

FACTORS THAT AFFECT THE CONSUMPTION BEHAVIOR OF HALAL PRODUCTS AMONG MUSLIMS (CASE STUDY OF SHARIA BANKING STUDY PROGRAM)



Septiara Dwi Mariska¹

Universitas Muhammadiyah Sumatera Utara, Medan, Indonesia

septiarabm@gmail.com

Riyan Pradesyah²

Universitas Muhammadiyah Sumatera Utara, Medan, Indonesia

riyanpradesyah@umsu.ac.id

Abstract

Religious awareness is an important dimension in an individual's life that can influence various aspects of behavior, including in consumption decisions. Students of the Sharia Banking Study Program are an interesting group to conduct research on how they behave when using halal goods. Many internal and external factors can affect the way they consume a product. Religiosity encourages buyers to prioritize halal products as part of their religious practices. However, without adequate halal literacy, a person may have difficulty ensuring the halalness of products, especially modern products with complex ingredients. The purpose of this research is to determine the influence of religiosity, halal product literacy and analyze the simultaneous influence of religiosity and halal product literacy on halal product consumption behavior among UMSU sharia banking study program students. In this study, the researcher used a quantitative research method. In this approach, data is collected through standardized instruments, such as questionnaires, which are designed to measure the level of influence of consumption behavior on halal products. Furthermore, the data obtained was analyzed using statistical techniques to test the hypothesis that had been formulated. There are 3 variables to be studied, the free variable (X1) is religiosity and (X2) halal literacy, while the bound variable (Y) is consumption behavior. The results of the study showed a determination value of 0.42. This means that 42.4% have the influence of religiosity on the consumption behavior of halal products, then there is also the influence of halal literacy on the consumption behavior of halal products, while together religiosity and halal literacy have an effect on the consumption behavior of halal products.

Keywords: Religiosity, Halal Product Literacy, Consumption Behavior

INTRODUCTION

Indonesia is the country with the largest Muslim population in the world, with more than 230 million Muslim residents. According to data from the Halal Product Assurance Agency (BPJPH) as of October 24, 2023, as many as 2.9 million products in Indonesia have been halal certified. This exceeds the target of one million halal-certified products by 2023. Furthermore, until July 2024, BPJPH has issued 1.8 million halal certificates, covering 4.5 million halal-certified products. This condition makes Indonesia the main market for various halal standard products. Halal products cover various sectors ranging from food, cosmetic beverages, medicines, to sharia-based services. The circulation of halal products is very important because it is not only a religious need, but also a great opportunity to support national economic growth.

As a country with a majority Muslim population, Indonesia has a large capacity both as a consumer and a producer of halal products. By optimizing this capacity, Indonesia is not only able to meet domestic needs but also has the opportunity to become a major player in the global halal market (Herianti et al., 2023). However, even though Indonesia has a large Muslim population and is one of the main markets for halal products, there are still many people who consume products that do not have halal certification. One of the factors causing this is the lack of understanding of the benefits of halal products, especially related to health and religious aspects.

In addition, the consumption behavior of people who still consider products suitable for consumption only based on the expiration date is also an obstacle. Many consumers ignore halal certification, focusing only on the sustainability aspect of the product without considering halal factors as a guarantee of quality and safety. This can be seen from the results of the Populix Survey (March 2023): As many as 39% of 1,014 Muslim respondents in Indonesia admitted to buying products without the halal logo in the last six months. Therefore, a person's knowledge (halal literacy) and beliefs (religious) affect consumption activities (Anis Setyowati, 2022).

Religious awareness is an important dimension in an individual's life that can influence various behavior aspects, including consumption decisions (Pramintasari & Fatmawati, 2020). However, the influence of religious awareness on consumption behavior

also depends on various factors, such as the level of religious understanding, and access to halal products. Religiosity is often considered the main factor affecting halal product consumption behavior. Individuals with high levels of religiosity tend to be more selective in choosing the products they consume, ensuring that they are following religious values.

Halal literacy refers to a person's knowledge and understanding of the products they consume. Based on Islamic law (sharia), halal literacy is the ability to distinguish goods and services that are considered halal or haram including the production process, materials used, and halal certificates. Islamic law pays great attention to the type of food or service they consume, such as paying attention to the halal label on the packaging before deciding to buy (Yasfi Robiatul Adawiyah, Nengwidayanti, Ade yeti Nuryantini, 2024). Halal literacy is not only about recognizing halal labels, but also understanding the composition, production process, and sharia principles in various aspects of life. With the increase in halal literacy, consumers can make decisions that are more based on Islamic values and support a more transparent and trustworthy halal industry

Students of the Sharia Banking Study Program are an interesting group to research how they behave when using halal goods. Those who are formally educated about Sharia principles are expected to have high faith and halal knowledge. However, many internal and external factors can affect how they consume a product.

Based on the above, this study identifies several problems, including the low understanding of UMSU Sharia Banking Study Program students regarding halal product literacy, the increasing number of products that do not have halal certification, and the high level of student consumption of products that are not halal certified.

This study aims to examine the influence of religiosity and halal literacy on halal product consumption behavior among Islamic banking students. It is important to understand the extent to which their awareness and understanding of sharia is actually applied in daily life. The results of this research can also be the basis for the development of a Sharia education curriculum as well as more effective policies in increasing halal awareness among the younger generation.

This research was conducted among students because of research by Rusnaena and Wahyu (2021): This study examines the influence of halal literacy and religiosity on halal

food consumption decisions in students but does not specifically target Islamic banking students. Ministry of Research at UIN Sunan Gunung Djati Bandung: This study explores the influence of halal literacy and religiosity on the consumption of halal products among students, but does not specifically highlight Islamic banking students.

REVIEW OF LITERATURE

Halal Products

Halal products include goods and services that can be consumed or used by the general public, such as food, beverages, medicines, cosmetics, and other products that have gone through a verification and certification process in accordance with Islamic law (Dirhamzah et al., 2024)(Ismail et al., 2023). Halal certification ensures that the product is produced, processed, and packaged following halal principles that have been approved by official institutions. In addition to being important for the Muslim community, halal certification helps to increase consumer confidence in general. Producers can increase their market share in countries where the majority of the population is Muslim by providing halal assurance, In addition, because the production process is maintained according to certain standards, halal products are often associated with high-quality, hygienic, and healthy goods.

The purpose of implementing halal product guarantees, according to article 3 of Law Number 33 of 2014 concerning halal product guarantees, is to provide convenience, security, safety, and certainty of the availability of halal products for the public to consume and use, as well as to increase added value for companies that produce and sell halal products. According to Nengsih (2024), halal products can be defined as products that have been declared halal in accordance with Islamic law. Halal products not only include the ingredients used but also the processing process that does not contain haram and unclean ingredients.

Based on a report from the 2022 Halal Product Assurance Agency (BPJPH), more than 80% of Indonesian consumers trust products with halal certification more than products without halal labels. A survey also from the Institute for Halal Studies (LPPOM MUI) 2021 found that 70% of consumers in Indonesia prefer restaurants and cafes that have halal certificates, even if they are not very religious consumers.

The verse that explains halal products in the Islamic view is found in surah Al-Baqarah verse 168: Meaning: O humans, eat some (food) on earth that is halal and good and do not follow the steps of Satan. Indeed, he is a real enemy to you.

In this verse, it is stated that consuming good food (*thayyiban*) and halal (*halalan*) is very important for humans. Halal means something that is allowed by Islamic law, while *Tayyib* means something healthy, clean, and harmless to the body (Rojabiah et al., 2023) (Hasanah, 2023). Therefore, Muslims are instructed to choose foods that are not only following religious rules but also good for health (Hayati et al., 2024). In the life of the Muslim Community, the purpose of halal products is very important, both spiritually and pragmatically. One of the main goals of halal products is to provide halal and safety guarantees for users. By having halal certification, users can feel calm and comfortable when consuming products because they are confident that the product meets Islamic sharia standards and does not contain prohibited ingredients, such as pork or alcohol.

According to (Suryaputri, 2024), the factors that can affect halal products on consumption behavior are as follows:

1. **Religibility.** Religiosity is a concept that encompasses many things, such as behaviors, attitudes, beliefs, feelings, and experiences. A person's religiosity and practices greatly influence several aspects of their lives.
2. **Halal Awareness.** In addition, awareness of the importance of consuming halal products is very important. Consumers who are more aware of halal laws tend to choose goods that are guaranteed to be halal. Halal awareness increases the desire of customers to buy something.
3. **Halal Marketing.** Purchasing decisions are also influenced by the right marketing strategy. Effective halal marketing can increase customer awareness and interest in halal products.
4. **Halal Certification.** Halal certification, which is given by a recognized institution such as MUI in Indonesia, can increase the buyer's desire to buy the item.

Indicators of halal products have certain elements that have an important role in halal products. These main elements according to (Azzochrah, 2023): 1) Halal ingredients; 2) Production process in accordance with Sharia; 3) Sharia-compliant marketing.

Religiosity

In addition to knowing halal products, we must also have a spirit of religiosity so that we do not make mistakes in choosing halal products. Religiosity according to El Hafiz (2021), that religiosity is the level of understanding, belief, and implementation of religious teachings embraced by individuals or groups. These dimensions include intellectualism in understanding religious teachings, beliefs (ideological), rituals (worship practices), spiritual experiences, and the social consequences of beliefs.

According to Ulya (2021), religiosity is a binding relationship between man and God who is worshipped according to his religion, this can make man completely dependent on all the needs of their life, be they primary or secondary needs. Physical and spiritual needs, are carried out by directing the heart, mind, and feelings to carry out religious teachings consistently. In other words, religiosity is a comprehensive relationship and involves all aspects of human life, both physical and mental.

From some of the opinions above, it can be concluded that understanding religiosity is very important to improve one's character. Religiosity needs to be improved to better understand religion in modern society because one can develop an attitude of tolerance, mutual respect, and commitment to the common good through a deep appreciation of religious teachings. The Religiusitas indicator is divided into several things according to (Miatun & Santoso, 2020) as follows: 1) Dimension of Belief; 2) Dimension of Religious Practice; 3) Dimension of Religious Knowledge.

Religiosity plays a significant role in shaping consumer behavior, particularly in the decision to consume halal products. Individuals with a high level of religiosity tend to be more committed to following religious teachings in all aspects of life, including their choices in food, beverages, cosmetics, and financial services. Their strong adherence to religious principles makes them more selective in choosing products, ensuring that both the raw materials and production processes comply with halal requirements.

Consumers who are deeply religious also exhibit higher awareness and preference for halal products. They actively seek information regarding halal certification and product content before making a purchase. If a product lacks a halal label or originates from

questionable sources, they are more likely to reject it. This level of scrutiny ensures that their consumption aligns with their religious values.

Furthermore, religiosity influences consumer loyalty behavior. Those who prioritize religious teachings tend to develop stronger brand loyalty toward halal-certified products and services. Their commitment extends beyond personal consumption, as they also play an active role in promoting and recommending halal products to others. This behavior fosters collective awareness in society, strengthening the demand for halal goods.

The influence of religiosity also manifests in the reluctance to consume non-halal products. The stronger a person's religious convictions, the more likely they are to avoid products that are doubtful in halal status, even if they are more affordable or readily available. This preference is not limited to tangible goods but also extends to the service sector, such as Islamic finance, where religious individuals tend to reject usury-based transactions in favor of sharia-compliant financial systems.

In the era of globalization, where foreign products flood local markets, religiosity acts as a guiding principle for Muslim consumers in filtering products that align with Islamic values. Despite the availability of numerous international brands, religious consumers remain steadfast in their preference for those with halal certification. For instance, even with the widespread presence of global fast-food chains, they will opt for brands that adhere to halal standards. This demonstrates how religiosity continues to shape consumption patterns, ensuring that purchasing decisions remain consistent with religious principles despite modern market influences.

Halal Product Literacy

Besides The religiosity of Sharia students must also have a high level of halal literacy insight. Halal literacy is a person's understanding of a particular product they want to consume. Not only the product label determine whether a product is halal or haram, but one must know and understand where the product comes from (Ira et al., 2023)(Pradesyah, 2023). Halal literacy also includes where the raw materials come from, how the raw materials are processed, and the products are marketed to customers, this is a component of halal literacy. Literacy allows customers to have a thorough understanding of the standards of halal criteria

in addition to relying on halal claims made by manufacturers. In general, what is called halal products is products that do not know halal certification and halal products.

Individual literacy regarding halal products cannot be separated from the influence of various external factors that shape their understanding and knowledge. Residential environments, especially in areas with Muslim minority populations, often play a significant role in encouraging individuals to learn more about halal products. In this context, individuals may feel compelled to seek information and understand the halalness of products in response to the needs of their communities, even if they are not in a Muslim-majority environment. Thus, a diverse social environment can create an impetus to learn and adapt to halal values. In addition, socio-cultural factors are also an important component in the halal literacy education process. Local culture and community traditions can influence an individual's perspective on halal products and halalness in general. For example, in a community that values Islamic values, discussions about halal products may become part of daily life, thereby increasing public awareness and understanding of the importance of choosing products that follow Islamic law. Therefore, the influence of local culture can enrich individuals' knowledge about halal products and encourage them to be more active in seeking related information. The work and education environment is also an external factor that should not be ignored in forming halal literacy. In the workplace, interaction with colleagues who are knowledgeable about halal products can open up opportunities for individuals to learn more about halal certification and best practices in consumption. Meanwhile, formal education in higher education institutions that teach about Sharia economics or Islamic studies can provide a strong foundation for students to understand the concept of halal in depth. By using Islamic law, halal literacy helps and distinguishes goods and services that are considered halal or haram (Fauziah & Pradesyah, 2023)(Sihotang, 2023).

Halal literacy aims to increase consumer knowledge about what is meant by halal products, with a better understanding, consumers can make smarter and wiser decisions when choosing goods to be consumed. In addition, halal literacy serves to increase consumer confidence in products circulating in the market (Qomaro & Hermawati, 2022). Consumers who have good halal literacy can make wiser and smarter choices when choosing the products they will consume, this means that they consider the quality, safety, and health benefits, in

addition to the halalness of the product. People who are less aware of halal literacy will be more likely to check the composition of ingredients before buying food, or drinks so that they can avoid items that contain harmful ingredients or that violate Sharia law. This wise decision encourages a healthy lifestyle and is in accordance with religious principles. According to (Nurdin et al., 2024) The indicators of halal product literacy are as follows: 1) Able to explain the concept or knowledge of halal and haram in Islam, as well as identify the postulates of the Qur'an and Hadith related to the halalness of products; 2) Able to identify ingredients and production processes that are generally used in products and explain the impact of these materials and processes on the halal status of products; 3) Able to connect the concept of halal with daily consumption decisions.

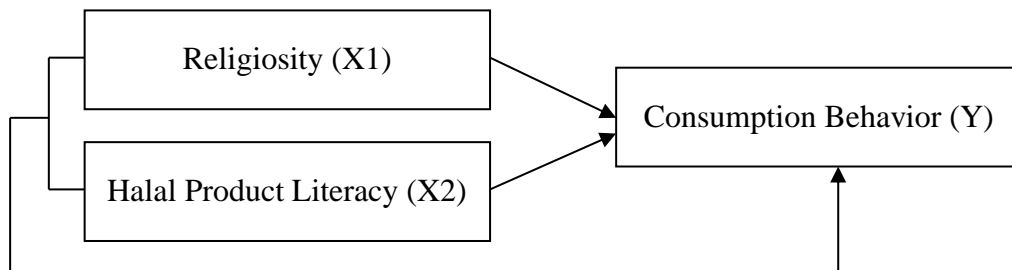
Halal Product Consumption Behavior

Consumption behavior is the process of decision-making and actions taken by people involved in the purchase and use of products. This includes other purchasing and consumption activities of people involved in the exchange process. Motivational or purposeful consumption behavior is to acquire a product or other resource. These are the activities of people who are involved in the actual and potential use of a product or other resource. The indicators of consumption behavior according to (Duha, 2021) that is: 1) Cultural Factors. Cultural factors are the most extensive and profound influence on consumption behavior. Cultural factors consist of several factors, including subculture and social class; 2) Social factors. In addition to cultural factors, a consumer's behavior is influenced by social factors, social factors consist of several factors, such as reference groups, family; 3) Personal factors. Personal factors are factors that contribute to consumption behavior. Personal factors consist of several sub-factors, including age and stage of the life cycle, work and economic circumstances, personality, and lifestyle; 4) Psychological Factors. Psychological factors are factors in a person's purchase choices that are influenced by motivation, perception, learning, and memory.

Framework of Thought

This framework of thought is needed as a flow of thinking and is the basis for developing research hypotheses. Preparation of the conceptual framework of the reader to

be able to understand the problem. Based on the description of the background of the problem that has been explained, the framework of thought used in this study is as follows:



There are inconsistencies in the wording of your hypotheses, particularly in Ha3, where "the influence of religiosity on halal literacy on the consumption behavior of halal products" is unclear. Below is a refined version with clearer wording:

1. **Ho1:** Religiosity has no influence on the consumption behavior of halal products.
Ha1: Religiosity has an influence on the consumption behavior of halal products.
2. **Ho2:** Halal literacy has no influence on the consumption behavior of halal products.
Ha2: Halal literacy has an influence on the consumption behavior of halal products.
3. **Ho3:** Religiosity and halal literacy have no influence on the consumption behavior of halal products.
Ha3: Religiosity and halal literacy have an influence on the consumption behavior of halal products.

This version ensures clarity and logical consistency in hypothesis testing. Let me know if you need further refinements.

RESEARCH METHOD

This study uses a quantitative research method. Quantitative research is a research method that presents data dominated in the form of numbers (Kusuma & Kurniawati, 2022) (Pradesyah et al., 2020). This approach allows researchers to measure and analyze data objectively to draw generalizable conclusions. (Kusuma & Kurniawati, 2022). In this approach, data is collected through standardized instruments, such as questionnaires, which are designed to measure the level of influence of consumption behavior on halal products. Furthermore, the data obtained was analyzed using statistical techniques to test the hypothesis

that had been formulated. The results of this study are expected to provide an overview of the influence of consumption behavior on halal products. There are 3 variables to be studied, the free variable (X1) is religiosity and (X2) halal literacy, while the bound variable (Y) is consumption behavior.

This study uses associative research techniques. Associative research is research to determine the causal relationship (cause-effect relationship, cause-effectual relationship) between two or more variables to explain certain symptoms or phenomena (Suggestion, 2018). In the context of this study, an associative approach is used to Analyze the influence of 2 variables, namely independent variables and dependent variables. Independent variables are variables that explain or affect other variables. The independent variables in this study are Religiosity (X1) and Halal Literacy (X2). Dependent variables are variables that explain or are influenced by independent variables. The dependent variable in this study is Consumption Behavior (Y).

The data sources used in this study are primary data, namely data collected or obtained by the author directly, and secondary data used by the author obtained from previous research, such as books, journals, articles, and the like. The population in this study is 120 UMSU Islamic banking students in 2024/2025. The determination of the research sample using the Slovin formula was obtained The number of samples studied was 92 people. This research was conducted at the University of Muhammadiyah North Sumatra, Jl. Captain Muslim Muchtar Basri No 3, Glugur Darat II, East Medan District, Medan City.

The data collection technique is to collect data related to the research. The technique in data collection is observation, which is observation by direct or indirect research on UMSU Islamic banking students and Questionnaire, which is a data collection technique by distributing questionnaires containing statements submitted to UMSU Islamic banking students.

The method used in analyzing the data in this study is a data processing program or software. This study uses a hypothesis test with a test f and test t as Test t to determine whether each independent variable has a significant influence on the bound variable or not. While the f test to find out whether all independent or independent variables used in the regression model together or simultaneously can affect the dependent variables. Conducting

a test of the quality of the data owned, the researcher uses validity and reliability tests when conducting multiple regression analysis To find out the influence of independent variables and dependent variables. Therefore, it is necessary to fulfill several assumptions, for example, classical assumptions consisting of normality tests, multicollinearity tests and heteroscedasticity tests.

RESULTS AND DISCUSSION

Normality Test

Data normality testing is carried out to see whether in the regression model, the dependent and independent variables have a normal distribution or not, if the data spreads around the diagonal line and follows the direction of the diagonal line, then the regression model meets the normality assumption (Suggestion, 2019).

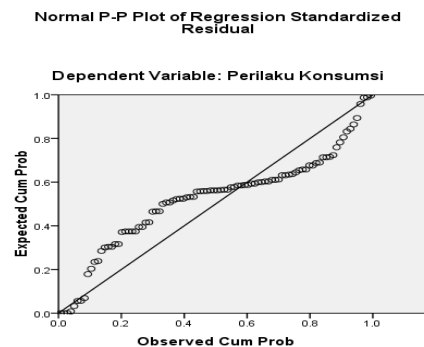


Figure 1
Normality Test Results

Based on figure 1 above, it can be seen that the data spreads along a diagonal line, meaning that the data between the dependent variable and its independent variables has a normal relationship or distribution or meets the normality assumption test.

If **Sig. (p-value) > 0.05**, then the data is **normally distributed**.

If **Sig. (p-value) < 0.05**, then the data is **not normally distributed**

Multicollinearity Test

The multicollinearity test was used to find out whether there was a high correlation in the regression model including the independent variable (Suggestion, 2019), with the following conditions: If the Tolerance < 0.1 or equal to VIF > 10, then there is a serious

multicollinearity problem, while if the Tolerance > 0.1 or equal to VIF < 10, then there is no multicollinearity problem.

Table 1
Multicollinearity Test Results
Coefficients^a

	Type	Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Religious	.782	1.279
	Halal Product Literacy	.782	1.279

a. Dependent Variable: Consumption Behavior

If the test results show a Tolerance > 0.1 and a VIF < 10, then it can be concluded that there is no multicollinearity problem, so that regression analysis can be carried out with more accurate results and can be interpreted well. From each variable, the tolerance value is greater than 0.1, so it can be concluded that there is no multicollinearity phenomenon between the independent variables indicated by the tolerance value of each independent variable greater than 0.1 and the VIF value is less than 10.

Heteroscedasticity Test

The heteroscedasticity test aims to test whether there is a constant variance in the regression error. If the error has a non-uniform pattern, then heteroskedasticity occurs, which can lead to invalid or inefficient regression results. According to (Suggestion, 2019), The existence of an independent variable variance is constant for each particular value of an independent variable (homoscedasticity). A good regression model is that heteroscedasticity does not occur. The basis for decision-making is that if a certain pattern, such as existing points (points) forms a certain regular pattern, then heteroscedasticity occurs. If in your study there is no specific pattern in the scatter plot and the statistical test shows a p-value > 0.05, then it can be concluded that the regression model does not experience heteroskedasticity and the regression results are more reliable.

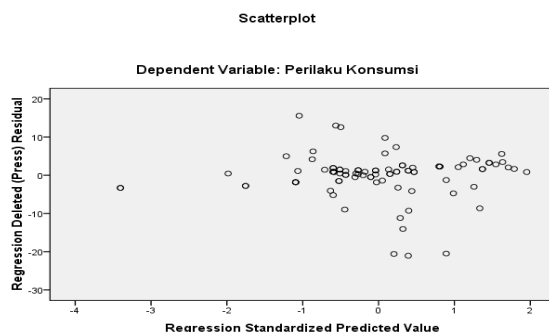


Figure 2
Heteroscedasticity Test Results

Validity Test

The validity test aims to assess whether an item in the questionnaire really measures the variable in question. One commonly used method is with Pearson Product Moment correlation, which results in r calculation. Test the significance with rtable, If the calculation is greater than the table and the value is positive, then > rtable so that all question items are valid.

Reliability Test

A questionnaire is said to be reliable if a person's answers to statements are consistent or stable over time. A variable is said to be Cronbach's A ≥ 0.70 . The following are the results of the reliability test of each variable :

Table 2
Reliability Test Results

Variable	Cronbach's Alpha	≥ 0.70	Conclusion
Religiosity (X1)	0,930	$\geq 0,70$	Reliable
Halal Product Literacy (X2)	0,913	$\geq 0,70$	Reliable
Consumption Behavior (Y)	0,905	$\geq 0,70$	Reliable

If the Cronbach's Alpha value for each variable is above 0.70, then the questionnaire is considered to have good internal consistency, which means that the respondents' answers are quite stable and trustworthy. The results show that the results of the questionnaire reliability test on each variable can be seen Cronbach's Alpha which shows the value for all variables above 0.70. This shows that the questionnaire on each variable is very reliable with Cronbach's Alpha greater than 0.70 and high reliability level.

Multiple Linear Regression

Table 3
Multiple Linear Regression Test Results
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Mr.
	B	Std. Error	Beta		
1 (Constant)	13.076	6.068		2.155	.034
Religious	.362	.093	.354	3.893	.000
Halal Product Literacy	.418	.094	.406	4.462	.000

a. Dependent Variable: Consumption Behavior

From table 2 above, it is known and can be included in multiple linear regression so that the following equation is known:

$$Y = 13.076 + 0.362X_1 + 0.418X_2$$

Hypothesis Testing

In regression analysis, the t-test is used to test the significance of each independent variable in influencing dependent variables. The results of this test show whether or not the independent variable has a significant influence on the dependent variable in the regression model. If the calculated t is greater than the table t, it means that the variable has a significant effect on the dependent variable. A Sig. < value of 0.05 indicates that the result is statistically significant, so it can be used to draw stronger conclusions in the study. This provides empirical evidence that the factors of religiosity and halal literacy really influence the decision to consume halal products, not just conjectures or assumptions.

T Test (Partial Test)

Table 4
Statistical Test Results t (Partial)
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Mr.
	B	Std. Error	Beta		
1 (Constant)	13.076	6.068		2.155	.034
Religious	.362	.093	.354	3.893	.000
Halal Product Literacy	.418	.094	.406	4.462	.000

a. Dependent Variable: Consumption Behavior

The Influence of Religiosity on Consumption Behavior

Based on table 4 above, the calculation for the religiosity variable is obtained at 3.893 for the error of 5% of the 2-party test and $dk = n-k (92-2=90)$, obtained t table 1.987. If t counts $>$ t table, then there is an influence between religiosity and consumption behavior, in this case t count = 3.893 $>$ t table = 1.987. This shows that for every increase of one unit in the Religious variable, consumption behavior is expected to increase by 0.362 units, assuming the other variables remain. This means that there is an influence between religiosity and consumption behavior, especially on students of the UMSU Islamic Banking Study Program.

The Effect of Halal Product Literacy on Consumption Behavior

Based on table 4 above, the calculation for the halal product literacy variable was obtained at 4.462 for the error of 5% of the 2-party test and $dk = n-k (92-2=90)$, obtained t table 1.987. If t counts $>$ t table, then the influence between halal product literacy and consumption behavior is obtained, in this case, t count = 4.462 $>$ t table = 1.987. This means that there is an influence between halal product literacy behavior and consumption behavior, especially in UMSU Islamic Banking Study Program students.

Test F (Simultaneous Test)

The F test, also called the simultaneous significance test, is intended to see the overall ability of the independent variables, namely religiosity and literacy of halal products, to be able to or explain the behavior or diversity of the bound variables, namely consumption behavior. The F test is also used to determine whether all variables have a regression coefficient equal to zero. Based on the results of data processing with the SPSS program version 24.00, the following results were obtained:

Table 5
Statistical Test Results F (Simultaneous)
ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Mr.
1	Regression	2035.522	2	1017.761	32.792	.000a
	Residual	2762.304	89	31.037		
	Total	4797.826	91			

a. Predictors: (Constant), Halal Product Literacy, Religious

b. Dependent Variable: Consumption Behavior

Based on Table 5 above, F is calculated for the variable religiosity and literacy of halal products of 32.792 for an error of 5% of the 2-party test and $dk = n-k-1$ ($92-2-1=89$), obtained F table 3.10 If F calculates $> F$ table, then the influence between the variables of religiosity and literacy of halal products on consumption behavior is obtained, in this case F count = $32.792 > F$ table = 3.120, Furthermore, it can also be seen that the probability value of F, namely sig is 0.000 while the significant level of α previously determined is 0.05, then the value of sig is $0.000 < 0.05$. This means that there is a simultaneous influence between religiosity and halal product literacy on consumption behavior, especially in UMSU Islamic banking study program students.

Determination Test

This determination test serves to determine the percentage of the influence of independent variables and dependent variables, namely by accumulating the coefficients found.

Table 6
Determination Test Results
Model Summary^b

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.651a	.424	.411	5.571

a. Predictors: (Constant), Halal Product Literacy, Religious

b. Dependent Variable: Consumption Behavior

From the table above, it can be seen that the value of R Square In this study, was 0.424 which means 42.4% of the variation in consumption behavior was explained by the independent variables, namely religiosity and literacy of halal products. While the remaining 57.6% was explained by other variables that were not studied in this study.

CONCLUSION

Based on the research findings and discussions on the factors influencing the consumption behavior of halal products among Muslim students, particularly in the Islamic Banking Study Program at UMSU, several conclusions can be drawn. The statistical analysis for the religiosity variable resulted in a t-value of 3.893, while the critical t-table value at a 5% significance level (two-tailed test) with degrees of freedom ($df = 90$) was 1.987. Since

the calculated t-value (3.893) exceeds the t-table value (1.987), it can be concluded that religiosity significantly influences the consumption behavior of halal products among students in the UMSU Islamic Banking Study Program.

Similarly, the analysis for the halal product literacy variable yielded a t-value of 4.462, which is greater than the critical t-table value of 1.987 at a 5% significance level ($df = 90$). This indicates a significant influence of halal product literacy on consumption behavior among students in the UMSU Islamic Banking Study Program. These findings highlight the importance of both religiosity and halal literacy in shaping consumer decisions regarding halal products, particularly among students with an academic background in Islamic banking.

REFERENCES

- Anis Setyowati, M. K. A. (2022). Pengaruh Literasi Produk Halal dan Daya Tarik Habel Halal terhadap Keputusan Pembelian Produk di Kalangan Mahasiswa Universitas Islam Negeri Bandung. *Journal of Islamic Economics and Business*, 1(2). <https://doi.org/10.15575/jieb.v1i2.15585>
- Azzochrah, N. A. (2023). *Memilih Makanan Halal Di Daerah Minoritas: Bukti Empiris Pada Forum Jual Beli Online Facebook GPI Nurul*. 3(1), 121–135.
- Dirhamzah, Lajo, M. N., & Hafsan. (2024). *Syariat Produk Halal*. 0, 1–23.
- Duha, M. G. P. D. dan T. (2021). Pengaruh Perilaku Konsumen Terhadap Keputusan Pembelian Pada Ud. Anisa Kecamatan Telukdalam Kabupaten Nias Selatan. *Jurnal Ilmiah Mahasiswa Nias Selatan*, 4(2), 297–308.
- El Hafiz, S., & Aditya, Y. (2021). Kajian Literatur Sistematis Penelitian Religiusitas di Indonesia: Istilah, Definisi, Pengukuran, Hasil Kajian, serta Rekomendasi. *Indonesian Journal for The Psychology of Religion*, 1(1), 1–22. <https://doi.org/10.24854/ijpr428>
- Fauziah, N. I., & Pradesyah, R. (2023). Pengaruh Literasi Dan Budaya Terhadap Keputusan Membeli Produk Halal Di Kamboja. *Maneggio: Jurnal Ilmiah Magister Manajemen*, 6(1), 54–62. <https://doi.org/10.30596/maneggio.v6i1.14784>
- Hayati, I., Mursyidah, A., Afandi, A., Purnama, B., & Amsari, S. (2024). *Introduction of Halal Product Certification to The Community in Pamijahan District, Bogor*. <https://doi.org/10.4108/eai.22-9-2022.2341400>
- Herianti, H., Siradjuddin, S., & Efendi, A. (2023). Industri Halal Dari Perspektif Potensi Dan Perkembangannya Di Indonesia. *Indonesia Journal of Halal*, 6(2), 56–64. <https://doi.org/10.14710/halal.v6i2.19249>
- Ira, S., Novitasari, D., & Fikriyah, K. (2023). Pengaruh Literasi Halal Terhadap Keputusan Pembelian Produk Kosmetik Halal Mahasiswa Ekonomi Islam Se Jawa Timur. *Jurnal*

Ekonomi Dan Bisnis Islam, 7. <https://doi.org/10.30868/ad.v7i01.3963>

- Ismail, A. H., Khairunnisa, Pradesyah, R., & Bara, A. (2023). SUPPORT SYSTEM LEMBAGA KEUANGAN SYARIAH DALAM PENGEMBANGAN UMKM HALAL KOTA MEDAN. *Jurnal Akuntansi Dan Pajak*, 23(02), 1–14. <https://jurnal.stie-aas.ac.id/index.php/jap/article/view/6401>
- Kusuma, R. P., & Kurniawati, R. (2022). Pengaruh Halal Knowledge, Religiusitas, Sikap Konsumen Generasi Z Terhadap Perilaku Konsumen Produk Kosmetik Halal Dalam Negeri Studi Kuantitatif Di Lingkungan Kota Tangerang. *Ekonomi Bisnis*, 28(01), 91–99. <https://doi.org/10.33592/jeb.v28i01.2537>
- Miatun, S. L., & Santoso, L. (2020). Pengaruh Religiusitas Terhadap Gaya Hidup Konsumen Muslim Di Ponorogo. *SERAMBI: Jurnal Ekonomi Manajemen Dan Bisnis Islam*, 2(2), 113–120. <https://doi.org/10.36407/serambi.v2i2.181>
- Nengsih, Anggini, S. B., & Maryaty, T. (2024). Pengaruh Produk Halal terhadap Keputusan Pembelian. *Aksioreligia*, 2(1), 47–55. <https://doi.org/10.59996/aksioreligia.v2i1.410>
- Nurdin, M. A., Anwar, D. M., Cahyanto, T., & Windayani, N. (2024). Pengembangan Indikator Literasi Halal: Dari Teori Ke Ruang Kelas Pembelajaran IPA. *Indonesian Journal of Halal*, 7(1), 45–54.
- Pradesyah, R. (2023). Digital Marketing and Product Literacy on Generation Z' Interest in Using Sharia Banks. *UPMI Proceeding Series*, 1(01), 1464–1469.
- Pradesyah, R., Khairunnisa, K., & Ismail, A. H. (2020). Technology Acceptance Model, Halal MSMEs Intention In Using QRIS. *Jurnal Ilmu Pendidikan*, 7(2), 809–820. <https://doi.org/https://doi.org/10.31538/ijse.v7i1.4014>
- Pramintasari, T. R., & Fatmawati, I. (2020). Pengaruh Keyakinan Religius, Peran Sertifikasi Halal, Paparan Informasi, dan Alasan Kesehatan Terhadap Kesadaran Masyarakat Pada Produk Makanan Halal. *Jurnal Manajemen Bisnis*, 8(1), 1–33.
- Qomaro, G. W., & Hermawati, E. (2022). The Young Family's Consumption of Halal-Labeled Food Product in Sampang. *Proceeding of Annual Conference on Islamic Economy and Law*, 1(2), 143–152. <https://doi.org/10.21107/aciell.v1i2.83>
- Rojabiah, N., Suryani, S., & ... (2023). Korelasi Makanan Halal Dan Thoyib Terhadap Kesehatan Dalam Perspektif Al-Qur'an. *Korelasi Makanan Halal Dan Thoyib Terhadap Kesehatan Dalam Perspektif Al-Qur'an*, 3(1), 1–7.
- Sihotang, M. K. (2023). Peran Pembiayaan Murabahah Dalam Pengembangan Kinerja Usaha Mikro Pada Baitul Maal Wat Tamwil (BMT) UB Amanah Syariah Laut Dendang. 3(4), 2642–2650.
- Sugiyono. (2019). Metodologi penelitian komunikasi. In *Jurnal Dinamika Ekonomi Pembangunan* (Vol. 1, Issue 3). <https://doi.org/10.14710/jdep.1.3.35-45>
- Yasfi Robiatul Adawiyah, Nengwidayanti, Ade yeti Nuryantini, T. W. A. (2024). Pengaruh Literasi Halal terhadap Konsumsi Makanan Halal pada Siswa MAN 1 Pekanbaru. 158–166.