

The Influence of Conformity on Consumption Behavior of Indonesian NCTzens in The Islamic Economics Perspective

Audwina Hati Ardiyani¹, Adi Tri Pramono², Muh Shadiqul Fajri AF³

¹ Universitas Mulawarman, Indonesia

² Universitas Mulawarman, Indonesia

³ Universitas Mulawarman, Indonesia

Article Info

Article history:

Received Nov, 2023

Revised Dec, 2023

Accepted Dec, 2023

Keywords:

Behavior

Conformity

Consumption

Islamic Economics

NCTZen

ABSTRACT

This study aims to determine the influence of conformity on the consumption behavior of NCTZEN Indonesia in an Islamic economic perspective. The method used in this study is a quantitative research method. The population in this study was a fandom from NCTZEN Indonesia with a sample of 55 respondents. In this study, the sampling technique used was snowball sampling. The analytical tools used are the reliability test, reliability test, Simple linear regression, normality test, correlation coefficient, coefficient of determination, coefficient, and hypothesis test (t test) treated using IBM SPSS 26.0 version. The result showed that Conformity has no significant effect on the Consumption Behavior of NCTzen Indonesia from an Islamic Economic perspective. NCTzen Indonesia's behavior in carrying out consumption activities is not in accordance with the provisions of Islamic economics. However, the implementation of consumption behavior by NCTzen Indonesia is increasingly starting to understand Islamic economic consumption.

This is an open access article under the [CC BY-SA](#) license.



Corresponding Author:

Name: Muh Shadiqul Fajri AF

Institution: Universitas Mulawarman

Email: muhshadiqul@feb.unmul.ac.id

1. INTRODUCTION

The popularity of K-Pop or pop music from South Korea has managed to steal the attention of many people in various countries including Indonesia. Not only selling the singer's visuals, K-Pop has easy listening types of music coupled with interesting dances. K-Pop itself is famous for its characteristics, namely the existence of Boy Groups and Girl Groups. SM Entertainment is one of the three major agencies that oversee K-Pop idol groups, one of which is the boy group NCT (Neo Culture Technology).

NCT's popularity from year to year, after its debut, has won many awards on

various music platforms. This is also shown by the size of the NCT fandom or fans which continue to grow and are spread all over the world. NCT has also made official names for their fan community on June 12 2017, by calling NCTzen or *Sijeuni* who is more familiarly called. By taking advantage of the sophistication of the current era, SM Entertainment has managed to properly introduce its artists and idols, thereby making many young people interested in K-Pop. They do not just create music, they also sell various kinds of merchandise in the form of albums in various forms starting from CDs, photobooks, jewel cases, digipacks, *khino*, also equipped

with photocards and posters, as well as fandom light sticks that can be used to watch concerts and much more with various versions as well [1].

Consumption is an economic activity that must be carried out. Consumption behavior is defined as an action whose goal is spending to use an item or service to meet the needs or satisfaction of self, group to society in various ways. The development of technology in this era and the existence of globalization have had such a big impact on people to be able to find various information and culture quickly without the limits of space and time. This also resulted in a shift in people's consumption patterns. A person's consumption behavior in making decisions tends to be caused by the existence of a group [2].

The same thing happened to K-Pop fan groups. A K-Pop fan who already has affection for his idol will be willing to buy albums in large quantities and with various types. This purchase was made to please and fulfill self-satisfaction while at the same time being able to increase album sales figures from their idols [3]. The presence of this K-pop fan group or fandom friend makes each other motivated to buy albums when their idols make a comeback, NCTzen is no exception. They can present an attitude of conformity to prove themselves as NCTzens who support their idols. The strong feeling of wanting to prove one's identity and the fear of being rejected or ostracized in a group, creates a feeling of wanting to be acknowledged by a person in a group. Conformity is a behavior in which a person will change their views and actions to conform with the habits or rules of the existing group to avoid reproach and alienation [4].

Indonesia is a country dominated by a population that embraces Islam. Islam strictly controls to ensure that its adherents behave according to sharia, including regulating the economy, such as how to consume properly. Allah SWT teaches his people to be able to consume properly, not only to fulfill satisfaction but to prioritize the needs and benefits that will be obtained after consuming it. The main goal is to achieve

maslahat where self-satisfaction is achieved and can also be felt by the community. The principles that can be used by a Muslim in implementing his consumption are based on justice, cleanliness, simplicity, generosity, and morality [5].

Through this research, researchers will examine conformity to consumption behavior in Indonesian NCTzens. Does conformity affect the consumption behavior of Indonesian NCTzens in the perspective of Islamic economics?

2. LITERATURE REVIEW

2.1 Islamic Consumption

Islamic consumption does not only consider the size of the quantity obtained from the existing budget but also looks at its advantages and benefits. As stated by [6] that the consumption in Islam is focused on the level of *maslahah*, namely religion (ad-din), soul (an-nafs), reason (al-'aql), offspring (an-nasl) and wealth (al-mal) [7]. Islam teaches humans to be able to behave moderately and modestly in managing wealth and not to be extravagant nor stingy as emphasized in the Qur'an Surah Al-Furqan verse 67.

Consumption cannot be separated from the contribution of faith where this position is like a benchmark for world perspectives because human personality tends to be influenced by faith [8]. Proper principle in Islamic consumption is to spend wealth in goodness, to stay away from miserliness, to fight luxury, waste, and simplicity [9]. Consumption behavior in Islam is guided by five principles, namely justice, cleanliness, moderation, generosity, and morality [10].

2.2 Conformity

Conformity is defined by Myers as a change in a person's behaviour caused by pressure from the group to look like other group members to avoid disapproval and

isolated or alienated behaviour [4]. In addition, conformity is able to make a person behave the way the group wants even though the behaviour is outside of that person's wishes. Umi Kulsum and Jauhar (2014) also added that conformity is social influence on an individual to change his behaviour so that it is in harmony with the social rules contained in the group or community the individual associates with [11]. The same thing was expressed by Seto Mulyadi (2016) that conformity is a social impact in which a person changes their initial behaviour to adjust the rules that apply in a particular group so that they can be accepted and recognized as part of that group [12].

2.3 *The Relationship Between Conformity and Consumption Behavior in Islam*

Several studies have examined the relationship between conformity and consumption behavior. Research results from Henky S. Primary (2017) with the title *The relationship between conformity and consumptive behavior towards Liverpool merchandise among Liverpool football club supporters in Bekasi*. This research shows that there is a very significant positive relationship between conformity and consumptive behavior towards purchasing Liverpool merchandise among Liverpool supporters or supporters of the Liverpool club in Bekasi. This research also shows that if the conformity value is higher, the consumer behavior will be higher. On the other hand, the lower the conformity, the lower the consumer behavior among Liverpool football club supporters in Bekasi [13].

Other research conducted by Ismaniar (2022) with the title *Jean Baudrillard's consumption society: consumption behavior of K-pop fans NCTzen 112 Surabaya using qualitative research methods*

succeeded in showing that NCTzens always buy or wear anything related to NCT as a form of loyalty to their idols. It is known that the trigger for NCTzens to consume NCT merchandise is the fulfillment of their wishes and desires with the role of fans and as a symbol that shows that they are part of NCT fans [14].

Sri Fatimah (2022) with the research title *Analysis of K-pop fan consumption based on Al-Ghazali's consumption theory (study of the Bengkulu K-Popers community)*. This research succeeded in proving the consumption behavior of the K-popers community in Bengkulu where they carry out consumption activities with the aim of pursuing satisfaction alone, this is due to the presence of support from within themselves to continue consuming K-Pop merchandise for emotional needs as fans and after the feeling of wanting to consume it. It became even worse when he joined the kpopers community in Bengkulu [16].

3. METHODS

This study is using a quantitative research method. The data collection method used in this study was through filling out questionnaires obtained from the answers of the intended respondents by using Google Forms for filling out questionnaires and distributing them via social media (WhatsApp, Instagram, Line, Twitter). This study uses a Likert scale, where this scale generally has levels from very positive to very negative in each answer to the instrument item as follows:

Table 1. Score of Alternative Answer

Alternative Answers	Mark
Strongly Agree (SS)	5
Agree (S)	4
Undecided (RG)	3
Disagree (ST)	2
Strongly Disagree (STS)	1

The populations of this study are K-Pop fans who are included into the NCTzen fandom. Snowball sampling technique was used for data collecting with 55 samples. The criteria that can be determined by the author for the respondents of this study are:

1. Belongs to the NCTzen fandom
2. Muslim

3. Purchasing merchandise related to NCT

4. RESULTS AND DISCUSSION

4.1 Results

a. Data Analysis

Identification and Characteristics of Respondents.

Table 2. Respondents' Age

Age	Frequency	Percentage
14	2	4%
15	2	4%
16	4	7%
17	1	2%
18	2	4%
19	7	13%
20	9	16%
21	14	25%
22	5	9%
23	4	7%
25	2	4%
26	1	2%
28	1	2%
34	1	2%
Amount	55	100%

Source: Data Collected, 2023

Through distributing the questionnaires that have been carried out, the results of the research were obtained where it

was known that 70% of the respondents were Indonesian NCTzens aged 19-23 years.

Table 3. Respondents' Regions

Region	Persons	Percentage
Sumatra	8	15%
Borneo	16	29%
Java	18	33%
Greater Jakarta	10	18%
Sulawesi	2	4%
Nusa Tenggara Islands	1	2%
Amount	55	100%

Source: Data Collected, 2023

Respondents with domiciles on the island of Java dominated by 33%, followed by respondents on the island of Kalimantan by 29%, the Jabodetabek area by 18% of respondents, respondents from cities on the island of Sumatra by

15%, the Sulawesi region with 4% of respondents and the Nusa Tenggara Islands region by 2% of respondents.

b. Validity Test Result

Table 4. Conformity Validity Test

No. Items	Pearson Correlation	rtable5% (55) df = 55-2	Sig.	Information
X.1	0.670	0.2656	0.001	Valid
X.2	0.658	0.2656	0.001	Valid
X.3	0.590	0.2656	0.001	Valid
X.4	0.505	0.2656	0.001	Valid
X.5	0.761	0.2656	0.001	Valid
X.6	0.664	0.2656	0.001	Valid
X.7	0.611	0.2656	0.001	Valid
X.8	0.691	0.2656	0.001	Valid
X.9	0.451	0.2656	0.001	Valid
X.10	0.605	0.2656	0.001	Valid
X.11	0.587	0.2656	0.001	Valid
X.12	0.592	0.2656	0.001	Valid
X.13	0.687	0.2656	0.001	Valid
X.14	0.664	0.2656	0.001	Valid
X.15	0.377	0.2656	0.005	Valid
X.16	0.501	0.2656	0.001	Valid
X.17	0.454	0.2656	0.001	Valid
X.18	0.575	0.2656	0.001	Valid

Source: SPSS Analysis Result

It can be declared to be valid because all Sig. < 0.05, seen in statement X15 with a Sig value of 0.005 and another statement of

0.001 so that all conformity statements meet the requirements to be valid.

Table 5. Validity Test of Consumption Behavior on Islamic Economics Perspective

No. Items	Pearson Correlation	rtable5% (55) df = 55-2	Sig.	Information
Y.2	0.609	0.2656	0.001	Valid
Y.3	0.642	0.2656	0.001	Valid
Y.4	0.472	0.2656	0.001	Valid
Y.6	0.686	0.2656	0.001	Valid
Y.7	0.567	0.2656	0.001	Valid
Y.8	0.531	0.2656	0.001	Valid
Y.9	0.684	0.2656	0.001	Valid
Y.10	0.708	0.2656	0.001	Valid
Y.11	0.463	0.2656	0.001	Valid
Y.12	0.486	0.2656	0.001	Valid
Y.13	0.682	0.2656	0.001	Valid
Y.14	0.543	0.2656	0.001	Valid
Y.15	0.472	0.2656	0.001	Valid
Y.16	0.545	0.2656	0.001	Valid
Y.17	0.608	0.2656	0.001	Valid
Y.18	0.371	0.2656	0.001	Valid

Source: SPSS Analysis Result

Statements regarding the consumption behavior of the

Islamic economy can only be said to be valid after being retested,

where all statements have a Sig value. < 0.05, that is equal to 0.001

so that this variable can be declared valid.

c. Reliability Test Result

Table 6. Reliability Test Result

Variable	N	Cronbach's Alpha coefficient	Description
conformity (X)	18	0.891	Reliable
Islamic Economic Consumption Behavior (Y)	16	0.844	Reliable

Source: SPSS Analysis Result

The variables in this study were declared reliable, because the Cronbach Alpha

values of each variable were > 0.60, namely 0.891 and 0.844.

d. Normality Test Result

Table 7. Normality Test Result

One-Sample Kolmogorov-Smirnov Test			Unstandardized Residuals
N			55
Normal Parameters a,b	Means		.0000000
	std. Deviation		8455.0528892
Most Extreme Differences	absolute		.079
	Positive		.079
	Negative		-.077
Test Statistics			.079
asymp. Sig. (2-tailed)c			.200d
Monte Carlo Sig. (2-tailed)e	Sig.		.535
	99% Confidence Intervals	Lowbound	.522
		Upperbound	.547

Source: SPSS Analysis Result

Based on the provisions of the normality test, the data in this study are declared to be

normally distributed because the significance level is > 0.05.

e. Results of Simple Linear Regression Analysis

Table 8. Results of Simple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	std. Error	Betas		
1	(Constant)	50896043	5422536		9,386	<.001
	conformity	-.063	.115	-.075	-.545	.588

a. Dependent Variable: Consumption Behavior from an Islamic Economic Perspective

Source: SPSS Analysis Result

Based on the tests that have been carried out, it can be seen that the constant value (a) is 50896.043 with a positive sign and the regression coefficient (b) is 0.063 with a negative value, which means that every increase

in the level of conformity is 0.063, the Islamic economic consumption behavior will decrease by 1 units. The equation that can be written:

$$Y = a + bX$$

$$Y = 50896.043 - 0.063X$$

f. Correlation Coefficient Test Results (r)

Table 9. Correlation Coefficient Test Results (r)

Correlations			
		Conformity	Islamic Economic Consumption Behavior
conformity	Pearson Correlation	1	-.075
	Sig. (2-tailed)		.588
	N	55	55
Islamic Economic Consumption Behavior	Pearson Correlation	-.075	1
	Sig. (2-tailed)	.588	
	N	55	55

Source: SPSS Analysis Result

The test results show that the correlation coefficient (r) is 0.075, which means that the value is <0.25 or it can be said that the influence of conformity on

Islamic economic consumption behavior is very weak.

g. Test Results for the Coefficient of Determination (r²)

Table 10. Test Results for the Coefficient of Determination (r²)

Summary models				
Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	.075a	.006	-.013	8534445

a. Predictors: (Constant), Conformity

Source: SPSS Analysis Result

It is obtained that the coefficient of determination (r²) is 0.006 or 6%. This shows that r² <20 which means conformity is only 0.6% involved in the Islamic

economic consumption behavior variable and the other 99.4% is due to other influences not examined by the author.

h. Hypothesis Test Results

Table 11. Hypothesis Test Result

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	std. Error	Betas		
1	(Constant)	50896043	5422536		9,386	<.001
	conformity	-.063	.115	-.075	-.545	.588

a. Dependent Variable: Islamic Economic Consumption Behavior

Source: SPSS Analysis Result

Through the equation $df = N - k$, the magnitude of the t table value is 2.005. Based on table 10, it is known that the t count is 0.545 with a Sig. 0.588 or can be shown by t count < t table with Sig. 0.588 > 0.05, which means H₀ is accepted and H₁ is

rejected so that in this study conformity has no significant effect on Islamic economic consumption behavior.

4.2 Discussion

a. Level of Conformity to Consumption Behavior of Indonesian NCTzens in the Perspective of Islamic Economics

In the conformity variable that was presented with 18 statements was found that the item that showed the lowest level of conformity with a percentage of 60% or as many as 33 respondents answered strongly disagreed with the fifteenth statement, namely following the will of friends even though they were uncomfortable which was a sub-indicators in obedience conformity. There were identical data of 47.3% or as many as 26 respondents chose to disagree with the fourteenth and sixteenth statements where respondents chose not to always participate in activities with friends and even changed their personal attitude to be accepted into the fandom. The test results that show a high level of conformity have the same data, namely 41, 8% or 23 respondents chose to agree to the fourth statement regarding participating in activities carried out by other NCTzen friends and the sixth statement regarding satisfaction when buying something at a place recommended by friends. Furthermore, the highest answer was 36.4% or as many as 20 respondents chose to agree with the thirteenth statement, namely by obeying existing regulations because they were considered correct.

Based on the results of the tests that have been carried out in this study and calculations using IBM SPSS 26, the results of a simple regression analysis test are $Y = 50896.043 - 0.063$ where the constant value (a) = 50896.043

and the regression coefficient (b) = 0.063 which means that for every increase in the conformity level of 0.063, the consumption behavior of the Islamic economy will decrease by 1 unit.

b. The Effect of Conformity on Consumption Behavior in Islamic Economic Perspective

Based on the results of a comparison of the t count value with t table, the results obtained are t count < t table, namely $0.545 < 2.005$ with a significance value of $0.588 >$ which means that t count is smaller than t table and a significant value is greater than 0.05 so this test shows that the results of H0 are accepted and H1 rejected. It is concluded that conformity has no significant (significant) effect on the consumption behavior of the Islamic economy in the Indonesian NCTzen fandom. The test results of the coefficient of determination (r^2) which is equal to 0.006 or 0.6% indicates the influence of the conformity variable on the consumption behavior variable of Indonesian NCTzens in the perspective of Islamic economics and 99.4% is another influence that is not considered in this study. If analyzed more deeply, the results of the research above are in line with the conclusions on the income data of the respondents where most of respondents were women aged 14-20 years as many as 27 respondents where 7 of them had an income of Rp. 0 - Rp. 500,000 per month. A total of 26 respondents aged 21 - 27 years, 2 of whom had an income of IDR 1,000,000 – IDR 2,000,000 per month and 4 of them had income > IDR 2,000,000 per month and 2 other respondents aged between 28 - 34 years, both have an income

of > IDR 2,000,000 per month. This analysis also shows the possibility of other factors such as income, where most of respondents to this study are only 14-20 years old whose average income is still below IDR 500,000 then conformity does not affect NCTzens in consuming merchandise. This also shows that Indonesian NCTzens are still able to control their consumption even though they already have income.

A study by Teirmourpour and Kambiz on Iranian consumers found also a negative relationship between conformity and consumption behavior. The findings stated that the consumers bought things based on price value, quality value, and usability value[17].

c. Conformity to Consumption Behavior in the Perspective of Islamic Economics

Judging from the studies that have been mentioned previously, it shows a positive relationship regarding conformity to consumption behavior until the occurrence of consumptive behavior. However, the findings of this study show that from an Islamic economic perspective, conformity behavior does not significantly influence the consumption behavior of Indonesian NCTzens.

Humans who are social creatures definitely need friends for human interaction. Conformity is one of the social influences for humans to survive and adapt to existing rules. Islam, which is based on the Al-Quran and Hadith, regulates every area of life of its adherents, one of which is economic activity. Where the economy in Islam is an activity related to production,

distribution, and consumption in accordance with Islamic teachings.

Islamic economic consumption behavior looks at the priority scale in terms of benefit and avoids harm where it is not only consumers who reach benefit from these activities but these benefits are also felt for the lives of other human beings, both individuals or groups and even the environment.

If the five principles of consumption in the Islamic economy according to Abdul Mannan, namely the principles of justice, cleanliness, simplicity, generosity, and morality have become a reference in the consumption of Muslim Indonesian NCTzens who are the next generation in life to come, then their personal goals are no longer about mere satisfaction but to achieve *maslahah*.

5. CONCLUSION

This study aims to find out how conformity influences the consumption behavior of Indonesian NCTzens in an Islamic economic perspective. Based on the results of this study, the following conclusions can be drawn:

1. Based on the tests carried out, it shows that conformity has no significant effect on Islamic economic consumption behavior.
2. NCTzen Indonesia's behavior in carrying out consumption activities is not in accordance with the provisions of Islamic economics. However, the implementation of consumption behavior by NCTzen Indonesia is increasingly starting to understand Islamic economic consumption. Like not forcing yourself to always buy merchandise, especially when the item is out of budget, prioritizing needs, to thinking about people who need it more, so they think over and over again

about buying merchandise. The study measured general consumption behaviors of the consumers instead of focusing on any specific product or service category. It is highly possible that the influence of religion may vary as per the product/service category. Religious


influence may differ between high involvement and low involvement products. It would be an interesting avenue for future research to compare the influence of religiosity across various product and service categories.

REFERENCES

- [1] A. S. Yovita and E. P. Saputro, "Pengaruh Nct Dream Sebagai Brand Ambassador Terhadap Keputusan Pembelian Lemonilo." Universitas Muhammadiyah Surakarta, 2022.
- [2] D. A. N. Dezianti and F. Hidayati, "Pengaruh konformitas terhadap perilaku konsumtif generasi milenial," *J. Psychol. Sci. Prof.*, vol. 5, no. 2, pp. 151–158, 2021.
- [3] M. Ananda, N. Hadi, and N. H. P. Meiji, "Di balik perilaku konsumtif NCTZEN dalam pembelian merchandise NCT (studi kasus komunitas NCTzen Malang)," *J. Integr. dan Harmon. Inov. Ilmu-Ilmu Sos.*, vol. 1, no. 9, pp. 1011–1026, 2021.
- [4] D. G. Myers, *Psikologi Sosial edisi 10 buku 2*. Jakarta: Salemba Humanika, 2012.
- [5] M. A. Mannan, *Teori dan praktek ekonomi Islam*. Yogyakarta: Yogyakarta : Dana Bhakti Primayasa, 1997.
- [6] ROZALINDA, *Ekonomi Islam : Teori dan aplikasinya pada aktifitas ekonomi*, Cet. 1. Jakarta: Jakarta Rajawali Pres, 2014. [Online]. Available: <http://103.255.15.77/detail-opac?id=270155>
- [7] Rozalinda, *Ekonomi Islam : Teori dan Aplikasinya Pada Aktivitas Ekonomi*. Jakarta : PT RajaGrafindo Persada, 2014.
- [8] Kurniati, "Teori Perilaku Konsumen Perspektif Ekonomi Islam," *JESI (Jurnal Ekon. Syariah Indones.*, vol. 6, no. 1, pp. 45–52, 2016.
- [9] Y. Qardhawi, *Norma dan Etika Ekonomi Islam*. Jakarta: Jakarta : Gema Insani Press, 2016.
- [10] M. A. Mannan and M. Nastangin, *Teori dan praktek ekonomi Islam*. Pt. Dana Bhakti Prima Yasa, 1997.
- [11] U. Kulsum and M. Jauhar, *Pengantar Psikologi Sosial*. Jakarta: Jakarta : Prestasi Pustakaraya, 2014.
- [12] D. Seto Mulyadi, *Psikologi Sosial*. Jakarta: Gunadarma, 2016.
- [13] H. S. Pratama, "Hubungan Konformitas Dengan Perilaku Konsumtif Terhadap Merchandise Liverpool Pada Anggota Suporter Klub Sepakbola Liverpool Di Bekasi," *J. Psikol.*, vol. 10, no. 2, pp. 138–147, 2017.
- [14] Ismaniar, "Masyarakat Konsumsi Jean Baudrillard: Perilaku Konsumsi Penggemar K-Pop NCTZen 112 Surabaya," UIN Sunan Ampel, 2022.
- [15] S. F. Dalimunthe, "Analisis Perilaku Konsumsi Penggemar K-Pop Berdasarkan Teori Kosumsi Al-Ghazali (Studi Pada Komunitas Kpopers Bengkulu)," 2022.
- [16] S. F. Dalimunthe, E. S. Wahyuni, and A. Oktarina, "Analisis Perilaku Konsumsi Penggemar K-Pop Berdasarkan Teori Konsumsi Al-Ghazali," *EKOMA J. Ekon. Manajemen, Akunt.*, vol. 1, no. 2, pp. 284–295, 2022.
- [17] B. Teimourpour and K. Heidarzadeh Hanzaee, "The impact of culture on luxury consumption behaviour among Iranian consumers," *J. Islam. Mark.*, vol. 2, no. 3, pp. 309–328, 2011.


BIOGRAPHIES OF AUTHORS



Audwina Hati Ardiyani  Fresh Graduate majoring in Sharia Economics with a GPA of 3.73 at Mulawarman University. Have an interest in accounting, financial auditing and administration. However, it does not rule out the possibility to learn new things.


Email: wrdyn3@gmail.com



Adi Tri Pramono  Earned his Bachelor's degree in Philosophy from Gadjah Mada University (UGM) before advancing his studies with a Master's in Sharia Economics from the Islamic University of Indonesia (UII). With a keen interest in the intersection of philosophy and Sharia economics.

Email: adi.tri.pramono@feb.unmul.ac.id



Muh Shadiqul Fajri AF  has completed his bachelor's degree in the English Study Program at the Indonesian Muslim University Makassar in 2009. In 2020, He completed his master's degree in the Islamic Economics study program at UIN Alauddin Makassar. Currently the author works as a lecturer at the Faculty of Economics and Business, University of Mulawarman. Fields of knowledge and interest in research are focused on the scope of Islamic Economics, Entrepreneurship, and Islamic Banking.

E-mail: muhshadiqul@feb.unmul.ac.id

Orcid: <https://orcid.org/0000-0003-2132-2896>