



# Theory of Planned Behavior in Analyzing The decision of Muslim consumers to become members of 212 Mart Pekanbaru City

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## ABSTRACT

212 Mart Pekanbaru is one of the sharia retail businesses whose presence is expected to be able to provide a comfortable modern shopping place for Muslim consumers, especially in the city of Pekanbaru. Its relatively new presence causes it to not be able to compete and seize the existing market. Consumers themselves have several considerations in choosing a place to shop or become loyal consumers by joining as a member at a Mart. These reasons and considerations are important to analyze as input for Mart managers in managing their retail.

By using Theory of Planned Behavior (TPB) as a theoretical basis, this research uses five independent variables namely income, attitude, subjective norms, individual control, and religiosity to see the main factors that influence consumer decisions to become members of 212 Mart. The analysis technique used in this study is logistic regression analysis with 100 consumers at 212 Mart Pekanbaru as respondents. The results showed that only the subjective norm variable had a significant effect on the Muslim consumer's decision to become a member of 212 Mart. The income, attitude, individual control, and religiosity variables have no significant effect.

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## INTRODUCTION

The growing economy has had a positive impact on the business sector, namely the emergence of trading companies engaged in the retail sector with franchise principles in the form of shops, mini markets, department stores and supermarkets which are referred to as modern markets. (Nasution et al., 2019). This causes consumers to have many choices in meeting their shopping needs while at the same time causing intense competition among business people. The modern market is a market that is quite attractive to the Indonesian people for shopping for their daily needs. Most of the modern markets are conventional markets of very diverse types such as Alfamart, Indomaret, Alfamidi and other modern markets which are spread all over Indonesia.

In addition to conventional retail, there is also retail with sharia as a result of the increasing number of Muslim consumers who are looking for places to shop with sharia concepts. One of them is 212 Mart which was founded in 2017. This mart has spread across several regions in Indonesia, including in the city of Pekanbaru, so that it is increasingly enlivening sharia-based shopping centers in Indonesia. Management with a sharia system causes this Mart to only provide halal products and present Islamic

vibes which are its special characteristics. In addition, to attract consumer loyalty, this Mart provides member cards that can be obtained in an easy way and offers many benefits.

The presence of various types of Marts with various marketing strategies, both conventional and sharia, certainly influences consumers in making shopping decisions because purchasing decisions are selection of two or more alternative choices.(Nasution et al., 2019). Therefore, several theories regarding consumer behavior emerge as a basis for evaluating and measuring consumer behavior in making decisions about choosing a place to shop or becoming a member of a particular retail.

In addition, to attract consumers' interest in making their choices, business people must be able to apply the right strategy in order to win the competition. Companies must be able to read what factors can influence consumer purchasing decisions. According to(Kotler & Keller, 2008)Consumer purchasing decisions for an item are strongly influenced by price, product, service, location of the company/store. Meanwhile according to(Handoko, 2012)explains the factors that influence purchasing decisions are the seller's strategic location, good service, the ability of the sales force, advertising (promotion) and classification of goods. Meanwhile, according to Suharno and Sutarso in(Hidayat, 2017)the three main factors determining consumer purchasing decisions are psychological factors (including: perception, motivation, learning attitudes and personality), situational (including: infrastructure, time and experience), and social factors (covering laws, family, reference groups, social class, and culture).

By knowing what factors can influence consumer purchasing decisions, companies must be responsive to what must be done in order to maintain the company's survival and become a winner in such fierce competition, because consumers will be more selective in making purchases. In addition, producers expect to have consumers who are loyal to certain goods and retailers so that they are able to maintain sales stability. In this case the company carried out several strategies to make it happen, one of which is to make a member card (member).

This research was adopted using Theory of Planned Behavior (TPB) to analyze consumer behavior. 212 Mart Pekanbaru decided to become a Mart member. This theory looks at how the role of attitudes, subjective norms, and perceived behavioral control affect consumers' decisions to become members of 212 Mart. In addition to the variables above, the researcher includes income and religiosity variables which are considered to also influence consumer decisions.

This theory was first introduced by Ajzen and Fishbein in 1985 and is a theory that is often used to explain how individuals respond to doing a job or taking steps based on their thoughts. Ajzen also stated that individual behavioral intention is a very influential factor in making decisions to take certain actions or not at all(Amelia et al., 2019). TPB describes that individual behavior is influenced by three factors, namely attitude toward behavior (attitudes that influence behavior), subjective norms (subjective norms) and perceived behavioral control (individual control).

Several previous studies have shown that the three TPB variables are proven to be able to predict behavior in decision making. Research by Echchabi and Aziz in(Jatiningrum & Astuti, 2018)shows that the TPB indicator has a significant effect on customer decision making using Islamic banking services in Morocco. Furthermore, research on the decision of Generation Y to consume halal products in Malaysia(Khalek & Ismail, 2015)shows that the TPB variable has a significant influence on the decision to consume halal products. As for the research on the use of the TPB model in looking at the factors that influence consumer decisions to use Islamic financing in buying a house, it is carried out by(Ibrahim et al., 2017)And(Amin et al., 2014)also shows the same result.

The religiosity variable becomes a differentiator in looking at the determinants of the behavior of consuming goods and services conventionally with sharia(Hossain, 2014). Religiosity is a religious commitment that is shown by one's obedience in practicing the teachings of his religion. Consumers will feel safer when using products made by Muslims or buying from Muslim-owned stores(Fauzi et al., 2016). Consumers hope that the product is guaranteed to be halal and allowed for consumption by

Muslims. In addition, they are also interested in an Islamic atmosphere that carries culture, traditions or values related to Islam. Religious/religious factors are important cultural factors considering that these factors have a significant impact on individual values, attitudes and behavior, both personally and socially.

As for research on the influence of income on purchasing decisions in E-Commerce conducted by (Kusuma & Suniantara, 2022) shows that partially there is a negative and significant effect of income on purchasing decisions. In contrast to the results of research conducted by (Mahendra & Ardiani, 2015) shows that income has a significant effect on consumer purchase intentions for the body shop products in Denpasar City.

## METHOD

In this study, the Theory of Planned Benefits (TPB) is modified to look at the factors that influence consumer decisions to become members of 212 Mart. In addition to including the three SDG indicators, this study also included religiosity and income variables. The theoretical framework of this research is shown in the following figure:

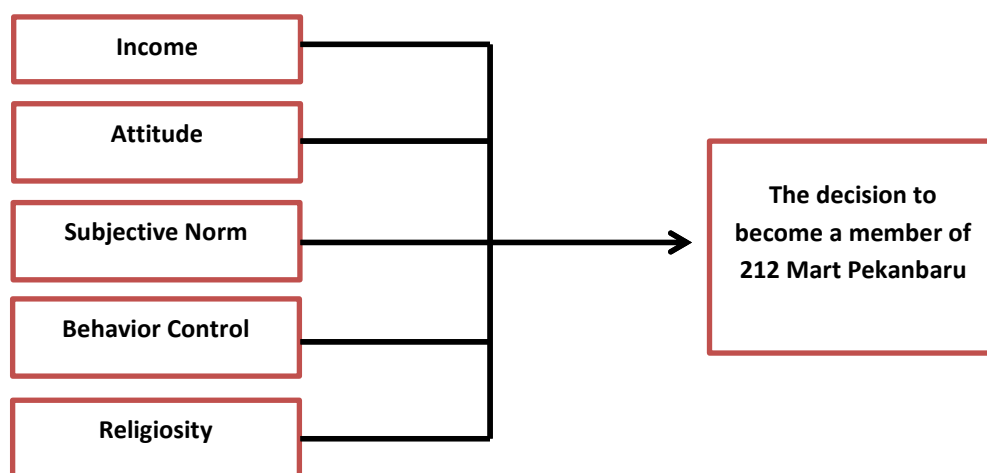


Figure 1: Thinking Framework

Based on the literature review and framework, this study has several hypotheses, namely:

- H1 : There is a significant influence between consumer income on the decision to become a member of 212 Mart Pekanbaru
- H2 : There is a significant influence between Attitude toward behavior consumer against decision to become a member of 212 Mart Pekanbaru
- H3 : There is a significant influence between subjective/subjective norms *norm* to decision to become a member of 212 Mart Pekanbaru
- H4 : There is a significant influence between Behavioral Control/Perceived *bahvior control* to decision to become a member 212 Mart Pekanbaru
- H5 : There is a significant influence between Religiosity on decision to become a member of 212 Mart Pekanbaru

The data analysis technique in this study is to use a binary logistic regression model. This model is used to determine the factors that have a significant influence on the consumer's decision to become a member or not at Mart 212. This method was chosen because it is a standard analysis method when the outcome variable is dichotomous, measured as having a value of 1 or 0, where 1 = being a member 212 Marts and 0 = become a member. The data was obtained from distributing questionnaires to 100 consumers at 212 Mart Pekanbaru, both those who were already members and those who were not. Several tests were carried out such as an assessment of the entire model to see the fit between the hypothesized model and the data, the feasibility test of the regression model using Hosmer and Lemeshow's Goodness of Fit Test.

## RESULTS AND DISCUSSION

### *Overall Fit Model*

Based on the results of the Overall Model Fit test, the initial -2 Log Likelihood value (block number = 0) was 107.855 and after the independent variables were included in the regression model, the final -2 Log Likelihood value (block number = 1) was 96.394. Based on this output, there is a decrease in value between the initial and final -2 Log Likelihood of 11.461. It can be concluded that the initial -2 Log Likelihood value (block number = 0) is greater than the final -2 Log Likelihood value (block number = 1), resulting in a decrease. This indicates that the hypothesized model is fit with the data, so that the addition of independent variables to the model indicates that the regression model is getting better or in other words it is accepted.  $H_0$

**Table 1 Assessing the Overall Model (Overall Model Fit)**

| Information                                    | Mark    |
|--|---------|
| -2Log Likelihood at start (block number = 0)   | 107,855 |
| -2Log Likelihood at the end (block number = 1) | 96,394  |

Source: Primary Data Processed (2022)

### *Regression Model Feasibility Test (Goodness of Fit Test)*

Testing the feasibility of the regression model was assessed using Hosmer and Lemeshow's Goodness of Fit Test as measured by the chi square value. Hosmer and Lemeshow's Goodness of Fit Test tests the null hypothesis that the empirical data fits or fits the model (there is no significant difference between the model and the data so that the model can be said to be fit) (Ghozali, 2018: 331).

Based on Table 1 the results of the Hosmer and Lemeshow Goodness of Fit Test, the chi-square value was 5.859 with a significance level of 0.663. The test results show that the probability value (Pvalue)  $\geq 0.05$  (significant value) is equal to  $0.663 \geq 0.05$ , then accepted. This indicates that there is no significant difference between the model and the data so that the regression model in this study is feasible and able to predict the observed value.  $H_0$

**Table 2 Hosmer and Lemeshow Test**

| <i>Chi-Square</i> | <i>Df</i> | <i>Sig.</i> |
|-------------------|-----------|-------------|
| 5,859             | 8         | 0.663       |

Source: Primary Data Processed (2022)

#### *Coefficient of Determination (Nagelkerke's R Square)*

Based on table 2 the results of the regression analysis of the Nagelkerke R Square value, it shows that the coefficient of determination for Nagelkerke R Square is 0.164. This indicates that the ability of the independent variables, namely consumer income (X1), attitude/*Attitude toward*(X2), Subjective norm (X3), Perceived behavior control (X4), religiosity (X5), in explaining the dependent variable ie consumer decision to become a member of 212 Mart Pekanbaru by 16.4%. While the remaining 83.6% is explained by other variables outside of this research model.

**Table 3 Model Summary**

| <i>-2 Log Likelihoods</i> | <i>Cox &amp; Snell R Square</i> | <i>Nagelkerke R Square</i> |
|---------------------------|---------------------------------|----------------------------|
| 96,394                    | 0.108                           | 0.164                      |

Source: Primary Data Processed (2022)

#### *Clarification Matrix*

The classification matrix is used to show the predictive power of the regression model to predict the consumer's decision to become a 212 Mart member. Predicting the accuracy of the model by using a classification matrix, namely calculating the correct (correct) and incorrect (incorrect) estimated values for the dependent variable.

Based on table 3 the results of the regression analysis, the model's ability to predict consumer decisions to become a 212 Mart member is 78%. In addition, the probability that consumers choose to become members of 212 Mart is 13.0% of the total sample of 100 data. Meanwhile, the consumer's decision not to become a member of 212 Mart is 97.4% of the total sample of 100 data.

**Table 4 Classification Matrix**

| <i>Observed</i>                            |                                    | <i>predicted</i>                |                                    | <i>Percent Correct</i> |
|--|------------------------------------|---------------------------------|------------------------------------|------------------------|
|  |                                    | <b>Not a Member of 212 Mart</b> | <b>Become a Member of 212 Mart</b> |                        |
| <b>Muslim Consumer Shopping Intentions</b> | <b>Not a Member of 212 Mart</b>    | 75                              | 2                                  | 97.4                   |
|  | <b>Become a Member of 212 Mart</b> | 20                              | 3                                  | 13.0                   |
| <b>Overall Percentage</b>                  |                                    |                                 |                                    | <b>78.0</b>            |

Source: Primary Data Processed (2022)

#### *Logistic Regression Models*

This study uses logistic regression analysis (logistic regression) to see the effect income (X1), Attitude toward (X2), Subjective norm (X3), Perceived behavior control (X4), and religiosity (X5) to Muslim consumer's decision to become a member of 212 Mart Pekanbaru.

**Table 5 Logistic Regression Analysis Results**

|                 | <b>B</b> | <b>SE</b> | <b>Wald</b> | <b>Df</b> | <b>Sig.</b> | <b>Exp(B)</b> |
|-----------------|----------|-----------|-------------|-----------|-------------|---------------|
| <b>X1</b>       | 0.101    | 0.361     | 0.079       | 1         | 0.779       | 1.107         |
| <b>X2</b>       | 0.434    | 0.731     | 0.352       | 1         | 0.553       | 1,543         |
| <b>X3</b>       | 0.726    | 0.413     | 3,094       | 1         | 0.079       | 2,067         |
| <b>X4</b>       | -0.888   | 0.573     | 2,405       | 1         | 0.121       | 0.411         |
| <b>X5</b>       | 1,110    | 0.716     | 2,400       | 1         | 0.121       | 3,033         |
| <b>Constant</b> | -6,444   | 2,525     | 6,511       | 1         | 0.011       | 0.002         |

Source: Primary Data Processed (2022)

Based on the parameter values (B) in the table above, the logistic regression equation can be formulated as follows:

$$\ln \left[ \frac{\pi(x)}{1 - \pi(x)} \right] = -6,444 + 0,101X_1 + 0,434 X_2 + 0,726X_3 - 0,888X_4 + 1,110X_5$$

Or you can use the derivative formula from the equation above, it becomes:

$$\pi(x) = \frac{\exp (-6,444 + 0,101X_1 + 0,434 X_2 + 0,726X_3 - 0,888X_4 + 1,110X_5 )}{1 + \exp (-6,444 + 0,101X_1 + 0,434 X_2 + 0,726X_3 - 0,888X_4 + 1,110X_5 )}$$

In the logistic regression equation, to see the effect of the independent variable on the dependent variable is to look at the Exp(B) value or also called the odds ratio. Based on the odds ratio value from the output results in the table above, the magnitude of the difference in the tendency of each dependent variable is as follows:

#### **Consumer Income( $X_1$ )**

Markexp (B) or the odds ratio on the variable is 1.107 (with a positive B value), it means that if the consumer's income rises 1 level, the tendency  $X_1$  consumers decide to become members of 212 Mart Pekanbaru will increase by 0.705 times. From this figure it can be seen that the income variable does not really influence the tendency of consumers to decide to become members of 212 Mart Pekanbaru.

#### **Attitude toward ( $X_2$ )**

Markexp (B) or the odds ratio on the variable is 1.543 (with a positive B value), it can be interpreted that if the Attitude toward the consumer increases by 1 level, the consumer's tendency to decide to become a 212 Mart member increases by 1.543 times. This means that the consumer trust factor has a positive influence on  $X_2$

decision to become a member of 212 Mart. Therefore, managers must make efforts to increase consumer confidence by means of more optimal service according to one of the 212 Mart taglines: Trust.

#### **Subjective norm ( $X_3$ )**

Markexp (B) or the odds ratio on the variable is 2.067 with a positive B value), it can be interpreted that if the consumer's Subjective norm increases by 1 level, the consumer's tendency to decide to become a 212 Mart member increases by 2.067 times. Based on this data, it means that perceptions or views of the social environment and those closest to them influence the tendency of consumers' decisions to become members of 212 Mart Pekanbaru. This can be a consideration for managers to use a third party strategy to increase the number of loyal customers at this Mart.  $X_3$

### 1. Behavior Control/Perceive behavior control (X4)

Markexp (*B*) or the odds ratio on the variable is 0.411 (with a negative *B* value), it can be interpreted that if the consumer's Perceive behavior control increases by 1 level, the consumer's tendency to decide to become a 212 Mart member decreases by 0.411 times. This means that the ability and resource factors owned by individuals and Marts do not affect the tendency of consumer decisions to become members of 212 Mart Pekanbaru.  $X_4$

### 2. Religiosity (X5)

Markexp (*B*) or the odds ratio on the variable is 3.033 (with a positive *B* value), it means that if a consumer's religiosity increases by 1 level, the consumer's tendency to decide to become a 212 Mart member increases by 3.033 times. It can be seen that the religiosity factor influences the tendency of consumers to decide to become members of 212 Mart Pekanbaru. For this reason, management can add religious elements in management in an effort to increase the number of 212 Mart members.  $X_5$

### Hypothesis testing

In the analysis of hypothesis testing, a Wald statistical test will be used to determine the partial effect of the independent variable on the dependent variable using a significance level ( $\alpha$ ) of 10%. The criteria for testing the hypothesis are based on significance, namely the null hypothesis is accepted if the *p*-value is greater than the 10% significance level ( $\text{sig-t} > 0.10$ ) so that it can be concluded that the independent variables do not affect the dependent variable. Conversely, if the null hypothesis is rejected if the *p*-value is less than the significance level of 10% ( $\text{sig-t} < 0.10$ ) it is concluded that there is an influence between the independent variables on the dependent variable.

Based on the logistic regression table above in the Sig column. it can be seen that the independent variable that has a *p*-value smaller than the significance level of 10% ( $\text{sig-t} < 0.10$ ) is only X3, namely subjective norm. This means that of the five hypotheses proposed only H3 is accepted while H1, H2, H4, and H5 are rejected.

### CONCLUSION

The results showed that the independent variables had a significant effect on consumer decision to become a member of 212 Mart Pekanbaru is the X3 variable, namely the subjective norm variable. While variables consumer income (X1), Attitude toward (X2), Perceived behavior control (X4), and religiosity (X5) does not significantly influence the consumer's decision to become a member 212 Mart Pekanbaru. As input, 212 Mart can use persuasive methods such as using members who have joined to invite people around them, both family, relatives, co-workers to join as loyal customers of 212 Mart. In addition, managers can also use the social role of religious or community leaders to attract consumers to become members of 212 Mart Pekanbaru.

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