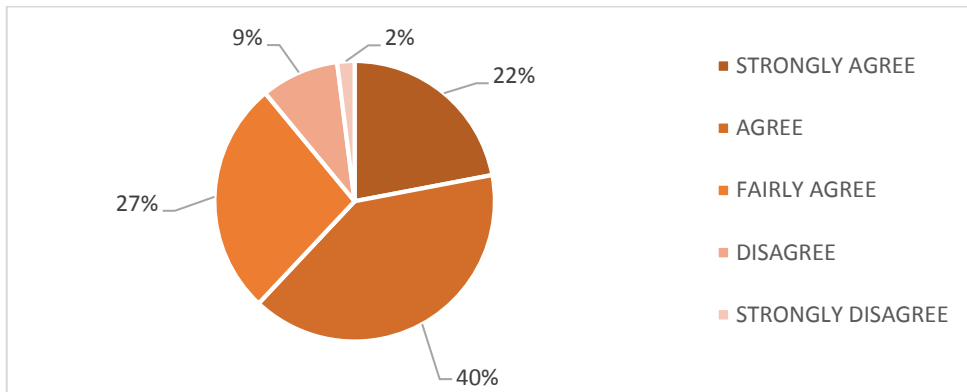
**Figure 4.115 Number of People Recreating on Islamic Tourism**

As many as 31% of Muslim consumers agree for statements said that their family members at home also travel to Islamic entertainment venues (see Figure 4.116). This shows that Muslim consumers who travel to Islamic entertainment places are influenced by habits in families. However, as many as 31% of Muslim consumers also stated that they disagree about the affection in choosing to travel to Islamic entertainment places by their family.



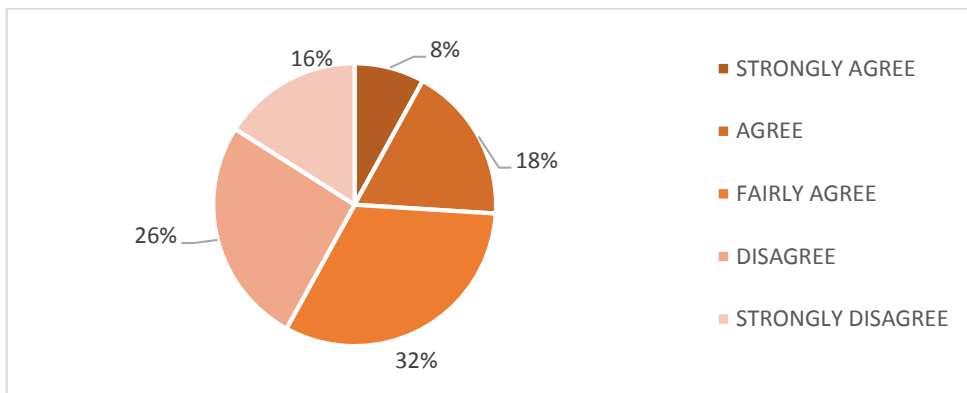
**Figure 4.116 Effect of Family Members Support Traveling to Islamic Entertainment**

Based on Figure 4.117, it can be seen that as many as 40% of Muslim consumers agree that they travel to popular Islamic atmosphere tourisms. This means that the affections of social class toward popularity of an Islamic tourist spot is affecting consumers.



**Figure 4.117 Traveling to Popular Islamic Entertainment Places**

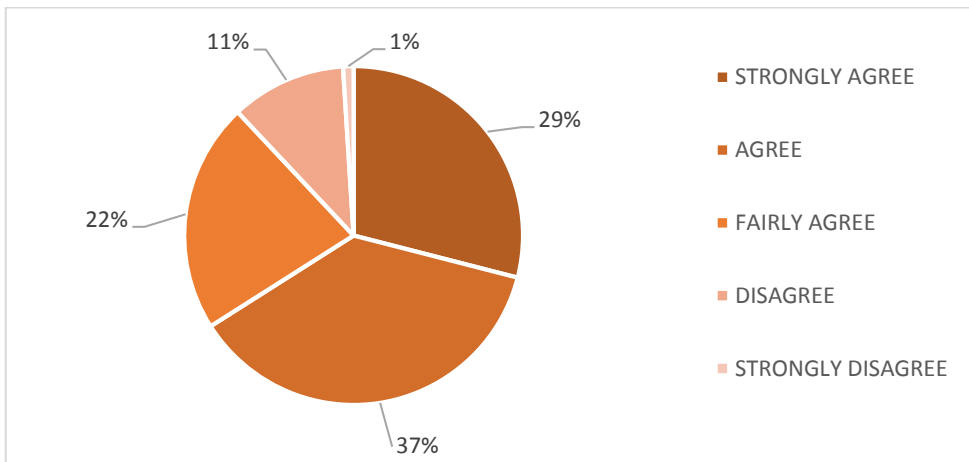
Based on Figure 4.118, it is known that the majority of Muslim consumers went to Islamic entertainment places without following the trend are 32%. This means that the trend does not affect the preferences of Islamic tourism places.



**Figure 4.118 Trend Pattern Influences The Travel to Islamic Entertainment Places**

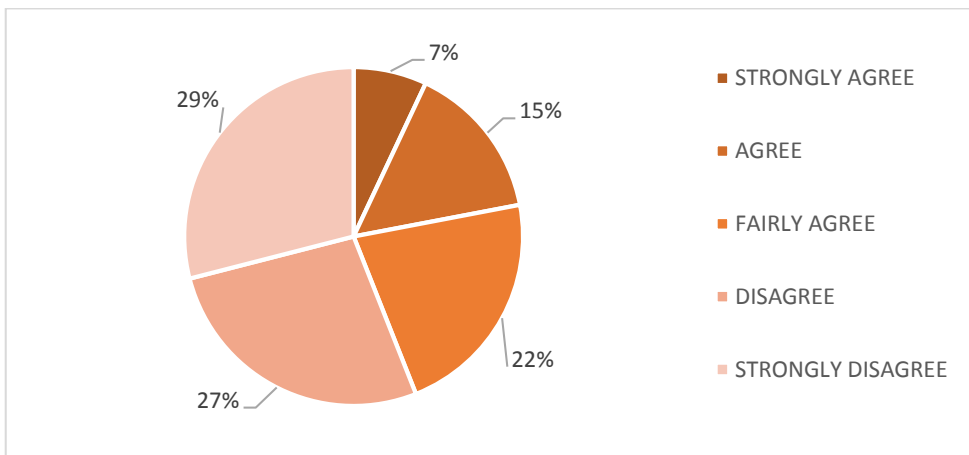
Other motivations that influence Muslim consumers' behavior on choosing entertainment places to fulfill their needs and satisfaction are strong Islamic characters to select Islamic atmosphere of entertainment

places. As many as 37% said they agreed with the questions given. (More in Figure 4.119).



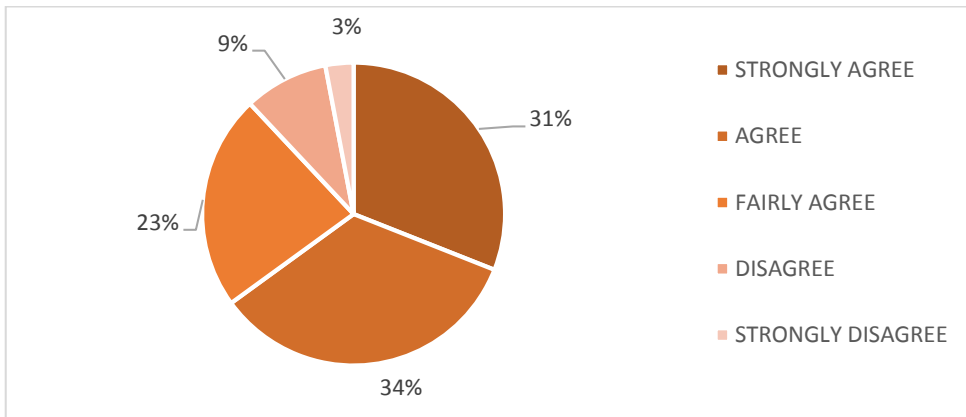
**Figure 4.119 The Motivation of Islamic Character Affects Recreation to Islamic Entertainment**

Based on Figure 4.120, it is known that as many as 29% of Muslim consumers strongly disagree about the reason on travelling to Islamic entertainment venues because of their imitating personalities. This means, internal factors such as personality imitating others do not affect Muslim consumers travelling to Islamic entertainment places.



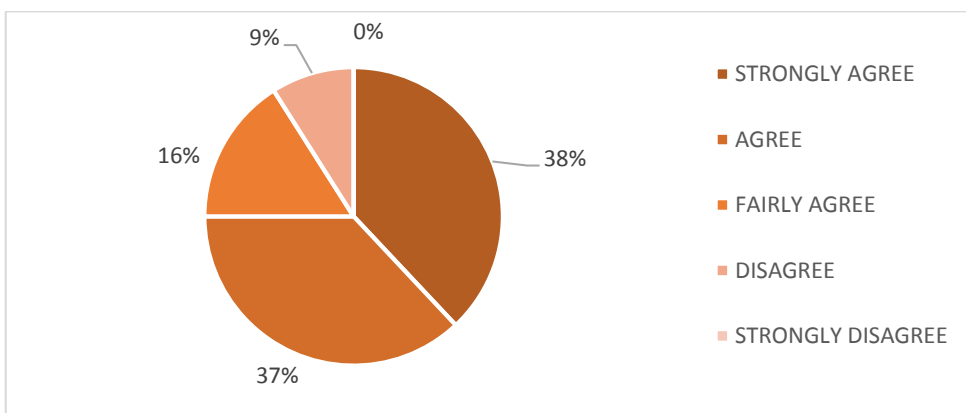
**Figure 4.120 Imitating Personality Does Not Influence Preferences on Choosing Islamic Entertainment Places**

Based on Figure 4.121, it is known that as many as 34% of Muslim consumers agree that a strong principle of life personality influences their behavior on travelling to Islamic entertainment places to fulfill their needs and satisfaction.



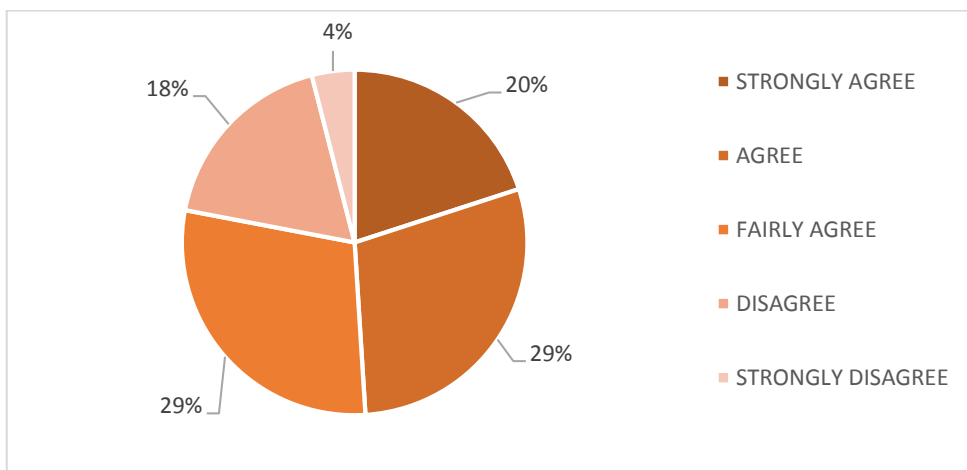
**Figure 4.121 Tough Principle of Life Personality Influences Preference on Islamic Entertainment Places**

Based on Figure 4.122, it is known that as many as 38% of Muslim consumers strongly agree that there is always enthusiasm in themselves every time they want to travel on Islamic entertainment places. This affects the behavior of Muslim consumers traveling to Islamic entertainment venues to fulfill their needs and satisfaction.



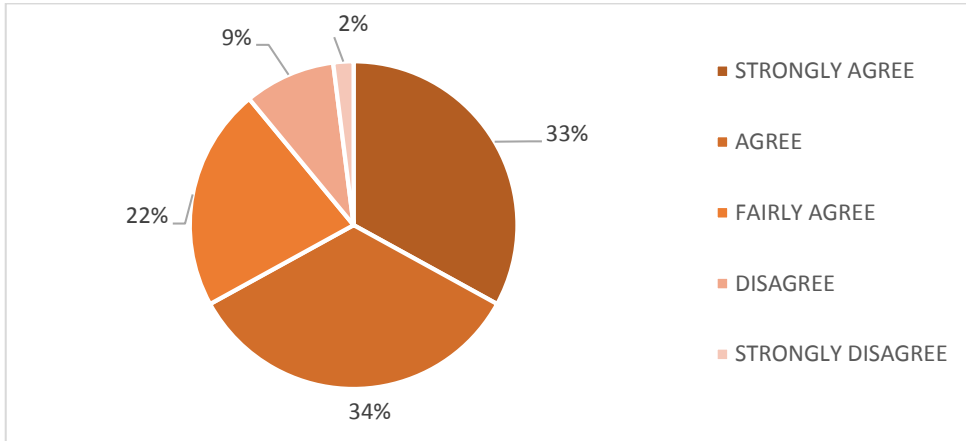
**Figure 4.122 Enthusiasm in Traveling to Islamic Entertainment Places**

Based on Figure 4.123, it is known that as many as 29% of Muslim consumers agree that disappointment in Islamic entertainment places influences the behavior of Muslim consumers in choosing Islamic entertainment places to fulfill their needs and satisfaction. However, Muslim consumers who disagree (29%) if disappointment in Islamic entertainment places are also reflected in the results of this study. This means that it really depends on Islamic entertainment places where Muslim consumers choosing.



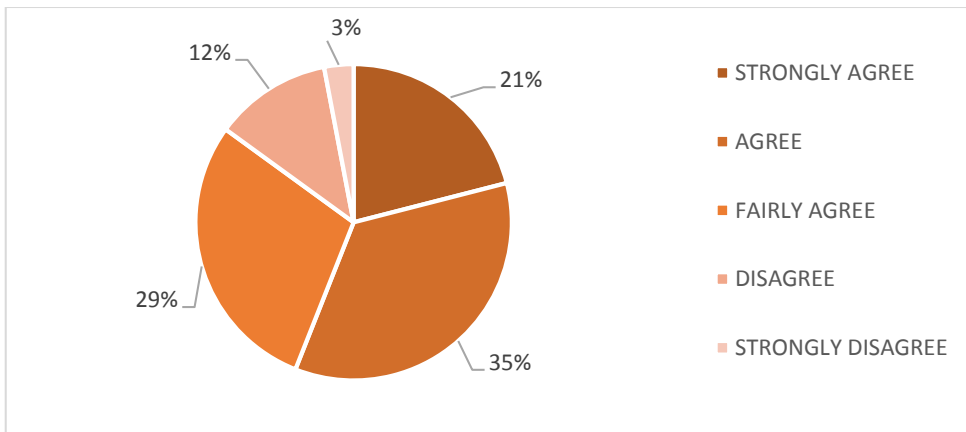
**Figure 4.123 Easeness to Offend if Service in Islamic Entertainment Is Disappointing**

Based on Figure 4.124 it is known that as many as 34% of Muslim consumers agree that their obedience to religion influences their behavior in choosing Islamic entertainment places to fulfill their needs and satisfaction.



**Figure 4.124 Obedience to Religion Affects Traveling to Islamic Entertainment Places**

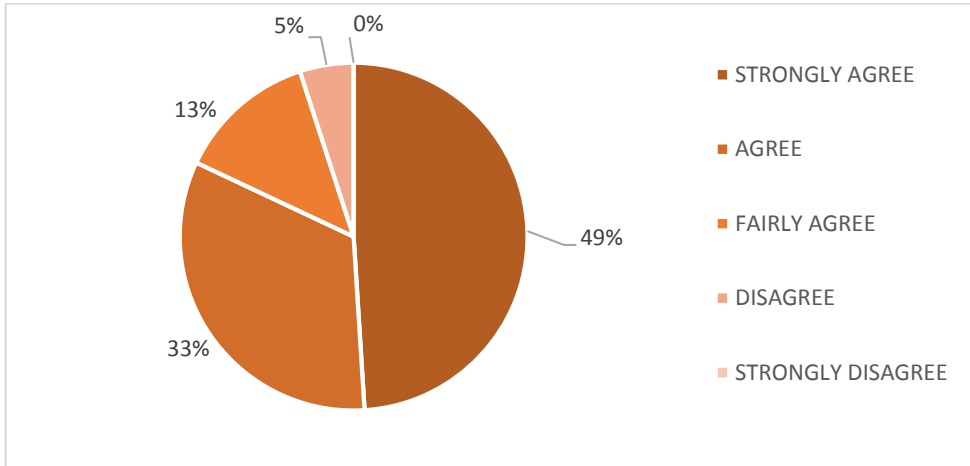
Based on Figure 4.125, it is known that as many as 35% of Muslim consumers agree that their obedience to state rules influences their behavior of traveling to Islamic entertainment places to fulfill their needs and satisfaction.



**Figure 4.125 Obedience towards State Rules Influences Islamic Entertainment Places Preferences**

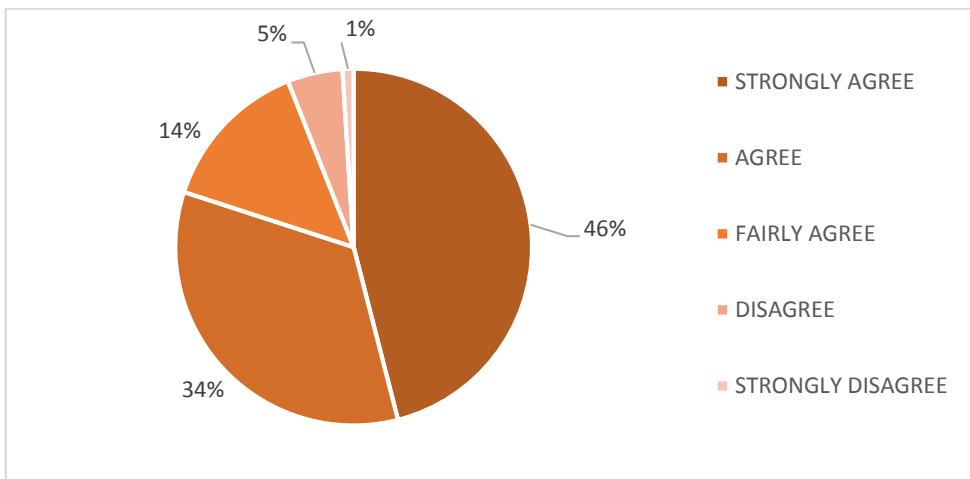
Based on Figure 4.126, it is known that as many as 49% of Muslim consumers strongly agree that parental support for travelling to Islamic entertainment choices influence their behavior in choosing Islamic entertainment places to fulfill their needs and satisfaction.





**Figure 4.126 Parental Support in Choosing Islamic Entertainment Places**

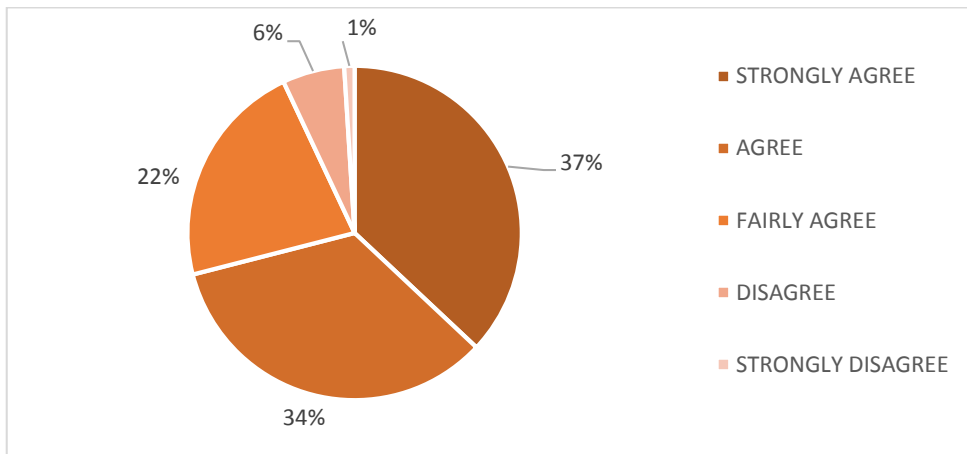
Based on Figure 4.127, it is known that as many as 46% of muslim consumers strongly agree that freedom given by parents to go to any islamic entertainment places influences the behavior of muslim consumers in choosing islamic entertainment places to fulfill their needs and satisfaction.



**Figure 4.127 Freedom from Parents in Choosing Islamic Entertainment Places**

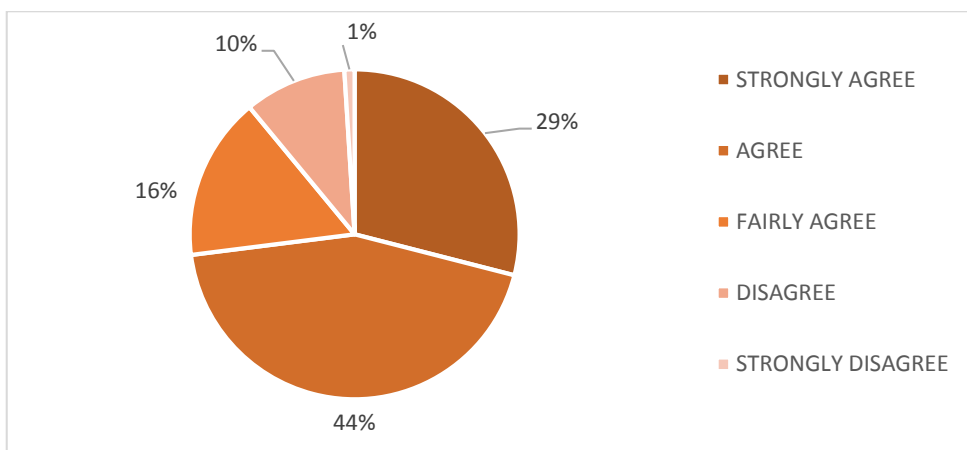
Based on Figure 4.128, it is known that as many as 37% of muslim consumers strongly agree that the number of Islamic entertainment places

in Indonesia affects their behavior in recreation to islamic-nuance entertainment places to fulfill their needs and satisfaction.



**Figure 4.128 Number of Islamic-Nuance Entertainment Places**

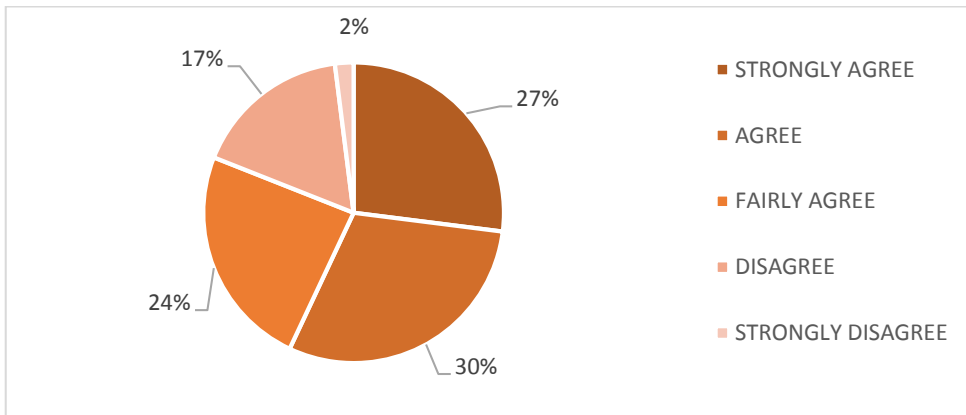
Based on Figure 4.129, it is known that as much as 44% of muslim consumers agree that the existence of various ethnic groups in Indonesia supports their behavior in choosing islamic entertainment places to fulfill their needs and satisfaction.



**Figure 4.129 The Existence of Ethnic Groups in Indonesia Supports the Selection of Islamic Entertainment Places**

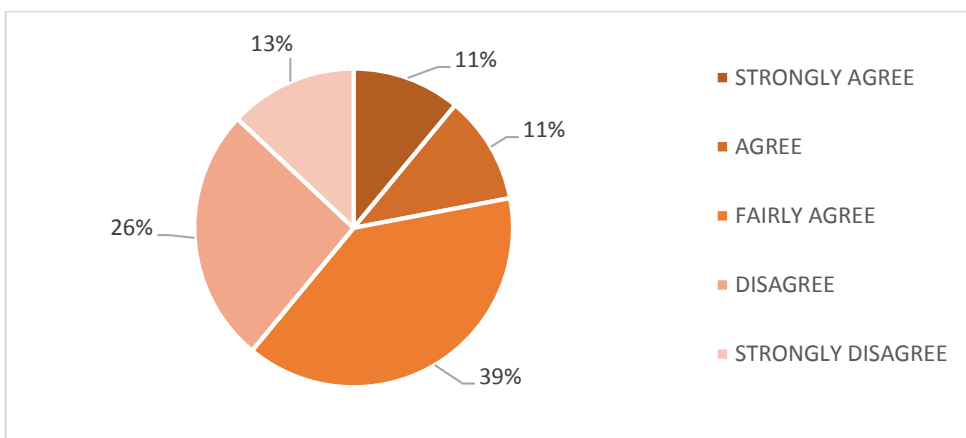
Based on Figure 4.130, it is known that as many as 30% of muslim consumers strongly agree that past experiences of often traveling to islamic entertainment places since long time, turn out to be supporting

the behavior of muslim consumers in choosing islamic entertainment places to fulfill their needs and satisfaction. It means that past experiences influence the behavior of muslim consumers in choosing to travel to islamic entertainment places.



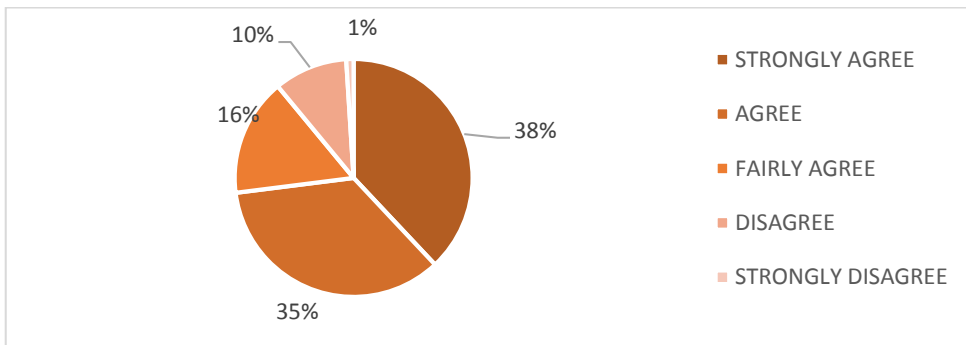
**Figure 4.130 Past Experience Supporting Visiting Islamic Entertainment Venues**

According to Figure 4.131, 39% of muslim consumers disagreed that past disappointments when visiting Islamic entertainment venues affected their Behaviors. This meant that past disappointment experiences did not affect muslim consumer's Behaviors in visiting Islamic entertainment venues in Indonesia.



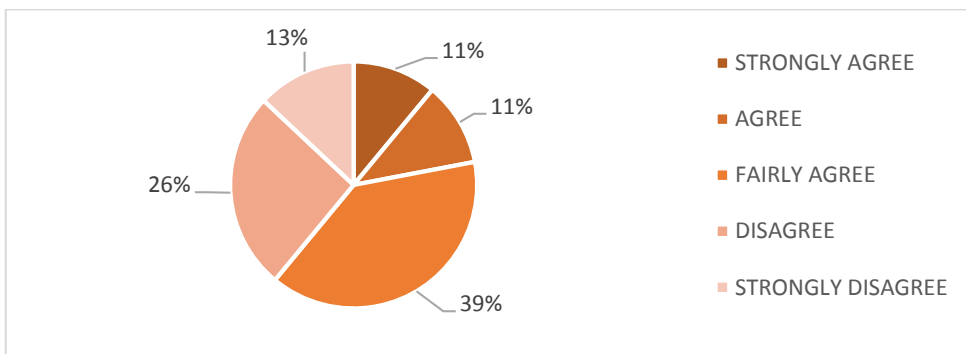
**Figure 4.131 Past Disappointments Less Affects in Visiting Islamic Entertainment Venues**

Based on Figure 4.132, 38% of muslim consumer strongly agreed that a decision to shop in Muslim clothing stores / outlets was just because it fit their needs. Needs are a form of the present conditions of Muslim consumers, for which why Muslim consumers decide to travel to Islamic entertainment venues.



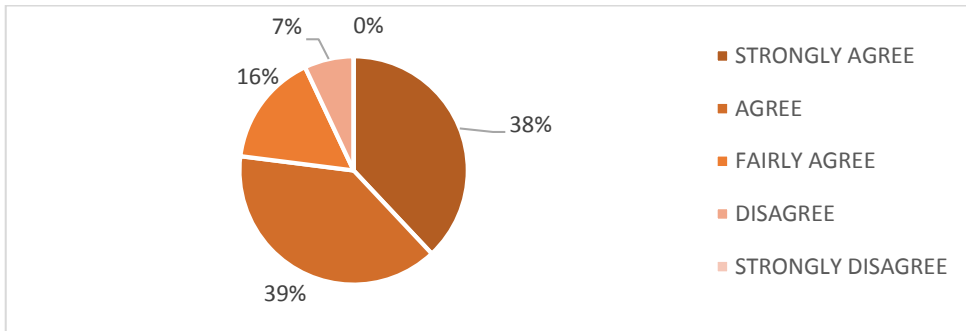
**Figure 4.132 Decision to Visit Islamic Entertainment Venues Due to Its Necessity**

Based on Figure 4.133, 32% of Muslim consumers agreed that the decision to visit Islamic entertainment venues was due to it was easy to find them around Muslim consumers. The ease of finding Muslim clothing stores / outlets around Muslim consumers was a form of selection carried out by Muslim consumers themselves so that it contributed in decision to visit Islamic entertainment venues.



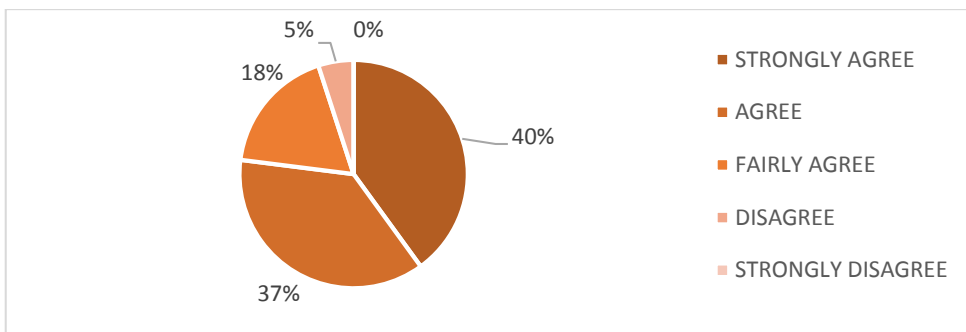
**Figure 4.133 Decision to Visit Islamic Entertainment Venues Due to The Ease Of Finding Them**

Based on Figure 4.134, 39% of Muslim consumers agreed that the decision to visit Islamic entertainment venues due to the result information searched by Muslim consumers for which Muslim clothing stores / outlets were safer and more enjoyable. The safety and pleasant feeling when visiting Islamic entertainment venues contributed to the decision to visit Islamic entertainment venues.



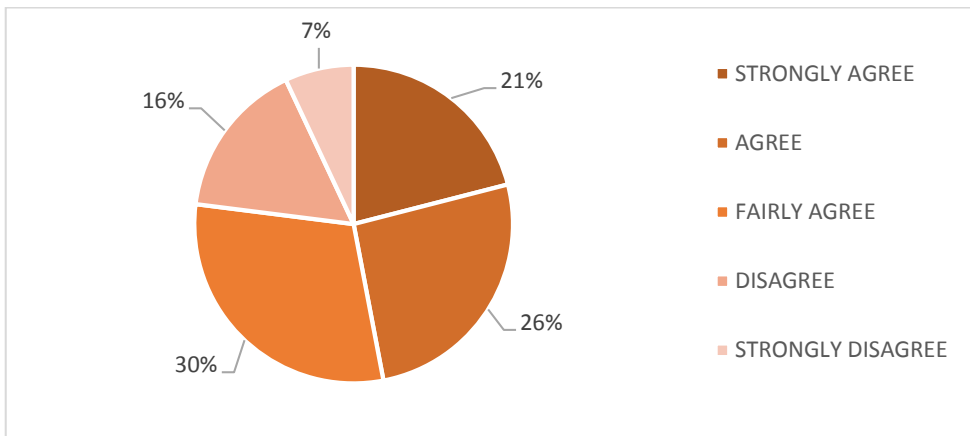
**Figure 4.134 The Decision to Visit Islamic Entertainment Venues for Being Safer and Trustworthy**

Based on Figure 4.135, 40% of Muslim consumers strongly agreed that the decision to visit Islamic entertainment venues was because there were alternative evaluations and elections based on their positive image. It were done by Muslim consumers in Islamic entertainment venues with a positive image by which played a role in the decision making of Muslim consumers.



**Figure 4.135 The Decision to Visit Islamic Entertainment Venues due to Their Positive Images**

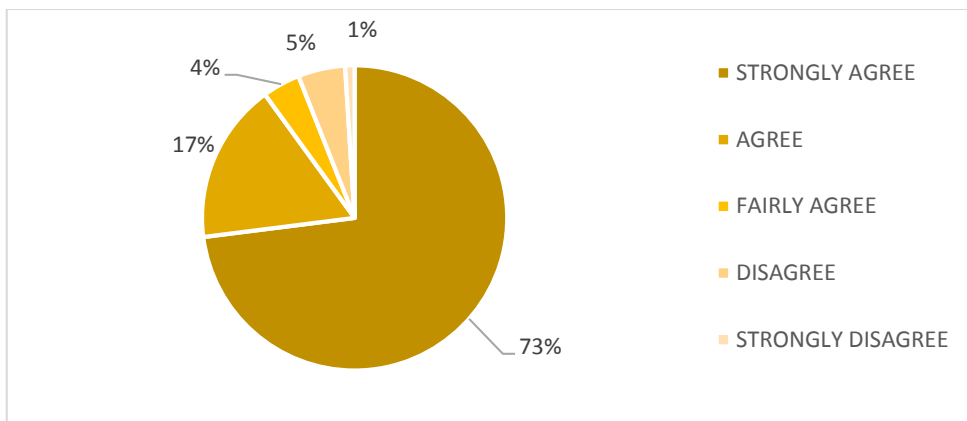
Based on Figure 4.136, 30% of Muslim consumers disagreed that the decision to visit Islamic entertainment venues was due to an alternative evaluation and selection affected by friends. So that Muslim consumer's decision in visiting Islamic entertainment venues were not affected by friends.



**Figure 4.136 The Decision to Visit Islamic Entertainment Venues Is Not Because Of Friends**

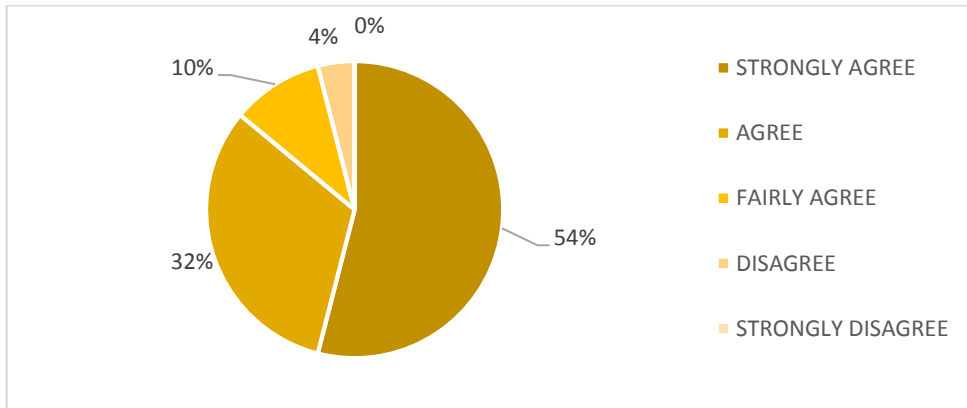
## MUSLIM CONSUMER'S BEHAVIOR TOWARDS HALAL PRODUCTS IN PHARMACEUTICAL SECTOR

Halal products in the pharmaceutical sector referred in this study were halal medicinal products. Based on Figure 4.137, known that as many as 73% of Muslim consumers strongly agreed that their work supported the selection of halal medicines



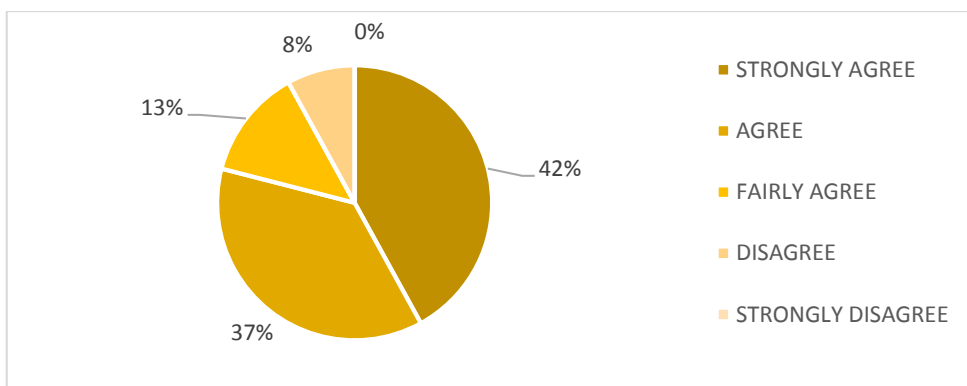
**Figure 4.137 Jobs Supporting the Selection of Halal Medicines**

Based on Figure 4.138, 54% of Muslim consumers strongly agreed that they chose, bought and used halal medicines to meet their needs and satisfactions with the support of their current job or profession. So that, work and income became an external factors (demographics) affecting Muslim consumers in choosing, buying and using halal medicines in Indonesia.



**Figure 4.138 Adequacy of Income for Buying Halal Medicines**

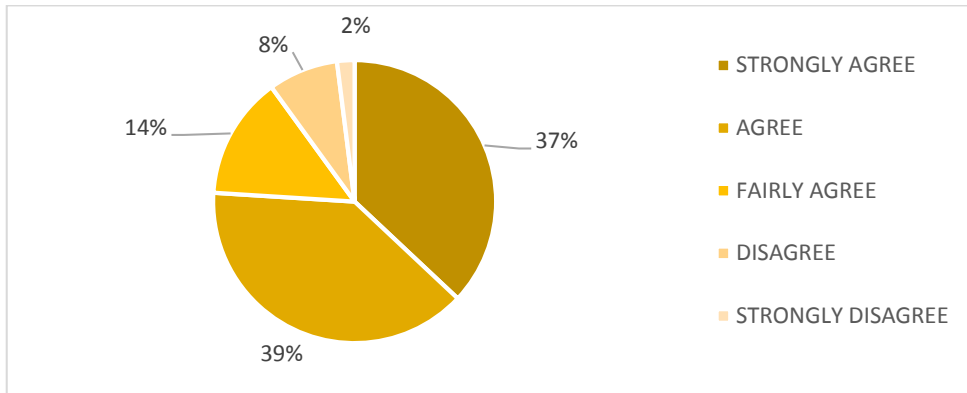
Sub-cultural external factors also influenced the behavior of Muslim consumers in choosing, buying, using and stopping the use of halal medicines to meet their needs and satisfaction. Based on Figure 4.139, 42% of Muslim consumers strongly agreed that the existence of customs in Indonesia did not preclude the desire to choose, buy and use halal medicines to meet their needs and satisfaction.



**Figure 4.139 Customs Supporting Consumption of Halal Medicines**

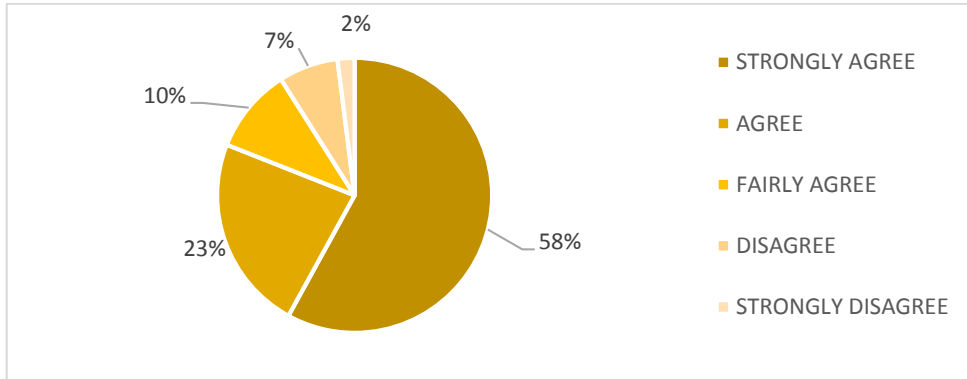
The increasing number of people who choose, buy and use halal medicines to meet their needs and satisfaction turned out to affect the behavior of Muslim consumers. A large number of people using halal medicines turned out to give a positive impact on Muslim consumer's behavior for which as many as 39% of Muslim consumers were agreed. (Figure 4.140).





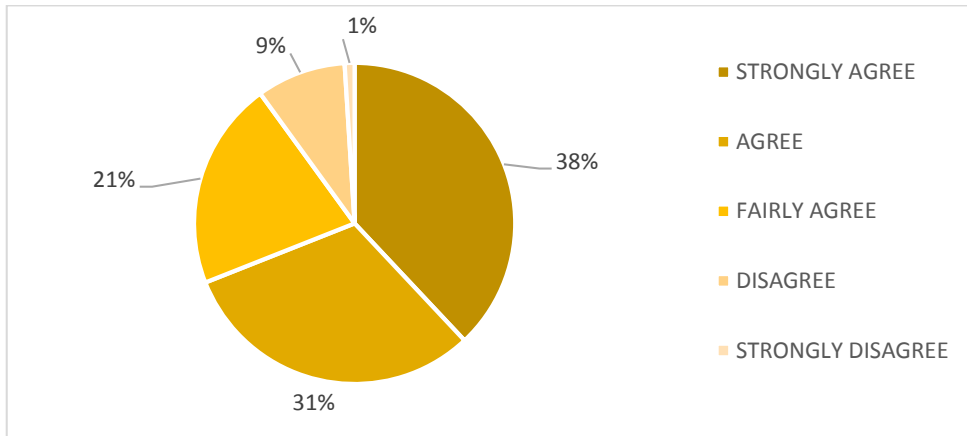
**Figure 4.140 A Number of People Supporting Consumption of Halal Medicines**

As many as 58% of Muslim consumers strongly agreed that their family members also consumed halal medicines (see Figure 4.141). Concluded that, Muslim consumers who chose, bought and used halal medicines to meet their needs and satisfaction are influenced by habits in the family consuming them.



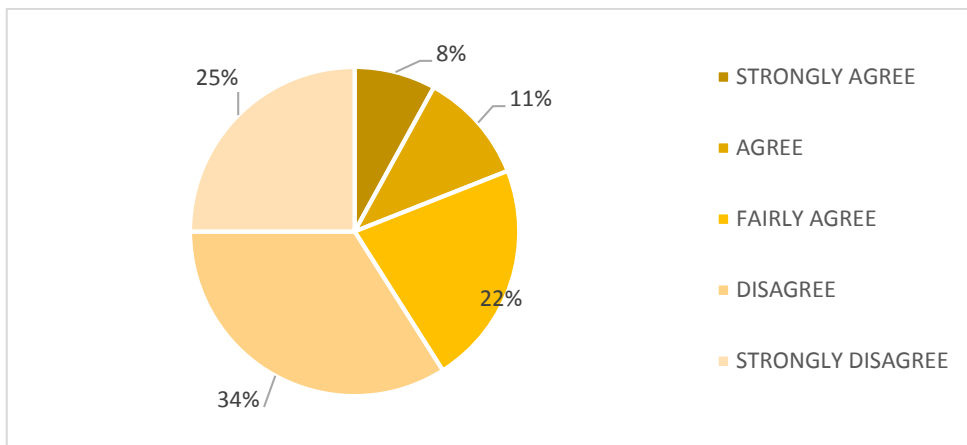
**Figure 4.141 The Influence of Family Members Consuming Halal Medicines**

Based on Figure 4.142, 38% of Muslim consumers strongly agreed that when they chose, bought and consumed halal medicines because of their well-known brands in the community. This meant that the social class factor emphasizing brands did not affect Muslim consumers in choosing, buying and consuming halal medicines in Indonesia.



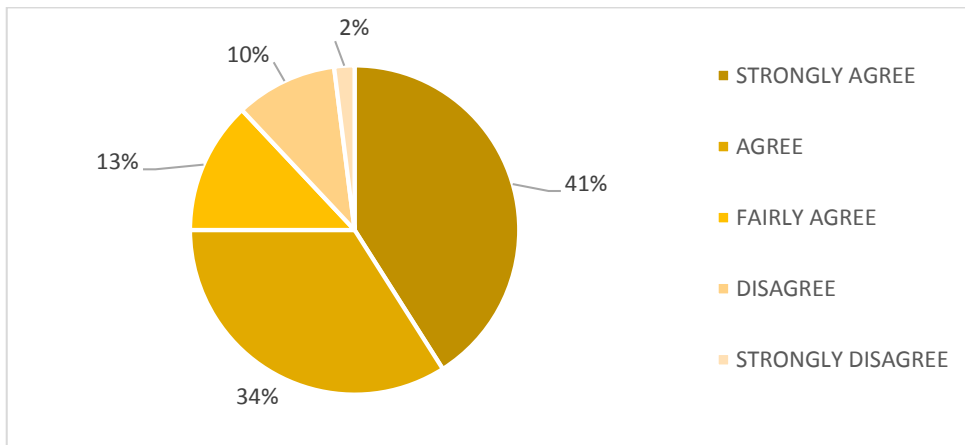
**Figure 4.142 Consumption of Famous Brands of Halal Medicines**

Based on Figure 4.143, the majority of Muslim consumers (34%) consumed halal medicines were not because they followed the trend. It could be inferred that the trend did not affect the consumption of halal medicines in Indonesia.



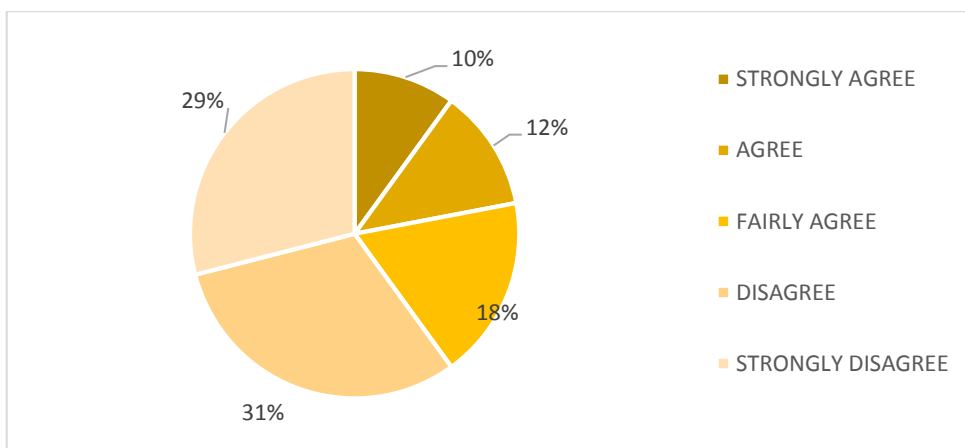
**Figure 4.143 Trend Motives Do Not Affect the Consumption of Halal Medicines**

Other motives that actually influenced the behavior of Muslim consumers in consuming halal medicines to meet their needs and satisfaction were the characters who felt strong Islamic character that wanted to consume halal medicines. As many as 41% agreed with the given questions (See Figure 4.144).



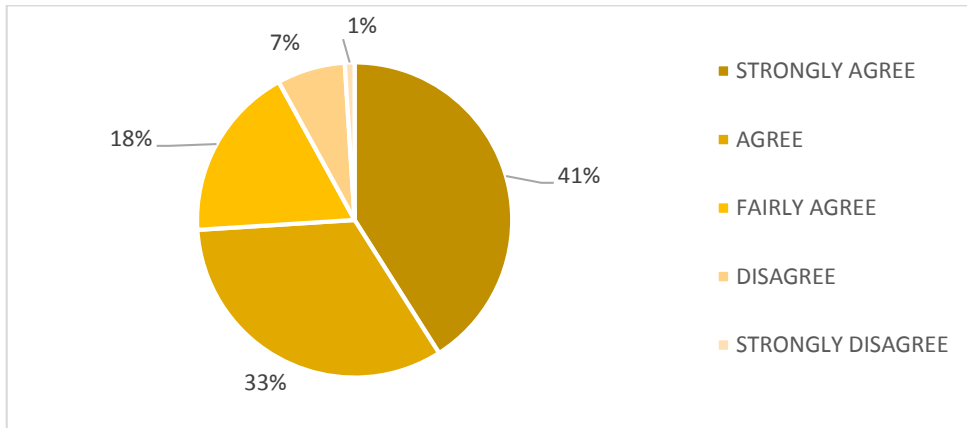
**Figure 4.144 The Motif of Islamic Character Affects the Consumption of Halal Medicines**

Based on Figure 4.145, 31% of Muslim consumers disagreed that they consumed halal medicines because of their personalities who like to imitate others. This meant that internal factors such as personality of imitating others did not affect Muslim consumers in consuming halal medicines.



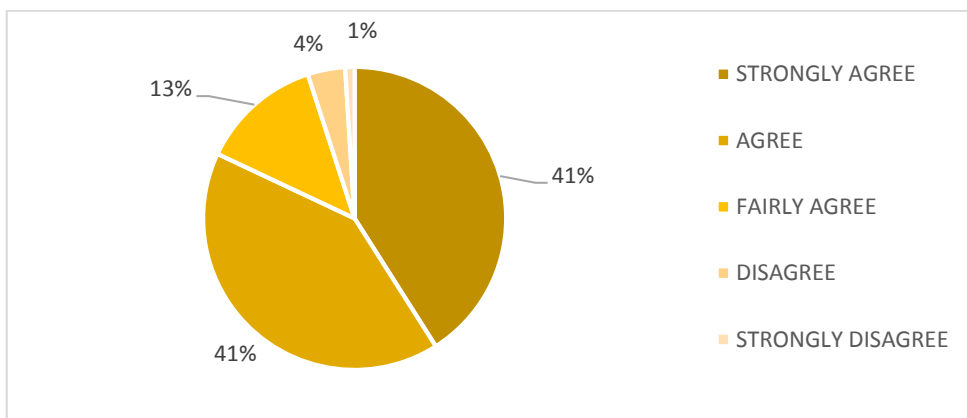
**Figure 4.145 Personality Tends To Imitate Do Not Affecting Halal Medicines Consumption**

Based on Figure 4.146, 41% of Muslim consumers strongly agreed that strong personality in the principle of life influenced their behavior in consuming halal medicines to meet their needs and satisfaction.



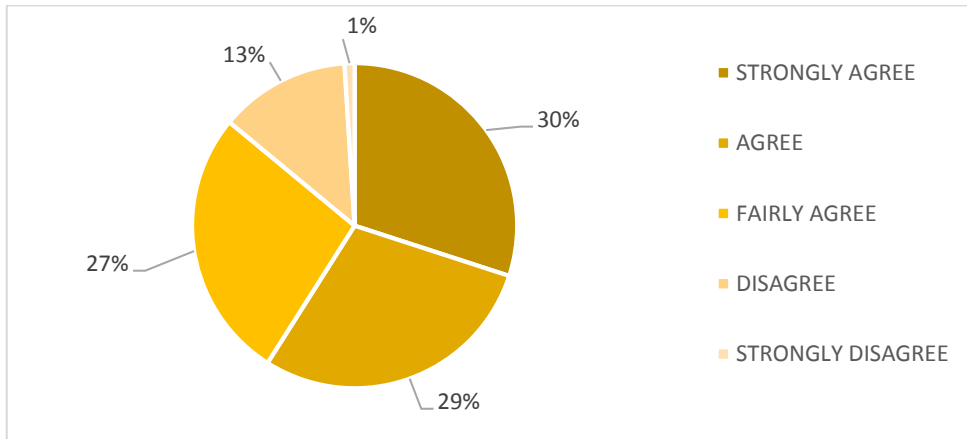
**Figure 4.146 Strong Personality on Principle Affects Halal Medicines Consumption**

Based on Figure 4.147, 41% of Muslim consumers strongly agreed that there was always enthusiasm when they consumed halal medicines. This affected the behavior of Muslim consumers in consuming halal medicines to meet their needs and satisfaction.



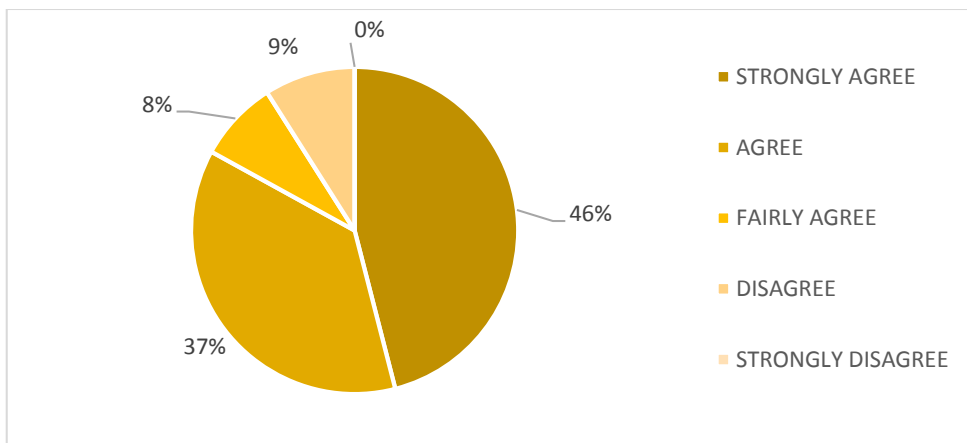
**Figure 4.147 Enthusiasm in COnsuming Halal Medicines**

Based on Figure 4.148, 30% of Muslim consumers strongly agreed that disappointment when consuming halal medicines will affect the behavior of Muslim consumers in consuming halal medicines to meet their needs and satisfaction. This meant that emotion also influenced consumer's behavior in consuming halal medicines in Indonesia.



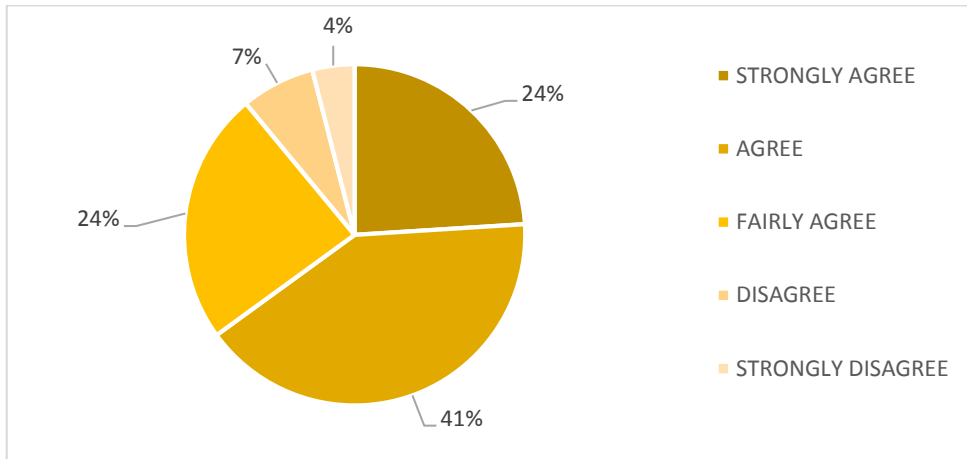
**Figure 4.148 Easily Offended when Halal Medicines is disappointing**

Based on Figure 4.149, 46% of Muslim consumers strongly agreed that their obedience to religion affected their behavior in consuming halal medicines to meet their needs and satisfaction.



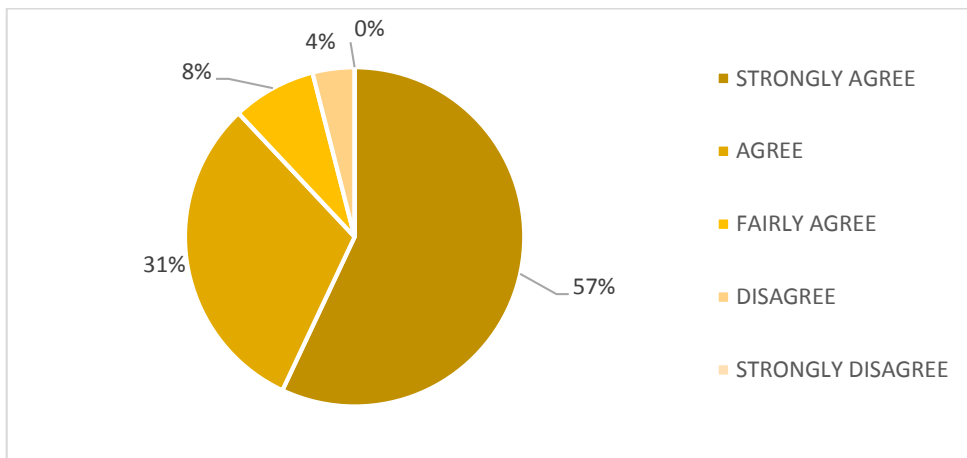
**Figure 4.149 Obedience to Religion Affects Halal Drug Consumption**

Based on Figure 4.150, 41% of Muslim consumers agreed that their obedience to state rules affected their behavior in consuming halal medicines to meet their needs and satisfaction. Therefore, it can be concluded that external factors such as values influenced the behavior of Muslim consumers in consuming halal medicines in Indonesia.



**Figure 4.150 The Obedience to State Rules Affects Consumption of Halal Medicines**

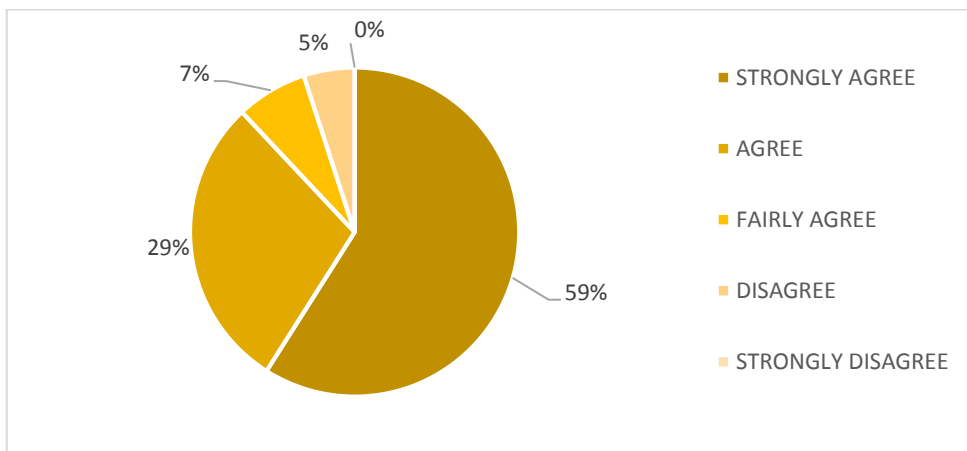
Based on Figure 4.151, 57% of Muslim consumers strongly agreed that parental support for any choice of halal medicines affected their behavior in consuming halal medicines to meet their needs and satisfaction.



**Figure 4.151 Parental Support to Choose of Halal Medicines**

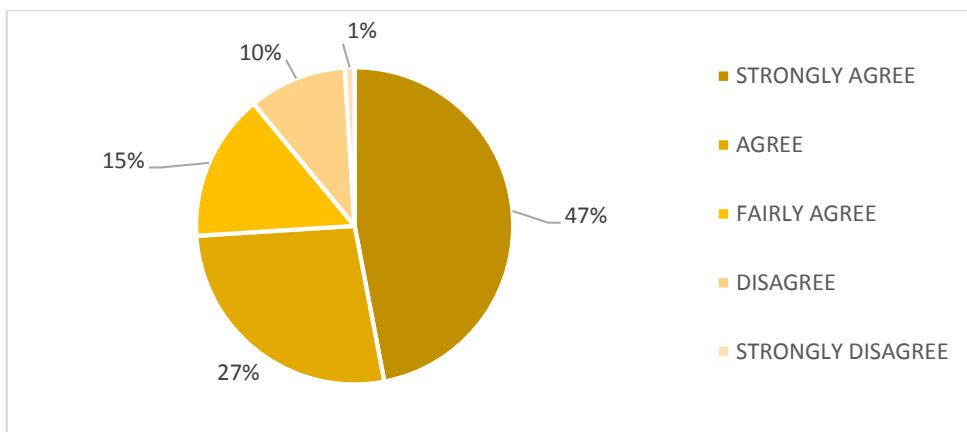
Based on Figure 4.152, 59% of Muslim consumers strongly agreed that the freedom in consuming any halal medicines given by parents affected the behavior of Muslim consumers in consuming any halal medicines to meet their needs and satisfaction. Therefore, it can be

concluded that parents influenced the behavior of Muslim consumers in consuming halal medicines in Indonesia.



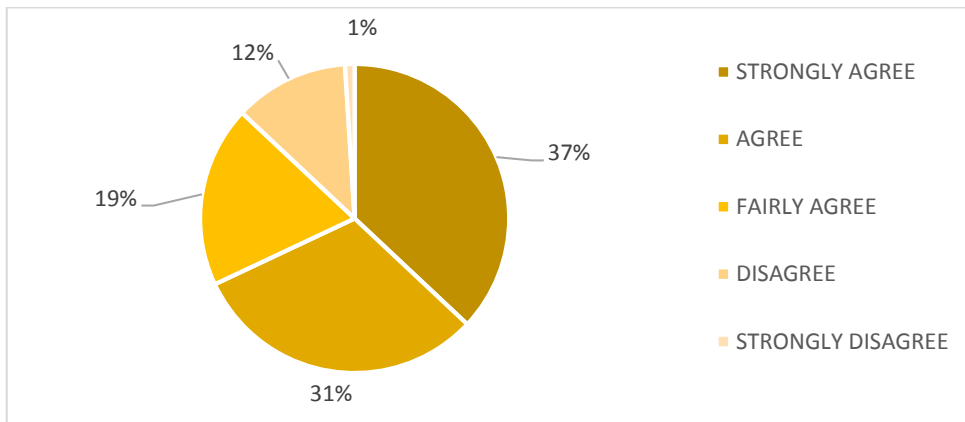
**Figure 4.152 Freedom of Choices Given by Parents to Choose Halal Medicines**

Based on Figure 4.153, 47% of Muslim consumers strongly agreed that a lot of halal medicines in Indonesia affected their behavior in consuming halal medicines to meet their needs and satisfaction.



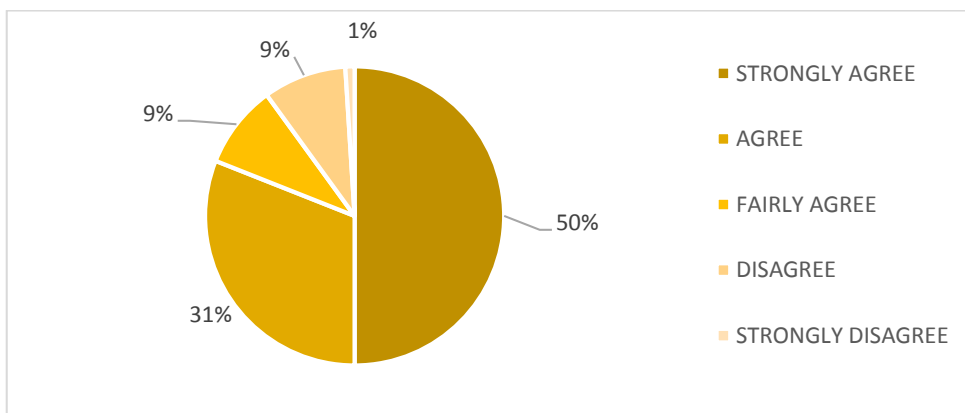
**Figure 4.153 A Number of Halal Medicines in Indonesia**

Based on Figure 4.154, 37% of Muslim consumers strongly agreed with various members in Indonesia who supported them to choose consuming halal medicines to meet their needs and satisfaction.



**Figure 4.154 Tribal Existence in Indonesia Supporting Halal Medicines Consumption**

Based on Figure 4.155, 50% of Muslim consumers strongly agreed that past experience in which long consumption of halal medicines supported Muslim consumers' behavior in consuming halal medicines to meet their needs and satisfaction.

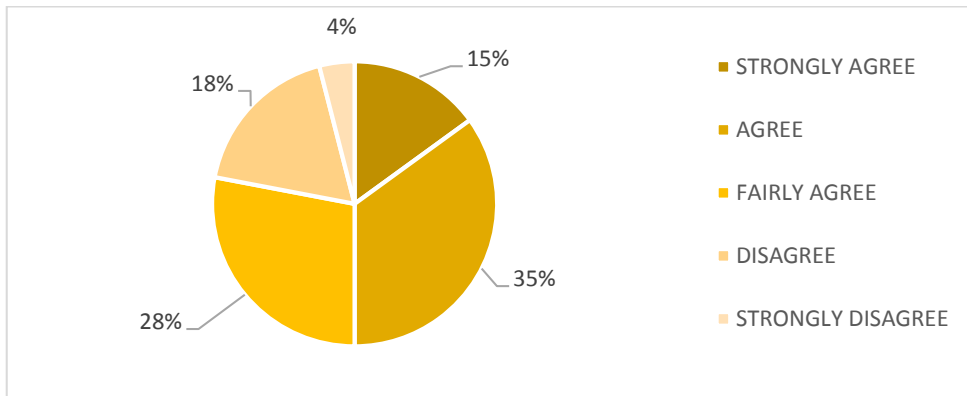


**Figure 4.155 Past Consumption Affecting Consumption of Halal Medicines**

Based on Figure 4.156, 35% of Muslim consumers agreed that a disappointment in the past receiving services in Muslim

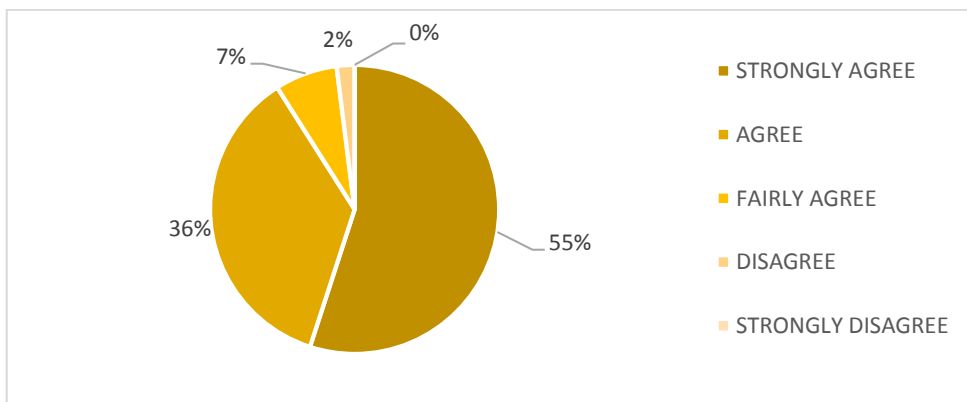


clothing stores influenced their behavior in consuming halal medicines to meet their needs and satisfaction. This meant that past experience influenced Muslim consumer,s behavior in consuming halal medicines in Indonesia.



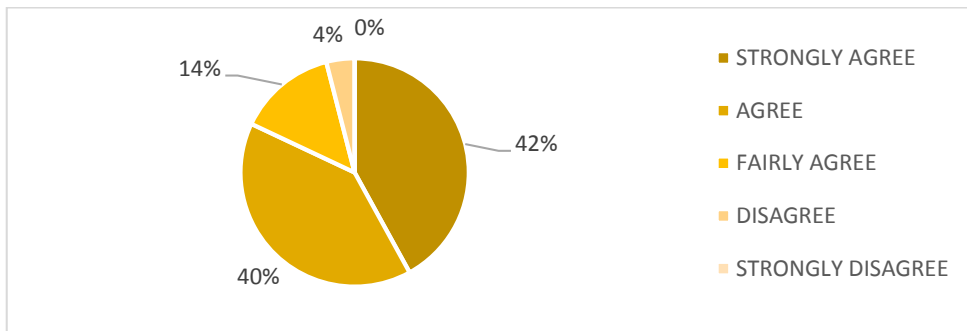
**Figure 4.156 Disappointment in the Past Affects Consumption of Halal Medicines**

Based on Figure 4.157, 55% of Muslim consumers strongly agreed that the decision to consume halal medicines was because it fitted to their needs. Needs are a form of the current condition of Muslim consumers, that becomes the reason why Muslim consumers decided to purchase of Muslim clothings.



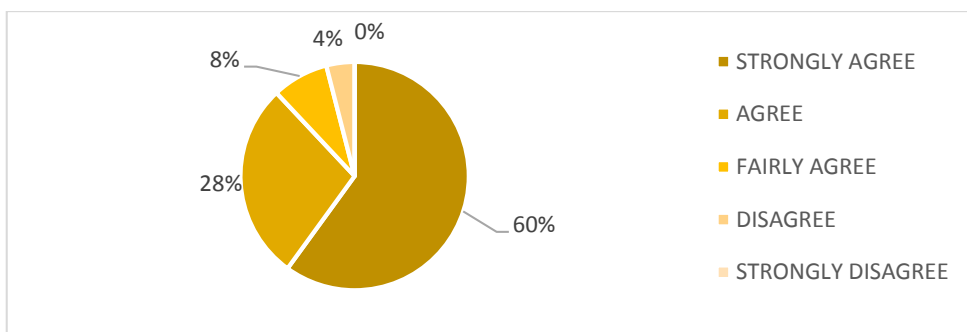
**Figure 4.157 The Decision on Consuming Halal Medicines Due to Its Needs**

Based on Figure 4.158, 42% of Muslim consumers strongly agreed that the decision to consume halal medicines was due to the ease of finding them around Muslim consumers. The ease of finding halal medicines around Muslim consumers was a form of selection carried out by Muslim consumers themselves so that it played a role in deciding the consumption of halal medicines.



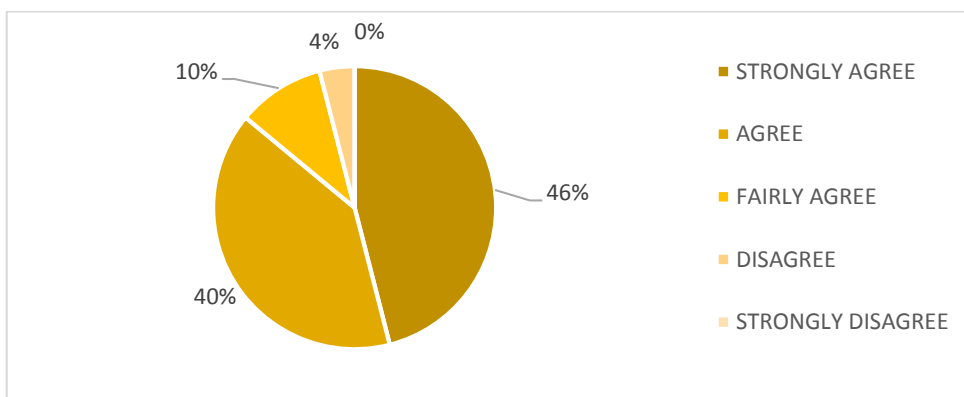
**Figure 4.158 The Decision on Consuming of Halal Medicines Due to the Ease of Finding Them**

Based on Figure 4.159, 60% of Muslim consumers strongly agreed that the decision to consume halal medicines was due the informations searched by Muslim consumers in which halal medicines were considered safer and healthier. Safety and healthful evidences when taking halal medicines itself contributed to the decision in consuming halal medicines in Indonesia.



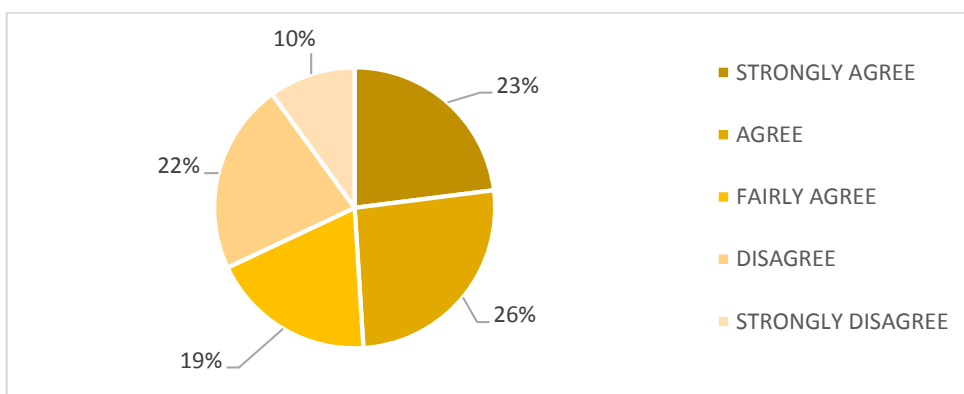
**Figure 4.159 The Decision on Consuming Halal Medicines Because Its Safer and Healthier**

Based on Figure 4.160, 46% of Muslim consumers strongly agreed that the decision to consume halal medicines was because an alternative evaluation and positive image of selection observed by Muslim consumers. Halal medicines that have a positive image played a role in the decision making of Muslim consumers.



**Figure 4.160 The Decisions on Consuming Halal Medicines Due to Its Positive Images**

Based on Figure 4.161, 26% of Muslim consumers agreed that the decision on consuming halal medicines was due to an alternative evaluation and selection influenced by their friends.

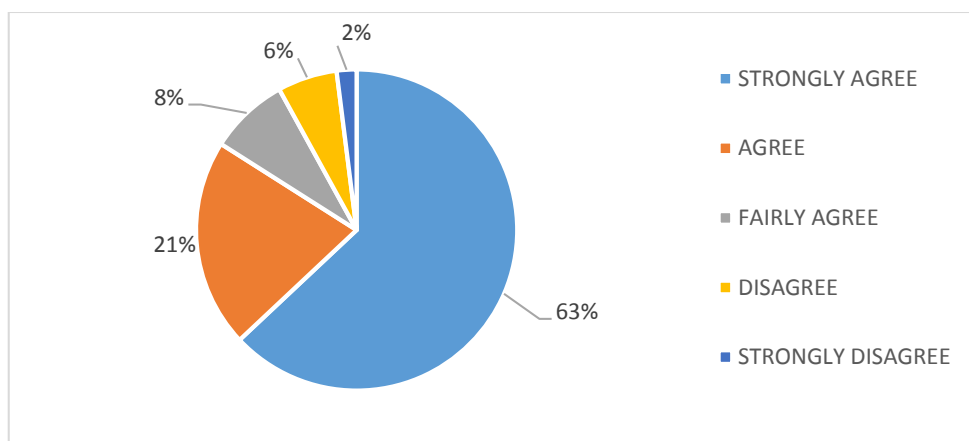


**Figure 4.161 Friend's Influences on Decision of Consuming Halal Medicines**



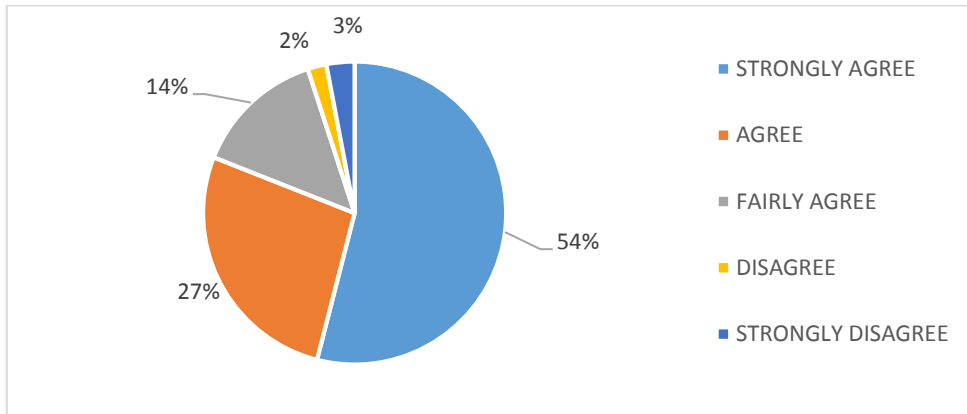
## MUSLIM CONSUMER'S BEHAVIOR ON HALAL PRODUCTS IN THE COSMETIC SECTOR

Halal products in the cosmetic sector referred to in this study are halal cosmetics such as: perfume, powder, lip moisturizer, skin moisturizer (lotion), deodorant, bath soap, shampoo, etc. They are used to beautify Muslim consumers. Based on Figure 4.162 63% of Muslim consumers strongly agreed that their work supporting using halal cosmetics.



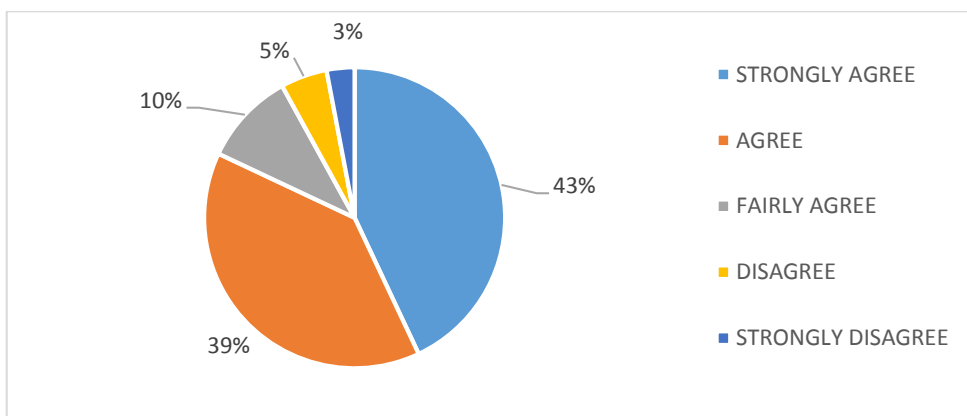
**Figure 4.162 Work Supports Using of Halal Cosmetics**

Based on Figure 4.163, 54% of Muslim consumers strongly agreed that they bought halal cosmetics according to their needs and satisfaction with the support of their current job or profession. Therefore, work and income became an external factors (demographics) affecting Muslim consumers in choosing, buying and using halal cosmetics in Indonesia.



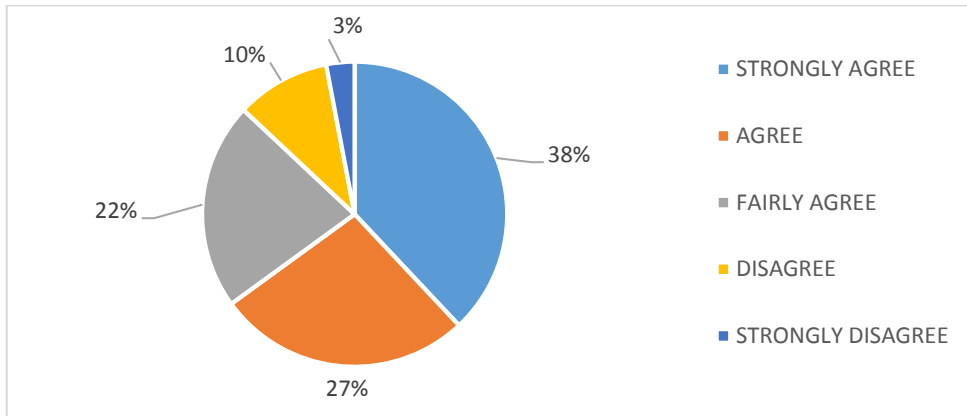
**Figure 4.163 Adequacy of Income to Buy Halal Cosmetics**

Sub-cultural's external factors also influence the behavior of Muslim consumers in choosing, buying, using and stopping on using halal cosmetics to meet their needs and satisfaction. Based on Figure 4.164, 43% of Muslim consumers strongly agreed that the existence of customs in Indonesia did not preclude the desire to choose, buy and use Muslim clothing to meet their needs and satisfaction.



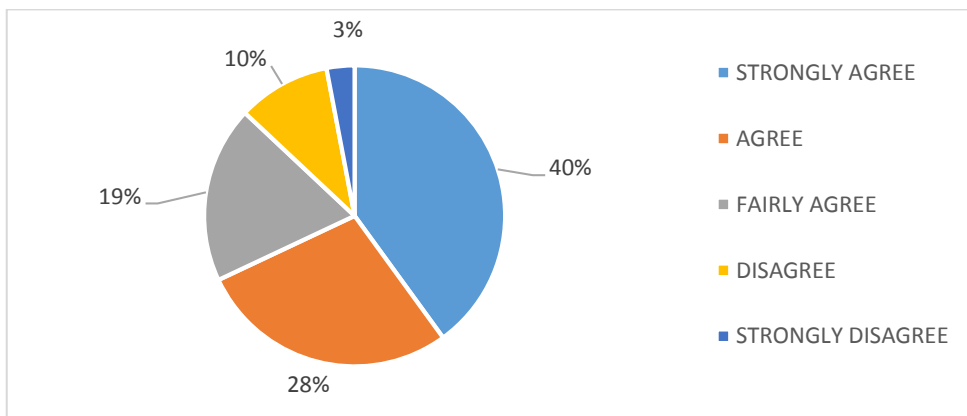
**Figure 4.164 A Customs Supports the Using of Halal Cosmetics**

A lot of people who choose, buy and use halal cosmetics to meet their needs and satisfaction turn out to influence the behavior of Muslim consumers. Many people who used halal cosmetics turned out to give a positive impact on Muslim consumer behavior as seen that 38% of Muslim consumers agreed (See Figure 4.165).



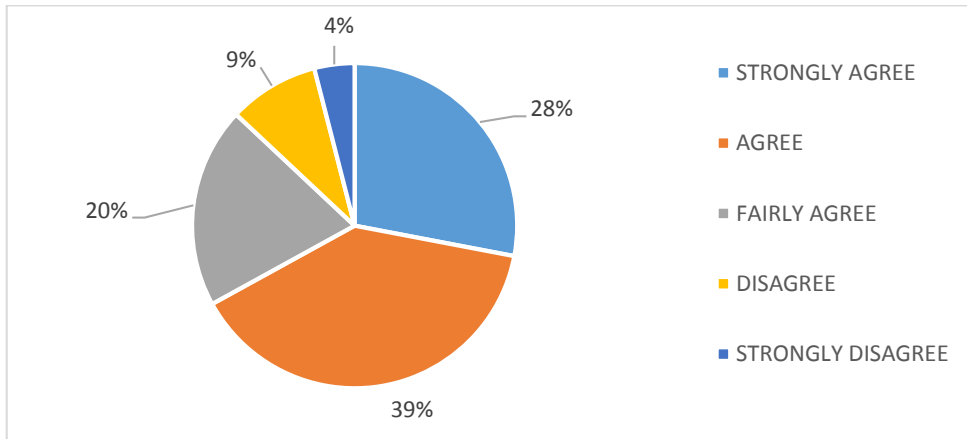
**Figure 4.165 A lot of People Supporting the Using of Halal Cosmetics**

About 40% of Muslim consumers strongly agreed that their family members at home also used halal cosmetics (See Figure 4.166). Therefore, Muslim consumers who chose, bought and used halal cosmetics to meet their needs and satisfaction were influenced by habits in their families who also used halal cosmetics.



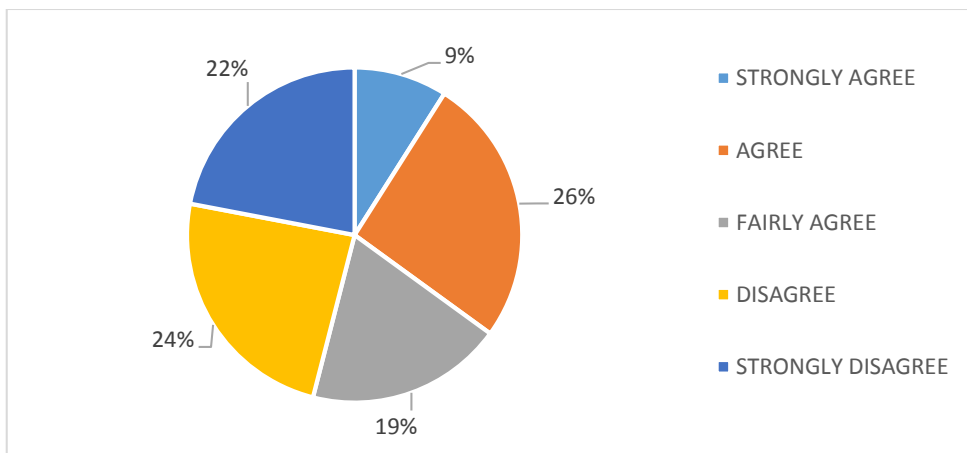
**Figure 4.166 Effect of Family Members Using Halal Cosmetics**

Based on Figure 4,167, 39% of Muslim consumers agreed that when they chose, bought and used halal cosmetics were because the well-known brand. This meant that social class factors prioritizing brands influenced Muslim consumers in choosing, buying and using halal cosmetics in Indonesia.



**Figure 4.167 Using of Famous-Branded Halal Cosmetics**

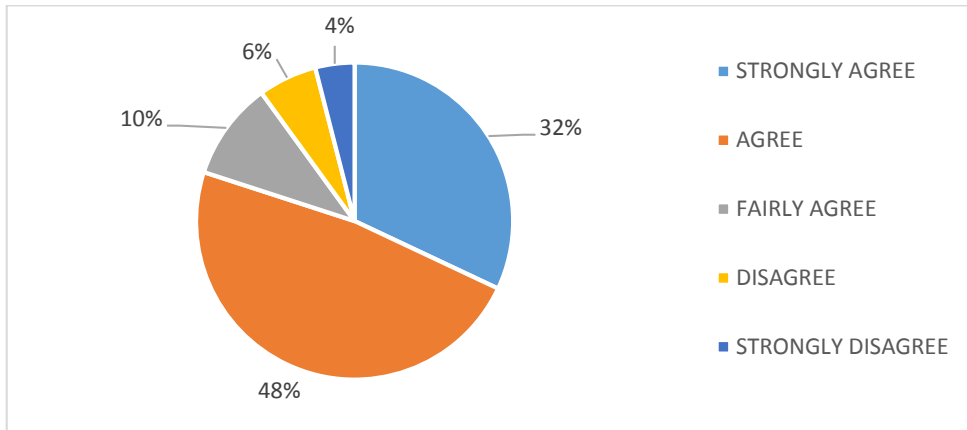
Based on Figure 4.168, the majority of Muslim consumers (26%) who used halal cosmetics were because they followed the trend. This meant that the trend also influenced the using of halal cosmetics in Indonesia.



**Figure 4.168 Trend Motives Affecting the Using of Halal Cosmetics**

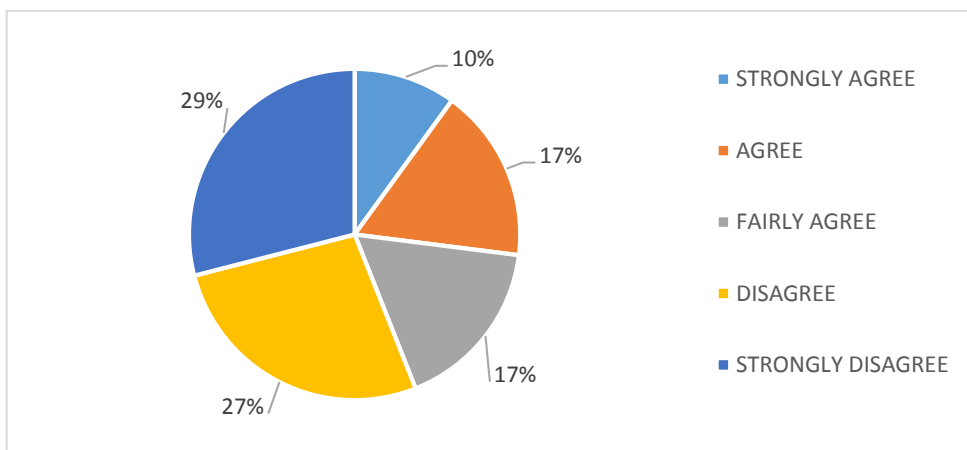
Another motives that also influenced the behavior of Muslim consumers in using halal cosmetics to meet their needs and satisfaction were characters of which they felt having strong Islamic character motivating them to use halal cosmetics. As many as 48% stated strongly agreed with the given questions. (Seen in Figure 4.159).





**Figure 4.169 Islamic Character Motives Affecting the Using of Halal Cosmetics**

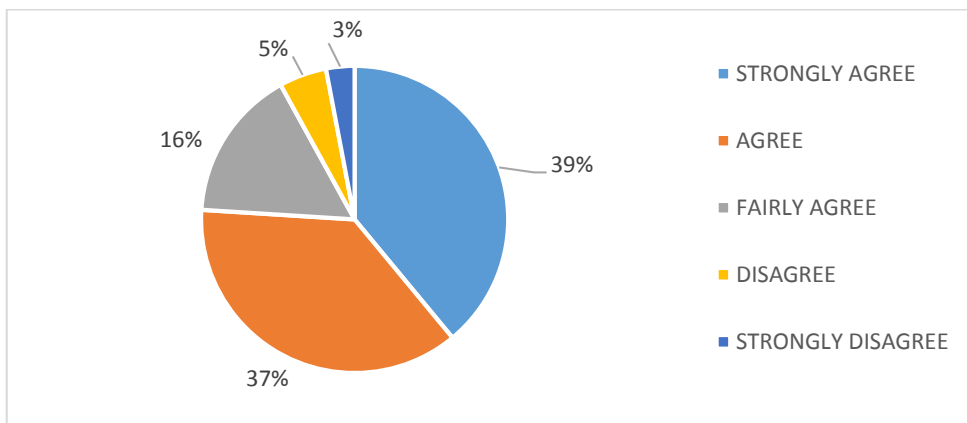
Based on Figure 4.170, 29% of Muslim consumers strongly disagreed that they used halal cosmetics because of their copycat personalities. Thus, internal factors such as copycat personality did not affect Muslim consumers in using halal cosmetics.



**Figure 4.170 Copycat Personality Do not Affect the Using of Halal Cosmetics**

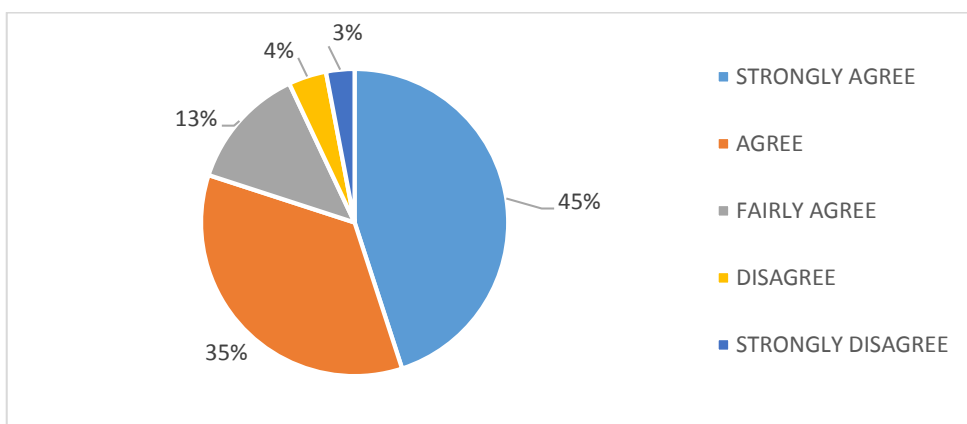
Based on Figure 4.171, 39% of Muslim consumers strongly agreed that a tough personality on the principle of life affected their behavior in choosing, buying and using halal cosmetics to meet their needs and

satisfaction. This meant that personality influenced consumer behavior in using halal cosmetics in Indonesia.



**Figure 4.171 Tough Personality on the Principles Affecting the Using of Halal Cosmetics**

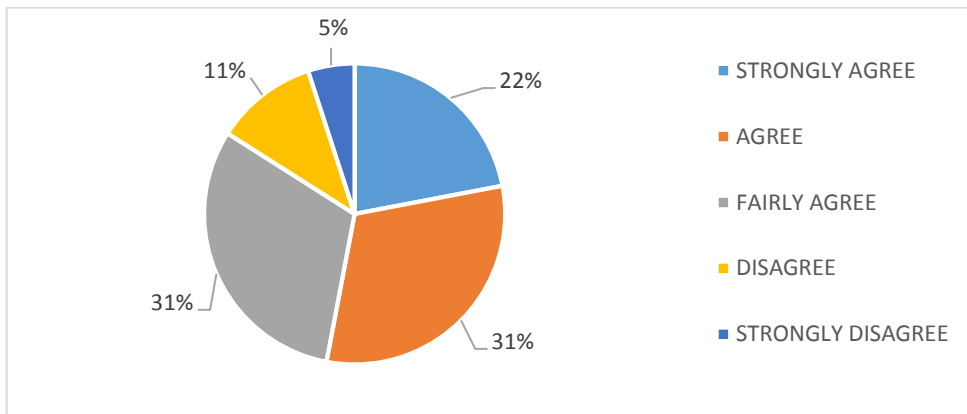
Based on Figure 4.172, 45% of Muslim consumers strongly agreed that every time they wanted to use halal cosmetics there was always enthusiasm. This affected the behavior of Muslim consumers in choosing, buying and using halal cosmetics to meet their needs and satisfaction.



**Figure 4.172 Passion in Using Halal Cosmetics**

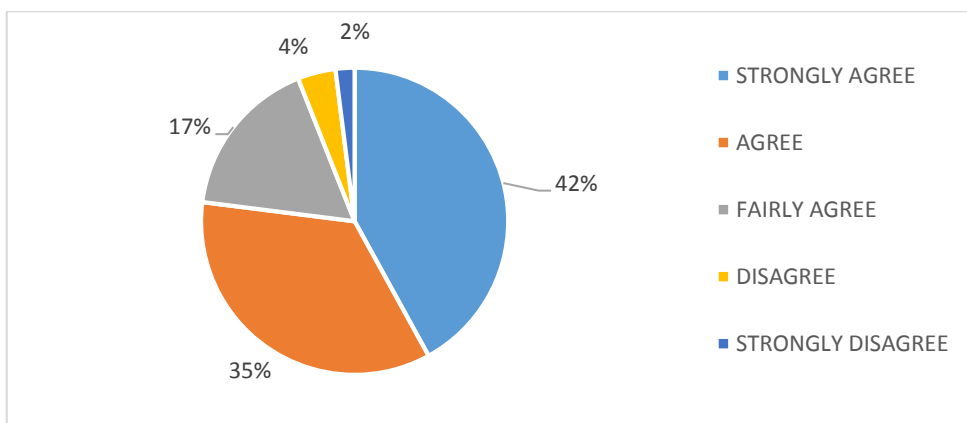
Based on Figure 4.173, 31% of Muslim consumers strongly agreed that disappointment on halal cosmetics would affect the behavior of Muslim consumers in using halal cosmetics to meet their needs and satisfaction.

However, Muslim consumers also disagreed (31%) that the disappointment in halal cosmetics would affect their Behavior. This meant that it might be those were influenced by other factors such as the type/brand of halal cosmetics used by Muslim consumers.



**Figure 4.173 Easily Offended If Halal Cosmetics Are Disappointing**

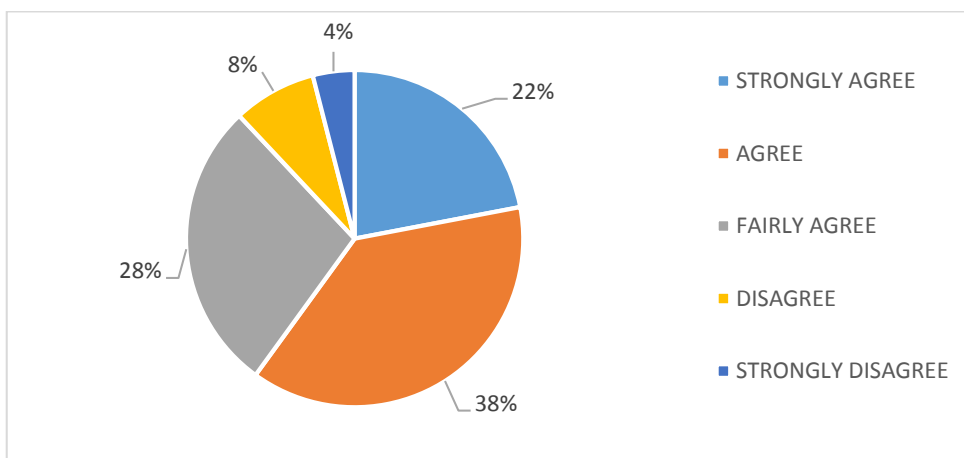
Based on Figure 4.174, 42% of Muslim consumers strongly agreed that their religion's obedience influenced their behavior in using halal cosmetics to meet their needs and satisfaction.



**Figure 4.174 The Obedience to A Religion Affects the Using of Halal Cosmetics**

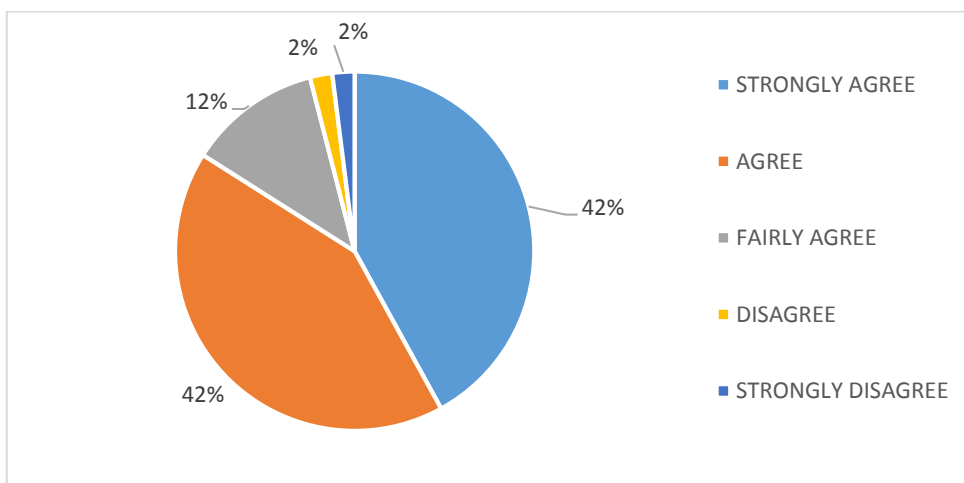
Based on Figure 4.175, 38% of Muslim consumers agreed that their obedience to their state rules influenced their behavior in using halal cosmetics to meet their needs and satisfaction. The results of this study

indicated that the values of external factors influenced consumer behavior in using halal cosmetics in Indonesia.



**Figure 4.175 Compliance with Laws Affects Consumption of Halal Cosmetics**

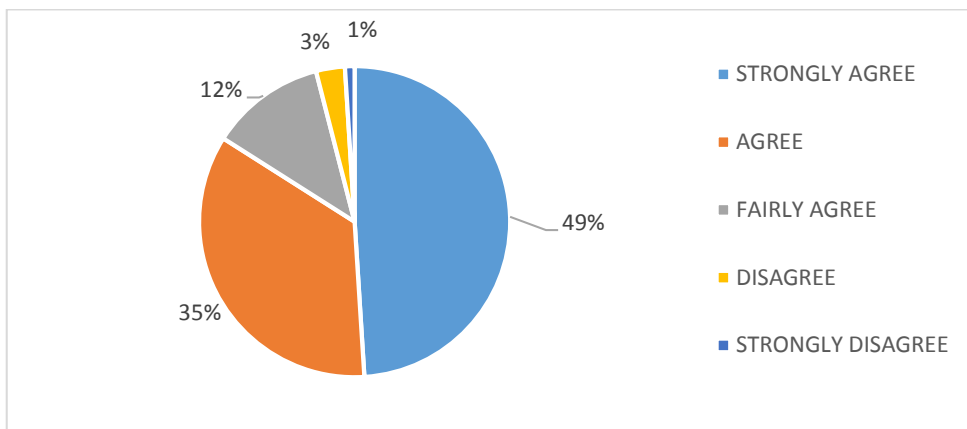
Figure 4.176 reveals that 42% of Muslim consumers strongly agree upon parents' support in choosing any halal cosmetics to meet their need and satisfaction.



**Figure 4.176 Parents' Support in Choosing Halal Cosmetics**

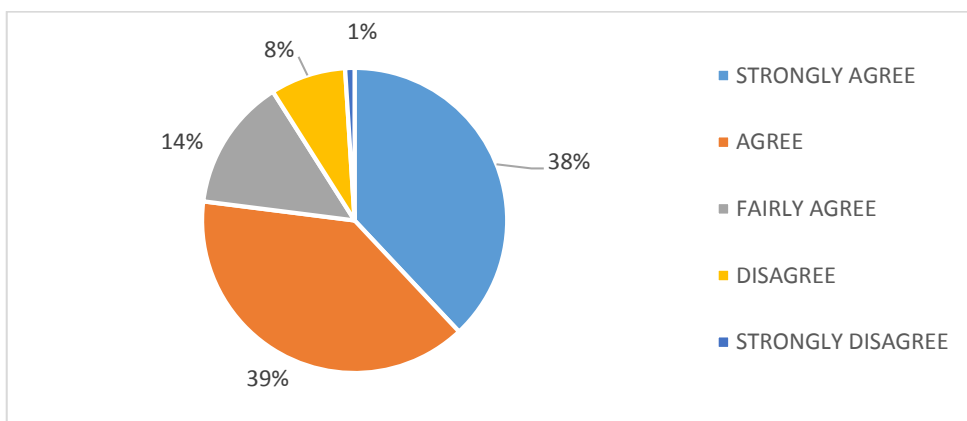
From figure 4.177 it can be inferred that 49% of Muslim consumers strongly agree that the freedom given by their respective parents to consume halal cosmetics and thus affect their consumer Behavior to meet

their needs and satisfaction. In other words, parents influence the consumption of halal cosmetics in Indonesia.



**Figure 4.178 Freedom Given by Parents in Choosing Halal Cosmetics**

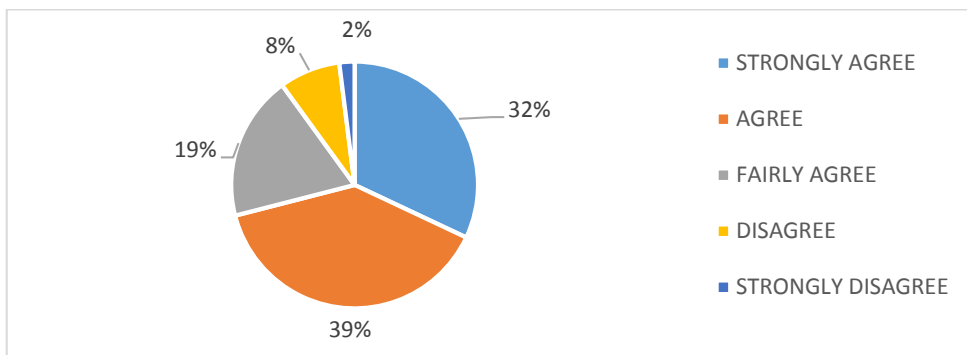
Figure 4.179 discloses about 39% of Muslim consumers agrees that the variety of halal cosmetics in Indonesia affects their consumer Behavior in terms of choosing halal cosmetics to meet their needs and satisfaction.



**Figure 4.179 The Impact of Variety of Halal Cosmetics in Indonesia**

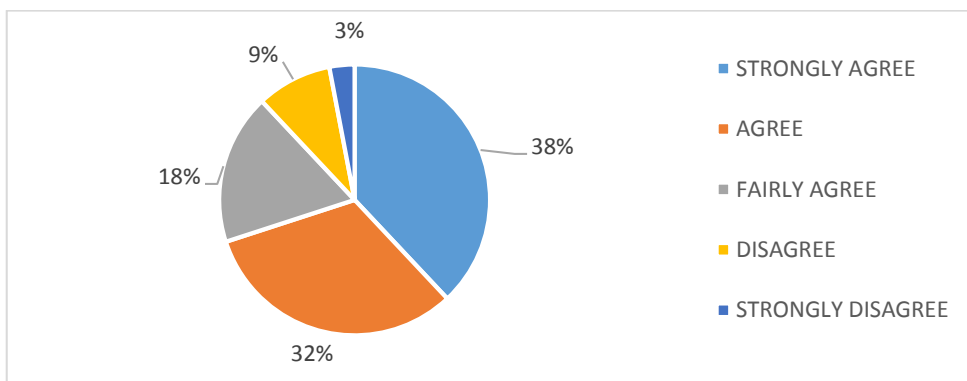
Based on figure 4.180, we can conclude that 39% of the Muslim consumers agree upon the statement about diversity of ethnics in Indonesia influencing their consumption Behavior in using halal cosmetics to meet their needs and satisfaction. To put its simply, external factor such

as culture also has an influence towards Indonesian Muslim consumers in choosing halal cosmetics.



**Figure 4.180 The Diversity of Ethnics in Indonesia Influences the Consumption of Halal Cosmetics**

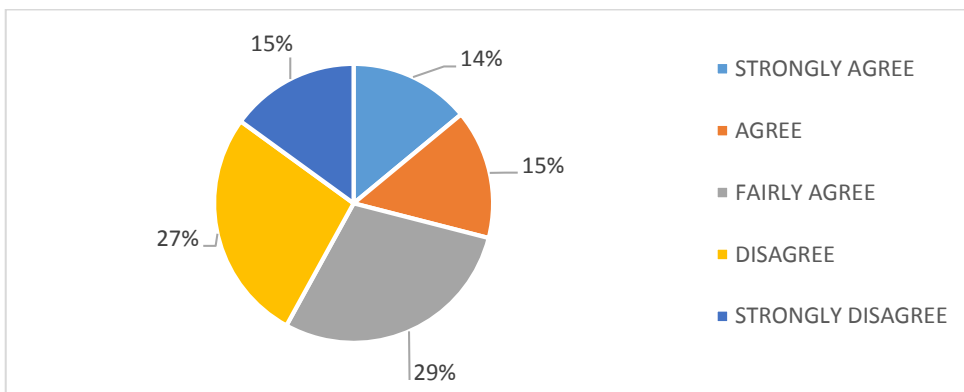
Figure 4.181 describes that 38% of Muslim consumers strongly agree that their respective past experience on using halal cosmetics for a long time also influences consumer's Behavior to meet their needs and satisfaction. It means that previous experience also affects their Behavior in choosing halal cosmetics.



**Figure 4.181 Long-term Consumption Influences on the Consumption of Halal Cosmetics**

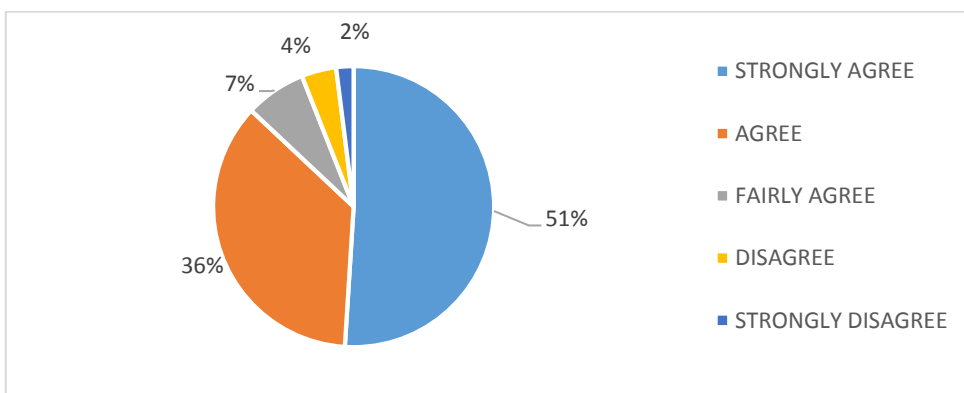
Figure 4.182 presents that 29% of Muslim consumers somewhat disagree upon the statement that their choice on halal cosmetics is influenced by disappointment after their previous consumption of halal cosmetics. In other words, disappointment in previous consumption does

not influence the consumer's Behavior to use halal cosmetics in Indonesia.



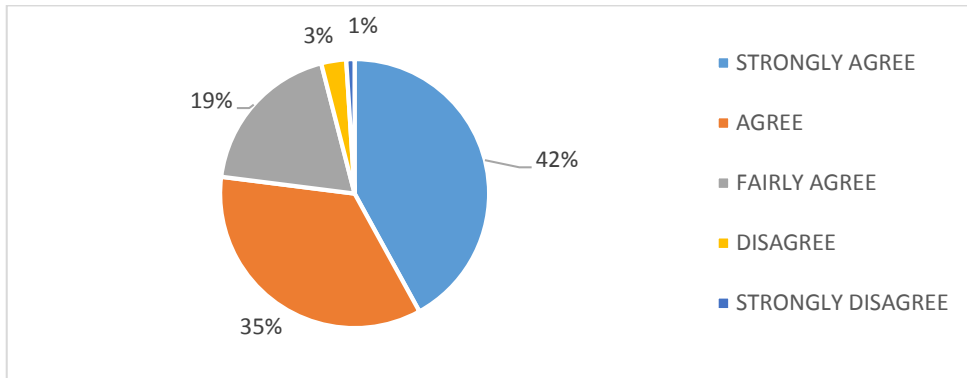
**Figure 4.182 Disappointment in Previous Consumption Have No Influence in the Current Consumption of Halal Cosmetics**

According to Figure 4.183, it can be inferred that 51% of Muslim consumers strongly agree upon the statement about the decision to consume halal cosmetics due to the fact that they help them meet their needs. Hence, the needs drive them to consume halal cosmetics.



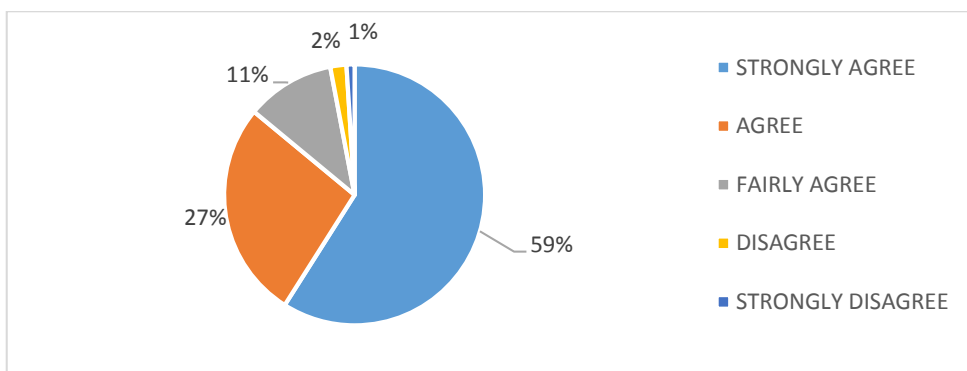
**Figure 4.183 Needs Drive the Decision to Consume Halal Cosmetics**

Figure 4.183 reveals that 42% of Muslim consumers strongly agree that they choose halal cosmetics because they are easy to find around the neighborhood. It is a personal reason and is a factor that drives the consumer Behavior. Hence, it also influences the decision to consume halal cosmetics.



**Figure 4.184 The Decision is Driven by the Ease of Finding Halal Cosmetics**

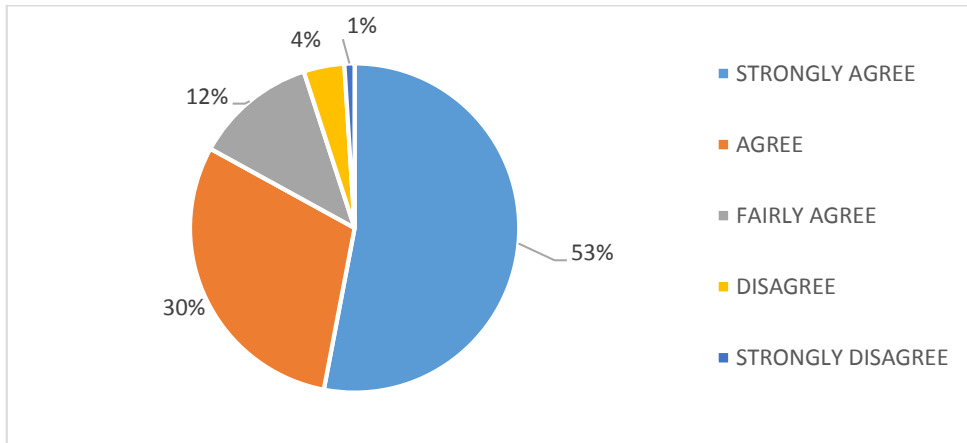
Based on figure 4.185, it can be inferred that 59% of Muslim consumers strongly agree upon the statement saying that the decision to consume halal cosmetics is done after the consumers conduct on some research i.e. about the safety of ingredients and its impact on health. The consumers claim that they feel more secure in using halal cosmetics and thus decide to proceed doing so.



**Figure 4.185 Health and Safety Reasons Influence the Consumption of Halal Cosmetics**

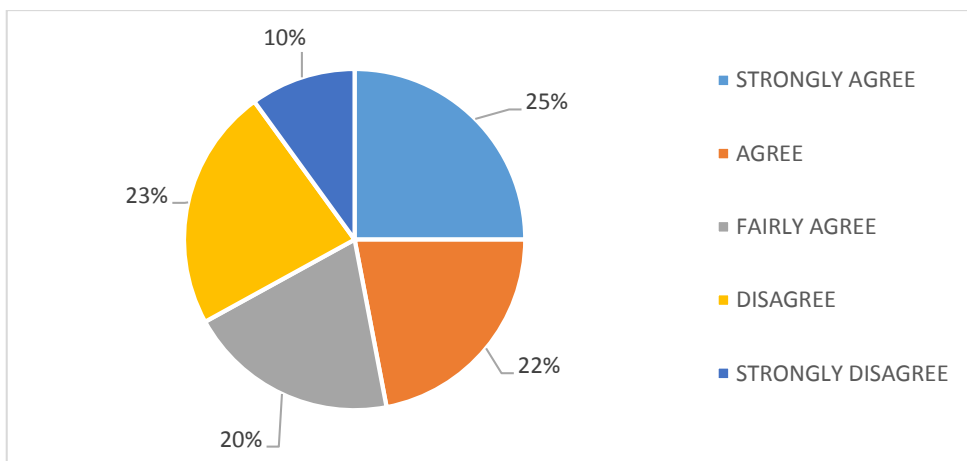
From figure 4.186, we can conclude that 53% of the Muslim consumers strongly agree that the decision to choose halal cosmetics is due to impression left by brand equity and positive image after conducting some evaluation. Hence, the brand image has an influence on the consumers to choose halal cosmetics.





**Figure 4.186 Positive Brand Image Influences the Consumption of Halal Cosmetics**

Figure 4.187 discloses that 25% of Muslim consumers strongly agree upon the statement which concerns that the consumption of halal cosmetics is also influenced by friends and colleagues.

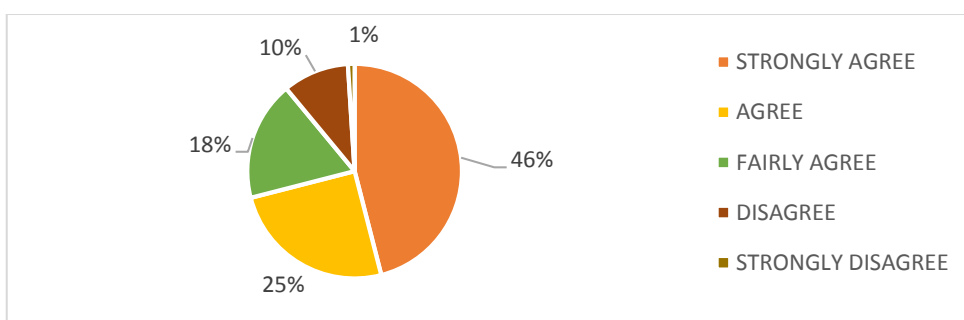


**Figure 4.187 Friends Influence the Consumption of Halal Cosmetics**



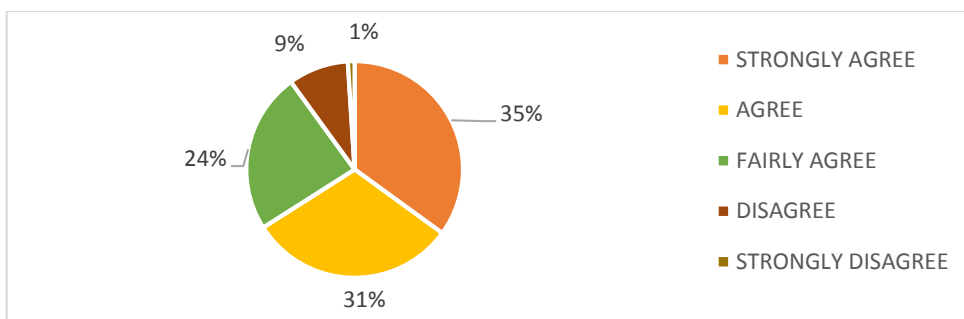
## MUSLIM CONSUMER'S BEHAVIOR TOWARDS HALAL PRODUCT IN MEDICAL CARE SECTOR

Halal product in medical care sector in this research involves service provided by Islamic Hospital. Figure 4.188 reveals 46% of consumers strongly agree that their occupation influences their decision to choose the service of Islamic Hospital.



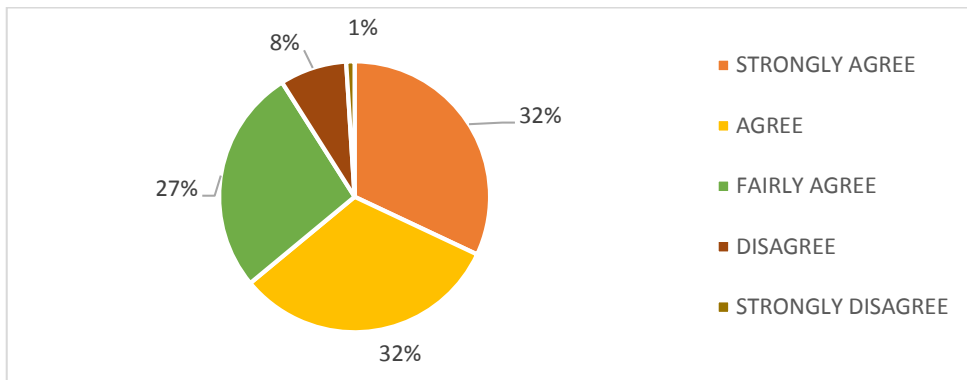
**Figure 4.188 Occupation Influences the Decision to Use Service by Islamic Hospital**

Figure 4.189 describes that 35% of Muslim Consumers strongly agree that they go to Islamic hospitals with financial support they earn from earnings. Hence, occupation and earning are the demographic (external) factors influencing on the decision to visit Islamic hospitals and use their service.



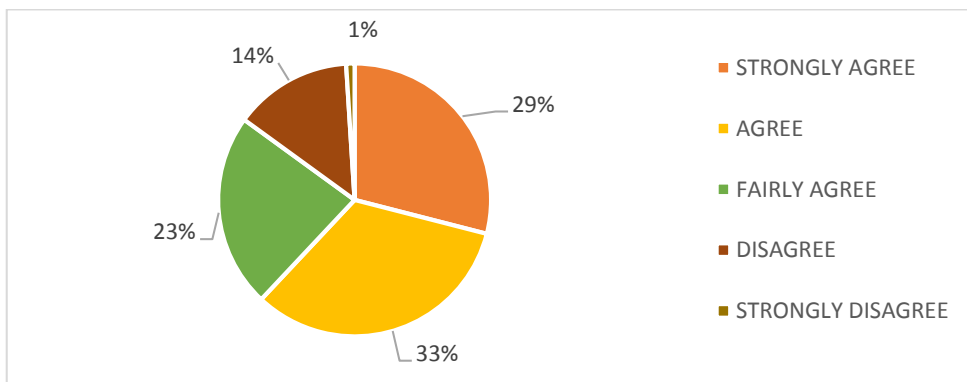
**Figure 4.189 Earnings Influence the Decision to visit Islamic Hospitals**

External factor such as sub-culture also affects Muslim consumer Behavior in choosing, purchasing, using, and stopping Islamic medical service to meet their needs and satisfaction. Figure 4.180 shows 32% of Muslim consumers strongly agree that the existence of culture and customs in Indonesia does not hinder their will to enjoy the service offered by Islamic medical care.



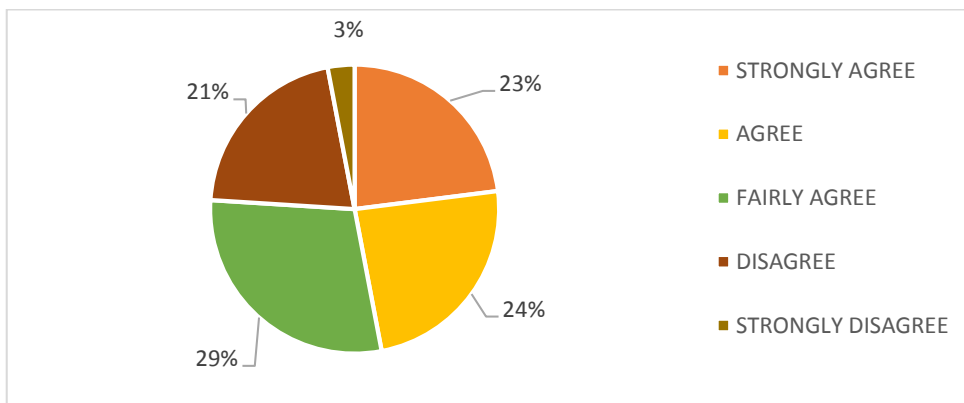
**Figure 4.190 Consumers Are Not Hindered by Customs in Choosing Islamic Hospitals**

Many people visit Islamic hospitals to meet their respective need and satisfaction. It influences positively on Muslim consumer Behavior as 33% of the respondents claim so, as revealed by figure 4.191)



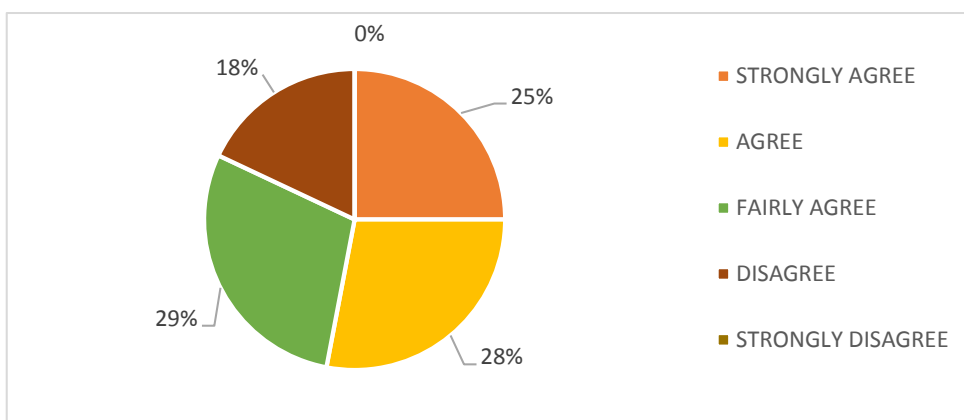
**Figure 4.191 The Amount of People Visiting Islamic Hospitals Influences the Consumer Behavior**

23% of Muslim consumers strongly agree to the statement about their family members visiting Islamic Hospitals influences them to do the same thing, as stated in figure 4.192. Hence, their visit to Islamic hospitals is influenced by their family members.



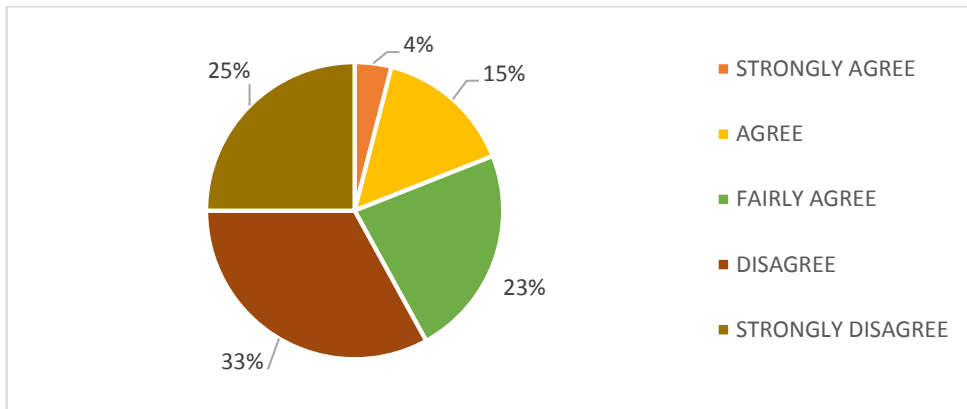
**Figure 4.192 Family Members Influences The Visit to Islamic Hospitals**

In figure 4.193, we can see that 29% of Muslim consumers somewhat disagree about the statement concerning their visit to Islamic Hospital because the hospitals are well-known by many. Therefore, social class factor that prioritize hospitals' popularity does not affect Muslim consumers in choosing to visit Islamic Hospitals.



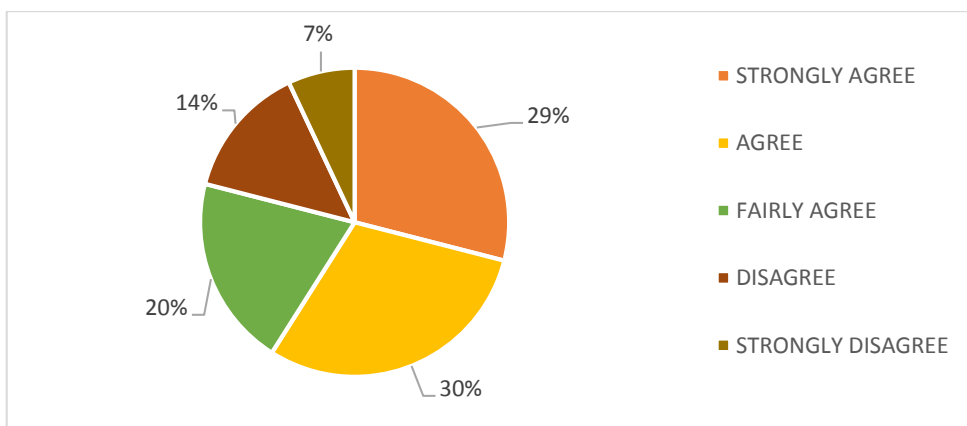
**Figure 4.193 The Popularity Does Not Influence towards The Consumer Behavior**

From figure 4.194 it can be inferred that majorities (33%) of Muslim consumers do not visit Islamic hospital because of they are the current trend. It means, trend has no influence to make them visit the Islamic hospital.



**Figure 4.194 Trend Has No Influence in the Consumer Behavior**

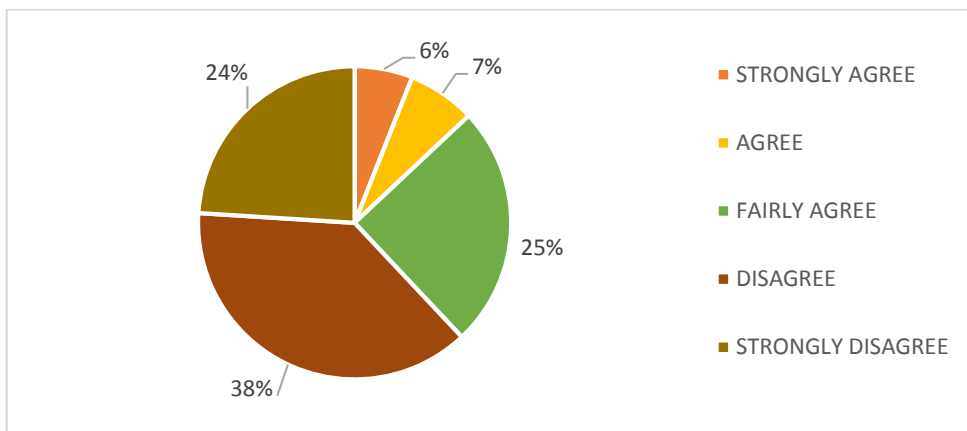
Another motive that has an influence towards the consumer Behavior is their strong Islamic character. 30% of Muslim Consumers claim to agree to such statement, as shown in figure 4.195



**Figure 4.195 Strong Islamic Character Influences Consumers Behavior**

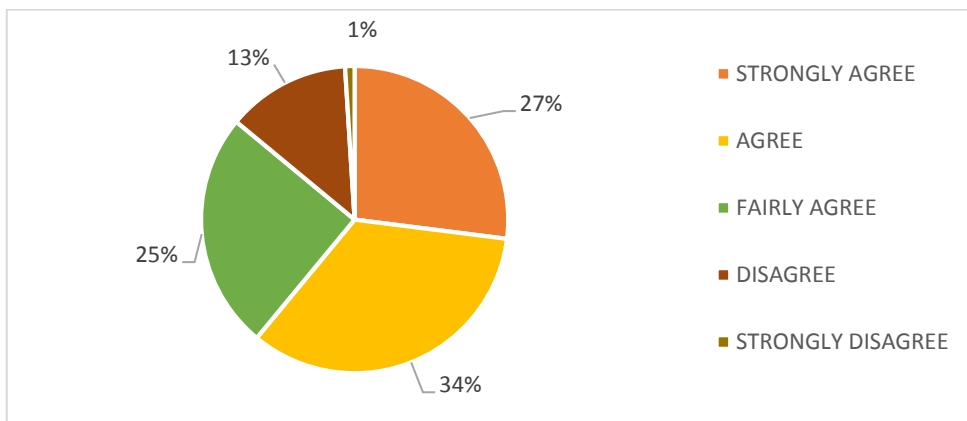
From figure 4.196, it can be inferred that 38% of Muslim consumers disagree upon the statement saying the visit to Islamic hospital happens due to their copycat-tendency personality. Therefore, copycat

personality as internal factor has no influence on Muslim consumer Behavior.



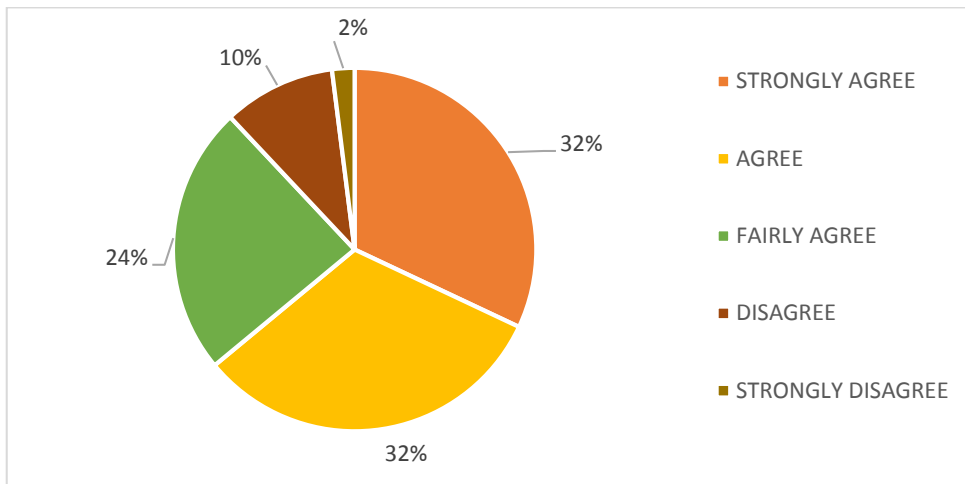
**Figure 4.196 Coycat Personality Has No Influence on Muslim Consumer Behavior**

Figure 4.197 reveals that 34% of the consumers agree that their personality inclined to strong will has influenced them to choose Islamic hospitals.



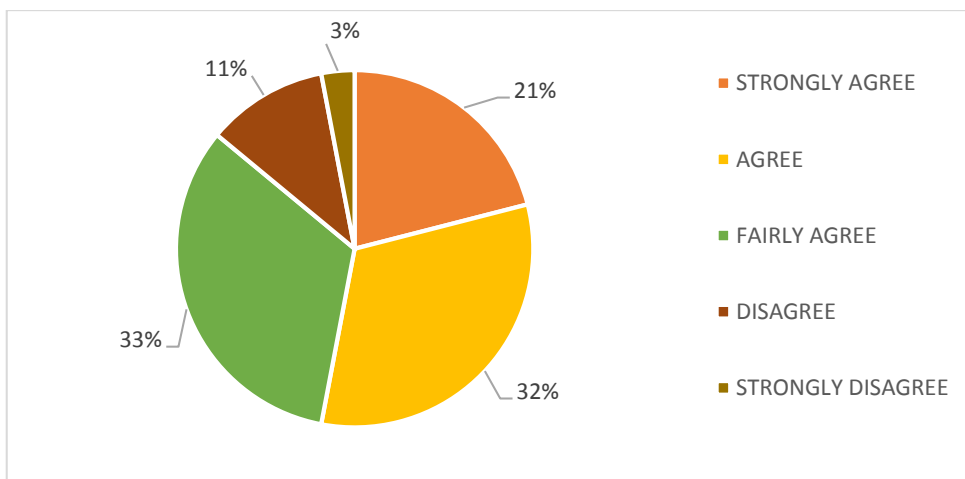
**Figure 4.197 Strong Will to Hold Principle Influences the Consumer Behavior**

From figure 4.198 we can infer that 32% of Muslim consumers strongly agree that they are excited to visit Islamic hospital and use their service. Hence, the excitement affects the decision to visit Islamic hospitals.



**Figure 4.198 Excitement to Visit Islamic Hospital Influences Consumer Behavior**

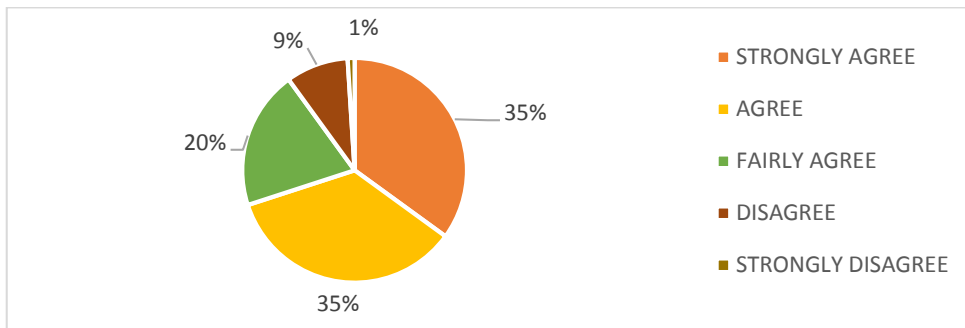
From figure 4.199 we can conclude that 33% of Muslim consumers somewhat disagree that the service offered by Islamic hospitals affect their will to visit the hospitals.



**Figure 4.199 The Quality of Service Somehow Has no Influence towards the Consumer Behavior**

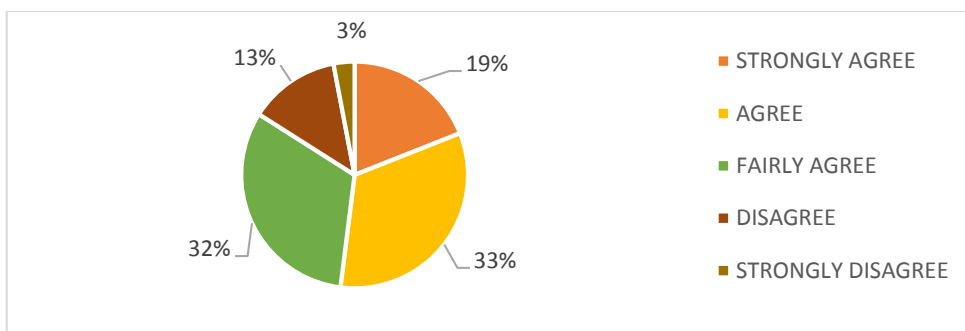
Figure 4.200 describes that 43% of consumers strongly agree that their compliance with religion laws influences them in visiting Islamic hospital to meet their needs and satisfaction.





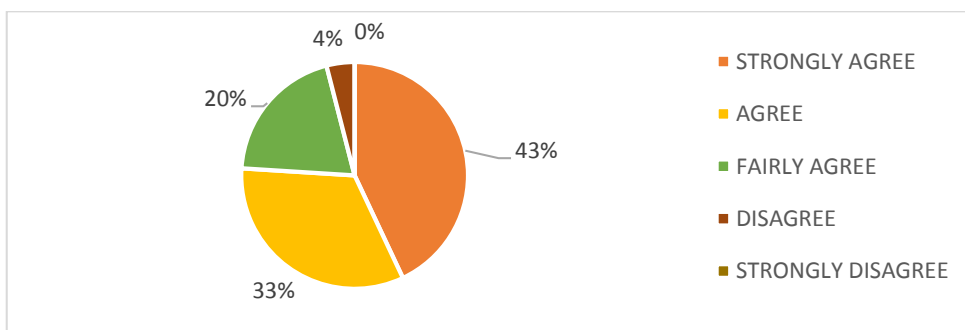
**Figure 4.200 Compliance with Religion Influences Consumer Behavior**

From figure 4.201, we know that 33% of Muslim consumers agree that the compliance with country's law affect their consumer Behavior in visiting Islamic hospital.



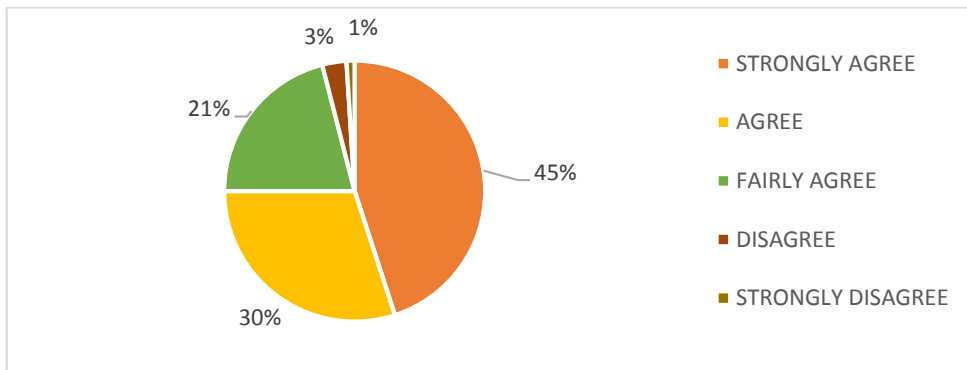
**Figure 4.201 Compliance With Law Influences Consumer Behavior**

Figure 4.202 describes that 43% of Muslim consumers strongly agree upon the statement that parents' support to visit Islamic hospitals affect their consumer Behavior.



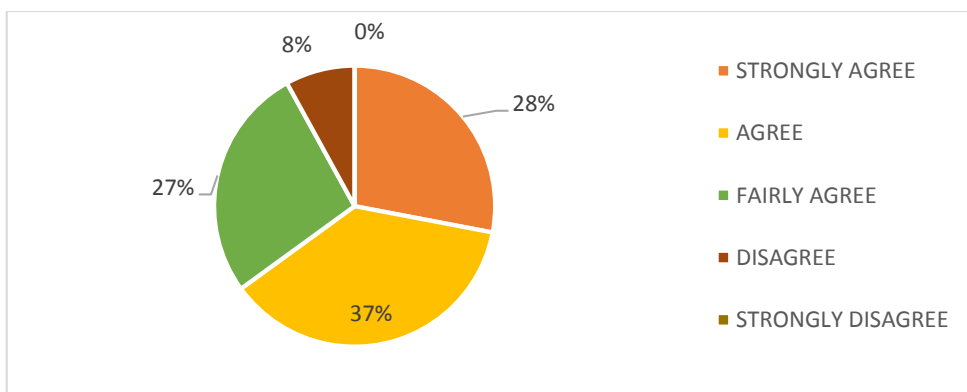
**Figure 4.202 Parents' Support Influences Consumer Behavior**

From figure 4.203 we can conclude that 45% of Muslim consumers strongly agree that freedom given by their parents to choose Islamic hospitals also affect their consumer Behavior in choosing to visit Islamic hospitals in order to meet their needs and satisfaction.



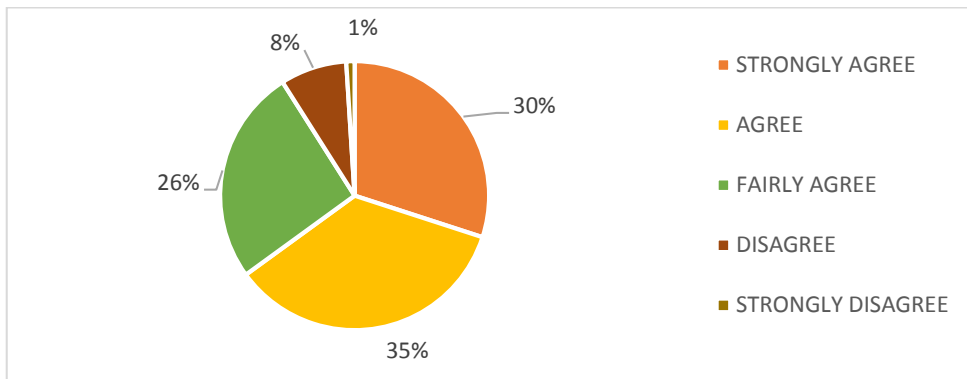
**Figure 4.203 Freedom Given by Parents Influence Consumer Behavior**

Figure 4.204 describes that 37% of Muslim consumers agree that the amount of Islamic hospitals in Indonesia affect their choose to visit and use their service in order to meet their need and satisfaction. Muslim consumers feel content and happy because there are many Islamic hospitals in Indonesia.



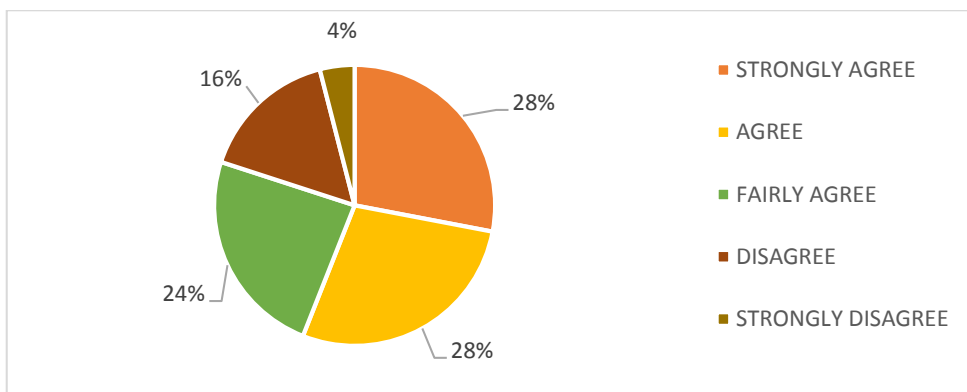
**Figure 4.204 The Amount of Islamic Hospitals Affect Consumer Behavior**

From figure 4.205, it is revealed that 35% of Muslim consumers agree that the variety of ethnics in Indonesia also affect their consumer Behavior in choosing Islamic hospitals.



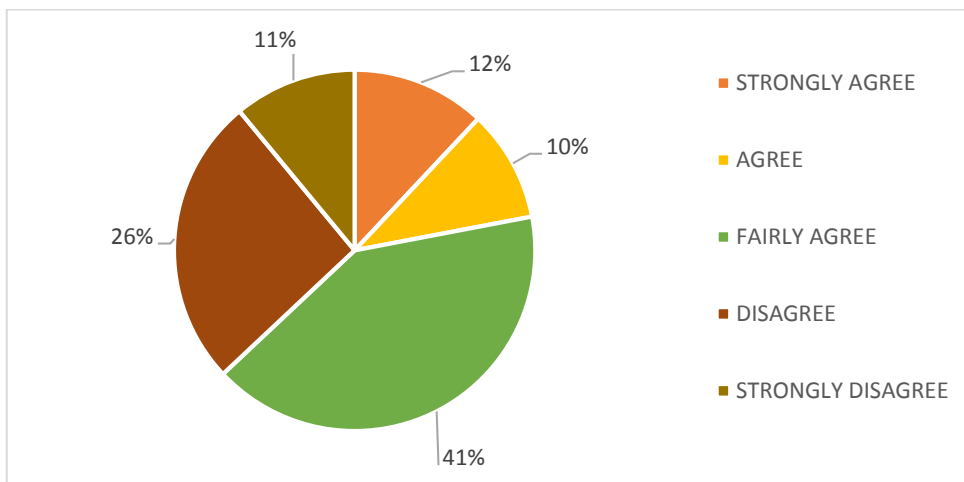
**Figure 4.205 Variety of Ethnics in Indonesia Affect Consumer Behavior**

From figure 4.206 it can be inferred that 28% of Muslim consumers strongly agree that past experience in visiting Islamic hospital frequently for a long-term period also has an impact in their consumer Behavior to keep choosing the Islamic hospitals.



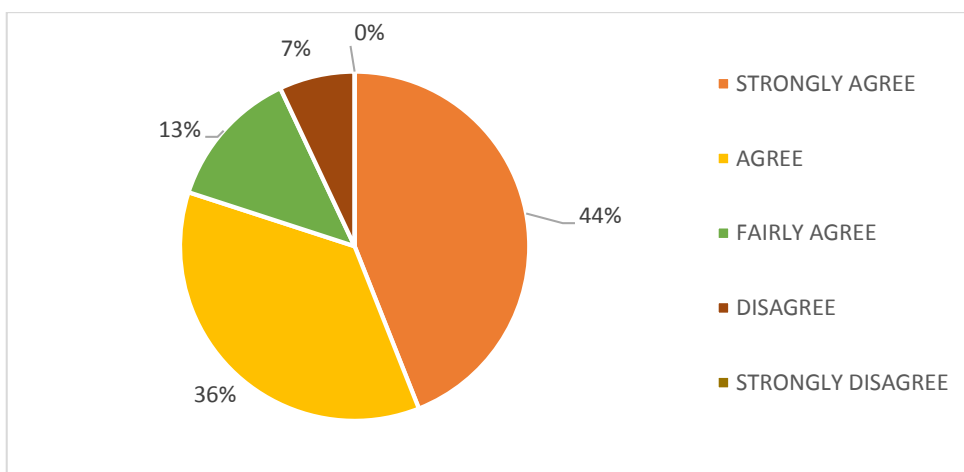
**Figure 4.206 Past Experience Influences Consumer Behavior**

Figure 4.207 shows that 41% of Muslim consumers somewhat disagree that their previous bitter experience in visiting Islamic hospitals affect them to keep visiting. It means, previous disappointment does not impact the consumer Behavior in visiting Islamic hospitals.



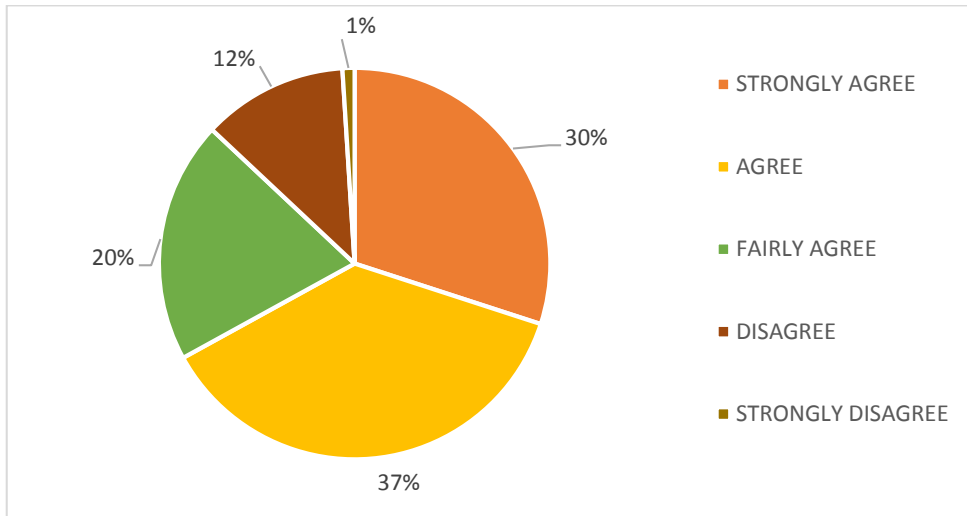
**Figure 4.207 Previous Bitter Experience Has No Influence to Consumer Behavior**

Figure 4.208 reveals that 44% of Muslim consumers strongly agree that their decision to visit Islamic hospitals because it is inclined to their needs. Need is a form of consumer's current situation and it becomes a strong reason to decide to their visit to Islamic hospitals.



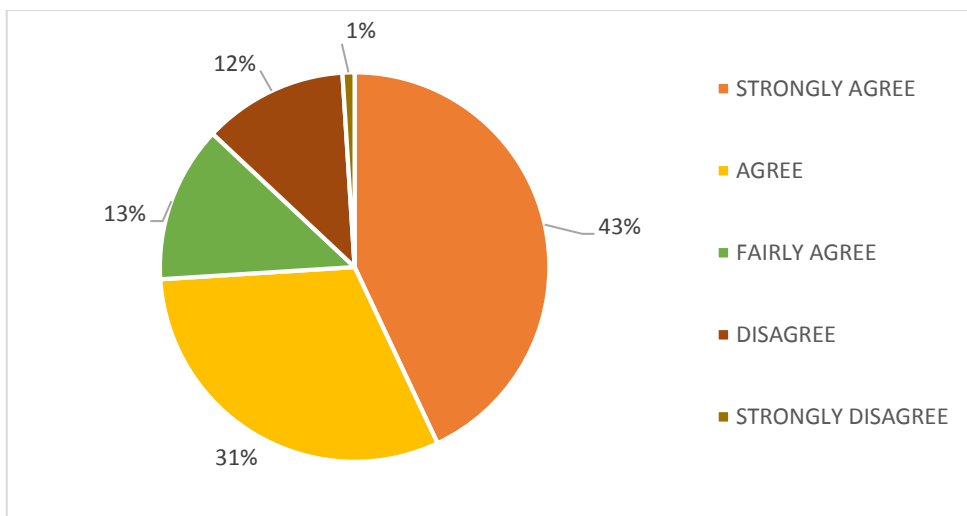
**Figure 4.208 Decision to go to Hospital because of Need**

Figure 4.209 shows that 37% of Muslim consumers agree that their visit to Islamic hospitals is due to the easy access to said hospitals. It is a personal requirement hence it becomes one of the many reasons influencing the visit to Islamic hospitals.



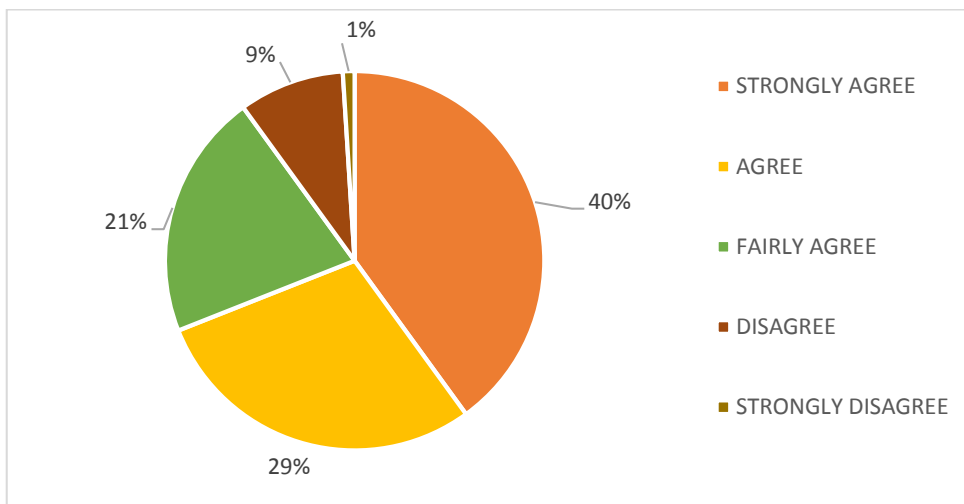
**Figure 4.209 Accessible Location Affect the Consumer Behavior**

Figure 4.210 discloses that 43% of Muslim consumers strongly agree that the decision to visit the Islamic hospitals is affected by their previous collecting-information activities. They claim that Islamic hospital is safer compared to others. The safety influences the consumer Behavior.



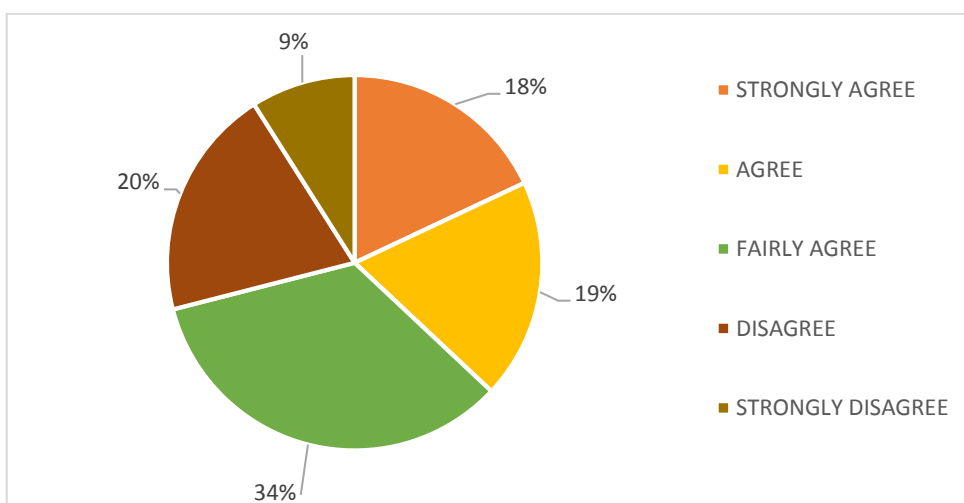
**Figure 4.210 Safety Influences Consumer Behavior**

Figure 4.211 tells that 40% of Muslim consumers strongly agree that the decision to visit Islamic hospitals is due to positive image the hospitals hold. It is safe to say that brand equity and image influences their consumer Behavior



**Figure 4.211 Positive Image Influences Consumer Behavior**

Based on figure 4.212, 34% of Muslim consumers somewhat disagree that their decision is chosen due to their friends' influence.



**Figure 4.212 Friends Have No Influence to Consumer Behavior**

The study findings are elaborated based on their respective sector in order to easily observe and assess the consumer Behavior of each sector namely food sector, finance sector, travel sector, clothing sector, media/recreation sector, pharmaceutical sector, cosmetics sector, and medical care sector.

### **Food and Beverage Sector**

Muslim consumer Behavior in choosing, purchasing, and consuming halal food and beverage tend to be influenced by external factors such as demography, subculture, social class, family value and principle, and culture. Meanwhile, internal factors influencing the consumer Behavior in this sector are emotion, memory (i.e. past and long-term experience). The decision to purchase halal food and beverage happens because Muslims claim that it is safer in terms of health. Their habit to consume halal food and beverage does not affected by their friends nor the brand. The accessible halal food and beverage also becomes their reason to choose this lifestyle.

### **Finance Sector**

Muslim consumer Behavior in choosing, purchasing, and using sharia product and service is influenced by external factors such as demography, subculture, social class, value and principle, family life cycle, and culture. Meanwhile, internal factors influencing the consumer Behavior in this sector are motive (i.e. strong Islamic characteristic), strong will to hold on principles, emotion, and memory (i.e. past and long-term experience). The decision to use sharia product and service happens because Muslims claim that they feel more secure. This habit is not

affected by their friends. However, positive brand image does influence them. The accessible Sharia financial service also becomes their reason to choose this lifestyle.

### **Travel Sector**

Muslim consumer Behavior in choosing, purchasing, and using Islamic travel service is influenced by external factors such as demography, subculture, social class, religion's value and principle, family life cycle, and culture. Meanwhile, internal factors influencing the consumer Behavior in this sector are motive (i.e. strong Islamic characteristic), strong will to hold on principles, emotion (i.e. excitement). The decision to use service provided by Islamic travel agent is happened because they feel secure and completely trust such agents. This habit is not affected by their friends. However, positive brand image does influence them. The accessible Islamic travel agents who provide the service also becomes their reason to choose this lifestyle.

### **Clothing Sector**

Muslim consumer Behavior in choosing, purchasing, and consuming products sold in Islamic clothing store/outlet is influenced by external factors such as demography, subculture, social class, religion's value and principle, family life cycle, and culture. Meanwhile, internal factors influencing the consumer Behavior in this sector are motive (i.e. strong Islamic characteristic), strong will to hold on principles, emotion (i.e. excitement), and memory (i.e. past and long-term experience). This habit is not affected by their friends. However, positive brand image does influence them. The accessible Islamic stores/outlet also becomes their reason to choose this lifestyle.

### **Media/Recreation Sector**

Muslim consumer Behavior in choosing and visiting places associated with Islam is influenced by external factors such as



demography, subculture, social class, religion's value and principle, family life cycle, and culture. Meanwhile, internal factors influencing the consumer Behavior in this sector are motive (i.e. strong Islamic characteristic), strong will to hold on principles, emotion (i.e. excitement), and memory (i.e. past and long-term experience). This habit is not affected by their friends. However, positivity they wish to gain after visiting the places does. The accessible places associated with Islam also becomes their reason to choose this lifestyle.

### **Pharmaceutical Sector**

Muslim consumer Behavior in choosing, purchasing, and consuming halal medicine and other pharmaceutical products is influenced by external factors such as demography, subculture, social class, religion's value and principle, family life cycle, and culture. Meanwhile, internal factors influencing the consumer Behavior in this sector are motive (i.e. strong Islamic characteristic), strong will to hold on principles, emotion (i.e. excitement), and memory (i.e. past and long-term experience). They are willing to consume halal pharmaceutical products because they feel safe this way. This habit is also affected by their friends. Furthermore, positive brand image helps to influence them. The accessible halal medicine and other pharmaceutical products also become their reason to choose this lifestyle.

### **Cosmetics Sector**

Muslim consumer Behavior in choosing, purchasing, and consuming halal cosmetics is influenced by external factors such as demography, subculture, social class, religion's value and principle, family life cycle, and culture. Meanwhile, internal factors influencing the consumer Behavior in this sector are motive (i.e. strong Islamic characteristic), strong will to hold on principles, emotion (i.e. excitement), and memory (i.e. past and long-term experience). They are willing to consume halal cosmetics because they feel secure in using them. This habit is also affected by their friends.

Furthermore, positive brand image helps to influence them. The accessible halal cosmetics also become their reason to choose this lifestyle.

### **Medical Care Sector**

Muslim consumer Behavior in choosing, purchasing, and using Islamic medical care is influenced by external factors such as demography, subculture, social class (the entire family member's only visit Islamic hospitals when in need), religion's value and principle, family life cycle, and culture. Meanwhile, internal factors influencing the consumer Behavior in this sector are motive (i.e. strong Islamic characteristic), strong will to hold on principles, emotion (i.e. excitement), and memory (i.e. past and long-term experience). They are willing to visit Islamic hospital because they need to feel secure. Sense of security is provided by Islamic hospital, as they claim. This habit is not affected by their friends. However, positive brand image those hospitals hold does. The accessible Islamic hospitals throughout Indonesia also becomes their reason to choose this consumer Behavior.

The entire findings elaborated above is summarized in table 4.1 below.

Table 4.1 Summary of the Findings

No.	Sector	External Factor	Internal Factor	Purchasing Decision
1	Food and Beverage	<ul style="list-style-type: none"> <li>- Demography</li> <li>- Subculture</li> <li>- Social Class</li> <li>- Value and Principles</li> <li>- Family life-cycle</li> <li>- Culture</li> </ul>	<ul style="list-style-type: none"> <li>- Emotion</li> <li>- Memory (past experiences)</li> </ul>	<ul style="list-style-type: none"> <li>- Problem Recognition (due to needs)</li> <li>- Information Gathering (safe in terms of health)</li> <li>- Alternative Evaluation and Selection (due to neither friends nor brand images)</li> <li>- Store Selection and Purchasing (accessible)</li> </ul>
2	Finance	<ul style="list-style-type: none"> <li>- Demography</li> <li>- Subculture</li> <li>- Value and Principle</li> <li>- Family lifecycle</li> <li>- Culture</li> </ul>	<ul style="list-style-type: none"> <li>- Motive (Islamic Characteristic)</li> <li>- Personality (firm in principle)</li> <li>- Emotion</li> <li>- Memory (long-term past experience)</li> </ul>	<ul style="list-style-type: none"> <li>- Problem Recognition (due to needs)</li> <li>- Information Gathering (due to sense of safety/security)</li> <li>- Alternative Evaluation and Selection (not due to friends but due to positive brand image)</li> <li>- Store Selection and Purchasing (accessible)</li> </ul>
3	Travel	<ul style="list-style-type: none"> <li>- Demography</li> <li>- Subculture</li> <li>- Social Class</li> <li>- Value and Principle (religion value and principle)</li> </ul>	<ul style="list-style-type: none"> <li>- Motive (Islamic Characteristic)</li> <li>- Emotion (excitement)</li> <li>- Personality (firm in principle)</li> </ul>	<ul style="list-style-type: none"> <li>- Problem Recognition (due to needs)</li> <li>- Information Gathering (secured and trusted)</li> <li>- Alternative Evaluation and Selection (not due to friends but due to positive brand image)</li> </ul>

4	Clothing	<ul style="list-style-type: none"> <li>- Culture</li> <li>- Demography</li> <li>- Subculture</li> <li>- Social Class</li> <li>- Value and Principle (compliance with religion)</li> <li>- Family lifecycle</li> <li>- Culture</li> </ul>	<ul style="list-style-type: none"> <li>- Motive (Islamic Characteristic)</li> <li>- Personality (firm in principle)</li> <li>- Emotion</li> <li>- Memory (Past Experience: purchasing experience in Islamic clothing store/outlet)</li> </ul>	<ul style="list-style-type: none"> <li>- Store Selection and Purchasing Service (accessible)</li> <li>- Problem Recognition (due to needs)</li> <li>- Information Gathering (secured and trusted)</li> <li>- Alternative Evaluation and Selection (not due to friends but due to positive brand image)</li> <li>- Store Selection and Purchasing (accessible)</li> </ul>
5	Media/Recreation	<ul style="list-style-type: none"> <li>- Demography</li> <li>- Subculture</li> <li>- Social Class</li> <li>- Value and Principle</li> <li>- Family lifecycle</li> <li>- Culture</li> </ul>	<ul style="list-style-type: none"> <li>- Motive</li> <li>- Personality (firm in principle)</li> <li>- Emotion (excitement)</li> <li>- Memory (Past Experience: visiting places in associates with Islam)</li> </ul>	<ul style="list-style-type: none"> <li>- Problem Recognition (due to needs)</li> <li>- Information Gathering (secured and trusted)</li> <li>- Alternative Evaluation and Selection (not due to friends but due to positive brand image)</li> <li>- Store Selection and Purchasing Service (accessible)</li> </ul>

6	Pharmaceutical	<ul style="list-style-type: none"> <li>- Demography</li> <li>- Subculture</li> <li>- Social Class</li> <li>- Value and Principle</li> <li>- Family lifecycle</li> <li>- Culture</li> </ul>	<ul style="list-style-type: none"> <li>- Motive (Islamic Characteristic)</li> <li>- Personality (firm in principle)</li> <li>- Emotion</li> <li>- Memory (Past Experience)</li> </ul>	<ul style="list-style-type: none"> <li>- Problem Recognition (due to needs)</li> <li>- Information Gathering safer and healthier</li> <li>- Alternative Evaluation and Selection (due to influence from friends and positive brand image)</li> <li>- Store Selection and Purchasing (accessible)</li> </ul>
7	Cosmetics	<ul style="list-style-type: none"> <li>- Demography</li> <li>- Subculture</li> <li>- Social Class</li> <li>- Value and Principle</li> <li>- Family lifecycle</li> <li>- Culture</li> </ul>	<ul style="list-style-type: none"> <li>- Motive</li> <li>- Personality (firm in principle)</li> <li>- Emotion</li> <li>- Memory (Past Experience: Long-term consumption)</li> </ul>	<ul style="list-style-type: none"> <li>- Problem Recognition (due to needs)</li> <li>- Information Gathering (safe in terms of health)</li> <li>- Alternative Evaluation and Selection (due to influence from friends and positive brand image)</li> <li>- Store Selection and Purchasing (accessible)</li> </ul>
8	Medical Care	<ul style="list-style-type: none"> <li>- Demography</li> <li>- Subculture</li> <li>- Social Class (the entire family only visit Islamic hospitals when in needs)</li> <li>- Value and Principle</li> <li>- Family lifecycle</li> <li>- Culture</li> </ul>	<ul style="list-style-type: none"> <li>- Motive (Islamic Characteristic)</li> <li>- Personality (firm in principle)</li> <li>- Emotion (excitement)</li> <li>- Memory (Past Experience: prior visiting experience)</li> </ul>	<ul style="list-style-type: none"> <li>- Problem Recognition (due to needs)</li> <li>- Information Gathering (due to its security and safety)</li> <li>- Alternative Evaluation and Selection (not due to friends but due to positive brand image)</li> <li>- Store Selection and Purchasing Service (accessible)</li> </ul>



## CHAPTER V CLOSING

### A. Conclusion

Based on the result of the study, the conclusions are :

1. Muslim consumer behavior in the food sector is that Muslim consumers who choose, buy and consume halal food and drinks are influenced by external factors such as: demography, subculture, social class, values, family life cycle, and culture. While the internal factors that influence are emotional and memory (past experiences where consumers have been consuming halal food and drinks for a long time). The decision to purchase halal food and drinks is due to the need for Muslim consumers to feel safe for health. They are willing to consume halal food and drinks not because of friends nor because of their brands. For them, the ease of finding halal food and drinks was the reason why they decided to consume halal food and drinks in Indonesia.
2. Muslim consumer behavior in the financial sector is that Muslim consumers who choose, buy and use Islamic financial products and services are influenced by external factors such as: demography, sub-culture, values, family life cycle and culture. While the internal factors that influence are the motives (strong Islamic character within), a firm personality on principles, emotions and memory (past experiences where consumers have been using Islamic financial products and services for a long time). The decision to use Islamic financial products and services is due to the need for Muslim consumers to feel safer. They are willing to use Islamic financial products and services not because

of friends but because of their positive brand image. For them, the ease of finding using Islamic financial products and services is the reason why they decided to use Islamic financial products and services in Indonesia.

3. Muslim consumer behavior in the travel sector is that Muslim consumers who choose, buy and use Muslim travel services are influenced by external factors such as: demography, subculture, social class, religious values, family life cycle and culture. While the internal factors that influence are the motives (strong Islamic character within), a firm personality on principles and emotion (passion). The decision to use Muslim travel services is due to the need where Muslim consumers feel safe and trusted. They are willing to use Islamic financial products and services not because of friends but because of their positive brand image. For them, the ease of finding using Islamic financial products and services is the reason why they decided to use Muslim travel services in Indonesia.
4. Muslim consumer behavior in the clothing sector is a Muslim consumer who chooses Muslim clothing stores / outlets and buying Muslim clothing is influenced by external factors such as: demography, subculture, social class, religious values, family life cycle and culture. While the internal factors that influence are the motives (strong Islamic character within), a firm personality on principles, emotions and memory (past experiences where consumers have been shopping for Muslim clothing stores / stores for a long time). The decision to choose a Muslim clothing store / store is because of the need for Muslim consumers to feel safe and trusted. They are willing to choose Muslim clothing stores / stores, buy Muslim clothes not because of friends but because of their positive image. For them, the ease of finding



Muslim clothing stores / outlets is the reason why they decide to choose Muslim clothing stores / outlets and buy Muslim clothing in Indonesia.

5. Muslim consumer behavior in the media / recreation sector (media / recreation sector) is Muslim consumers who choose and travel / recreation to Islamic entertainment venues turned out to be influenced by external factors such as: demography, sub-culture, social class, values, family and cultural life cycle. Whereas the internal factors that influence are motives, firm personalities on principles, emotions (passion) and memory (past experiences where consumers have been traveling to entertainment places with long Islamic nuances). The decision to travel / recreation to Islamic entertainment venues is due to the need where Muslim consumers are safe and trusted. They are willing to travel / recreation to Islamic entertainment venues not because of friends but because of their positive brand image. For them, the ease of finding travel / recreation to entertainment venues with Islamic nuances is the reason why they decide to travel / recreation to Islamic entertainment venues in Indonesia.
6. Muslim consumer behavior in the pharmaceutical sector is that Muslim consumers who choose, buy and use halal medicines turned out to be influenced by external factors such as: demography, sub-culture, social class, values, family life cycle and culture. While the internal factors that influence are motives (strong Islamic character within), firm personality in principle, emotion and memory (past experiences where consumers have been using halal medicines for a long time). The decision to buy halal medicines is because of the need for Muslim consumers to feel safe and healthy. They are willing to use halal medicines because of the influence of friends because of their positive

image. For them, the ease of finding halal medicines is the reason why they decided to use halal medicines in Indonesia.

7. Muslim consumer behavior in the cosmetics sector is that Muslim consumers who choose, buy and use halal cosmetics are influenced by external factors such as: demography, sub-culture, social class, values, family life cycle and culture. While the internal factors that influence are motives, strong personalities on principles, emotions and memory (past experiences where consumers have been using halal cosmetics for a long time). The decision to buy halal cosmetics is because of the need that Muslim consumers feel safe for health. They are willing to use halal cosmetics because of the influence of friends because of their positive image. For them, the ease of finding halal cosmetics is the reason why they decided to use halal cosmetics in Indonesia.
8. The behavior of Muslim consumers in the medical care sector is that Muslim consumers who choose and seek treatment at Islamic hospitals are influenced by external factors such as: demography, subculture, social class (all family members only go to Islamic hospitals), values, family life cycle and culture. While the internal factors that influence are motives (strong Islamic character within), firm personality on principles, emotions (passion) and memory (past experiences where consumers have been treated in Islm hospitals for a long time). The decision to go to an Islamic hospital is because of the need for Muslim consumers to feel safe. They are willing to seek treatment at an Islamic hospital not because of friends but because of their positive brand image. For them, the ease of finding treatment at an Islamic hospital was the reason why they decided to go to an Islamic hospital in Indonesia.

## **B. Implication**

The results of this study have implications for several parties and aspects related to Muslim consumer behavior towards halal products in Indonesia, including:

1. The results of the study show that the Muslim consumer behavior towards sectors other than food and beverages is still not good, it can be caused by the lack of knowledge of Muslim communities in Indonesia towards the halalness of other sectors. Thus, there is a need for government and educational institutions in Indonesia to be more active and intensive in educating Muslim communities, especially in sectors other than food and beverages.
2. Muslim consumer behavior towards halal products in the service sector (hospitals, travel, hotels, and tourism places) does not look good, it may be due to the absence of a clear law regarding Islamic Hospital, tourism places and sharia hotels that have an impact on low awareness of Muslim consumers in these sectors. Therefore, there needs to be clear rules related to these sectors so that a halal lifestyle is formed which eventually shapes the halal lifestyle of Muslim consumers in Indonesia.
3. Low awareness in the halal medicine sector in this study can be caused by neglect where the urge to recover quickly is higher than the consideration that the drug is halal. This causes strong motivation needed by Muslim consumers in Indonesia so that they always prioritize halal on drugs consumed or used.
4. Muslim consumer behavior towards halal products in 8 sectors, when viewed from the purchase decision already shows the need factor. That is, Muslim consumers do believe that halal products are a necessity. Muslim consumers also assess the availability of important products. Therefore, the availability of halal products must be accompanied by good quality so that halal products are

no less competitive than non-halal products in Indonesia. Halal product markets are actually very large, industry players must pay attention to the quality of halal products.

### **C. Recommendations**

Based on the results of this study, we as researchers suggest that:

1. For further research, it is better to conduct research on consumer awareness because consumer awareness is very influential on producers to apply for halal certification and have implications for improving the economy of the people. In addition, further research should use interview and observation techniques because online data collection has limitations, namely not being able to explore deep things.
2. For the government, it should immediately make clear rules in other sectors, such as the service sector, in addition to the food and beverage sector, the cosmetics sector and the pharmaceutical sector. Thus, the Muslim community in Indonesia has become increasingly facilitated in choosing and using halal products in the service sector.
3. For the MUI as a halal certification labeling institution, it is best to give halal label seriously, especially on medicinal products so that the doubts products are not necessarily labeled halal.
4. For the Muslim community as consumers of halal products, it is better to change the lifestyle become pattern of life, that consuming halal products should be a certain way of life because lifestyle can be changed.

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