

## ABTSRACT

*The objective of the research is to analyze factors affecting Muslim consumption behavior in Semarang City and analyze if the behavior of Muslim consumer in Semarang City in accordance with the theory of Islamic consumption according to Imam Al-Ghazali.*

*The method used in this research is mixed method of quantitative and qualitative method using the sequential explanatory design where the quantitative method is given emphasis. The dependent variable is consumption expenditure while the independent variables are income, attitude, and lifestyle. Quantitive data is collected by distributing 100 questionnaires that is spread in all subdistricts in Semarang City while the qualitative data is collected by interviewing six questionnaire respondents.*

*The result analysis of quantitative and qualitative data of the research shows that income has a positive and significant effect on Muslim consumption expenditure. Attitude has a negative and insignificant effect on Muslim consumption expenditure. Lifestyle has a positive but insignificant effect on Muslim consumption expenditure. The Muslim consumption practice in Semarang City doesn't fully confirm with the consumption theory of Imam Al-Ghazali. The practices that confirm of some respondents are the priority of consumption for basic needs such as food and housing, the modest spending of income, and some preservation of the five objectives of Sharia. The practices that don't confirm are the pursuance of interest-based credit for consumption of some respondents and consumption of unuseful wants.*

*Keywords: Muslim consumption, Imam Al-Ghazali theory of consumption, expnediture, income, attitude, lifestyle, Semarang Muncicipality*