

## Pengaruh Pemahaman Nilai dan Moral Agama terhadap Perilaku Konsumsi = The Influence of Understanding Religious beliefs and moral Values towards Consumption Behavior

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### Abstrak

Perilaku konsumsi Islami memiliki karakter yang berbeda dari perilaku konsumsi konvensional. Perbedaan tersebut dikarenakan nilai dan moral agama Islam. Berdasarkan hal itu, maka penelitian kuantitatif ini memiliki empat tujuan. Pertama, mengukur kedekatan perilaku konsumsi sampel, kepada perilaku konsumsi Islam yang diharapkan. Kedua, menganalisa adanya pengaruh pemahaman nilai dan moral agama terhadap perilaku konsumsi. Ketiga, menemukan variabel yang paling dominan. Keempat, menguji multikolinieritas antara variabel bebas Aqidah, Syariah, dan Akhlak. Data penelitian ini adalah data primer yang diambil melalui kuesioner yang disebar dengan metode convenience sampling di wilayah Jabodetabek. Penelitian ini menggunakan metode Analisis Faktor kemudian dilanjutkan dengan metode Regresi Linier Ganda. Dari data survey didapatkan bahwa rata-rata perilaku konsumsi responden telah mendekati perilaku konsumsi islami yang diharapkan sebesar 0.75. Setelah didapatkan alat ukur yang valid dengan metode Analisis Faktor maka hasil yang didapatkan diregresikan dan didapatkan hasil bahwa nilai dan moral khususnya unsur Aqidah dan Syariah mempengaruhi perilaku konsumsi secara signifikan, sedangkan unsur akhlak kurang signifikan. Sedangkan unsur yang paling dominan ialah unsur aqidah yang terkait dengan keyakinan efek makanan yang dikonsumsi, keyakinan adanya reward, dan keyakinan tentang takdir. Dan masing-masing unsur mempengaruhi perilaku konsumsi secara individu.

.....The Islamic consumption behavior has a different character from the conventional consumption behavior. This difference was caused by the beliefs and moral values of Islam. Based on that, then this quantitative study has four purposes that want to be highlighted in this thesis. The first purpose is to measure the proximity of the sample consumption behavior to the behavior expected of Islamic consumption. The second purpose is to analyze the existence influence in understanding the religious beliefs and moral values to consumption behavior. The Third purpose is to find the most dominant independent variable. The fourth purpose is to access that the independent variables are free from multicollinearity. The data for accessing this thesis were acquired from questionnaires that were distributed in Jakarta, Bogor, Depok, Tangerang and Bekasi based on convenience sampling. This study uses Factor Analysis method followed by Multiple Linear Regression Method. From The survey data found that the average consumption behavior of the respondents had approached the Islamic Consumption behavior expected for 75 %. Factor Analysis gives valid and reliable variables, and then analyzed by multiple linear regressions. This method gives result that the independent variable Islamic monotheism (Aqidah) and Islamic law (Syariah) influenced the consumption behavior significantly whereas the independent variable moral (Akhlak) was less significant. The most dominant variable is Islamic monotheism (Aqidah) which relates to the belief in the effects of goods or food consumed, the belief in the rewards, and the belief in the predestination. All four independent variables have no multicollinearity.