



Analysis of the Impact of Pro-Israel Boycotts on McDonald's Purchase Decisions in Semarang

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Abstract

The Israel-Palestine conflict has triggered a boycott movement targeting products perceived to support Israel, including McDonald's. As a prominent fast-food brand, McDonald's has become a target of boycotts in Indonesia, one of which in Semarang City. This issue gained further traction following MUI Fatwa No. 83 of 2023, which calls on Muslims to avoid Israeli-affiliated products. Consequently, it is crucial to examine the factors influencing McDonald's purchasing decisions amid this boycott movement. This study investigates the impact of the pro-Israel product boycott on McDonald's purchasing decisions in Semarang City. Additionally, it explores the role of price and evaluates Islamic consumption ethics and conformity as moderating variables. Using a quantitative approach, the study employs Structural Equation Modeling-Partial Least Squares (SEM-PLS) using SmartPLS 4.0 software. Data were gathered from 140 Muslim respondents in Semarang City who have purchased McDonald's products through a structured questionnaire. The findings indicate that the boycott movement significantly and negatively affects purchasing decisions for McDonald's. Similarly, price has a significant negative impact. Moreover, Islamic consumption ethics amplify the negative influence of the boycott movement on purchasing decisions, acting as a significant moderating variable. However, conformity does not have a significant moderating effect.

Keywords : Boycott Movement; Islamic Consumption Ethics; Conformity; Purchasing Decisions; McDonald's.

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INTRODUCTION

In microeconomic theory, consumer purchasing decisions are typically driven by maximizing utility with price as the primary variable, as established by the law of demand (Mankiw, 2020). Conversely, Islamic consumption is guided by Sharia values, prioritizing social, moral, and spiritual responsibility over purely material gains (Chapra, 2008). This ethical framework emphasizes halal and thayyib (lawful and wholesome) principles, guiding Muslim consumer choices (Ali et al., 2017; Alserhan, 2017).

The popularity of fast food, driven by modern physiological needs (Bari & Hidayat, 2022) makes brands like McDonald's highly visible in Indonesia, where it ranks second among fast-food brands (Pusparisa, 2021). McDonald's global visibility has made it a target of the boycott movement triggered by the Israel-Palestine conflict (Mokobombang et al., 2023). This movement gained significant momentum after the MUI Fatwa No. 83 of 2023, which declared support for Israeli-affiliated products as haram (Sen, 2024).

Prior research indicates that boycott movements have significant impact on purchasing decisions, particularly in cases involving moral and political issues (Rohaya et al., 2024). However, there is a lack of research specifically examining the boycott's impact on McDonald's in Semarang City and assessing the moderating roles of Islamic consumption ethics and social conformity. A preliminary survey in Semarang revealed a critical gap: 77% of respondents were aware of the boycott, yet 30% still purchased from McDonald's, suggesting that factors such as price, consumption ethics, and conformity are influential.

Therefore, this study aims to fill this gap by analyzing the effect of the pro-Israel boycott movement on McDonald's purchase decisions in Semarang City, and examining the roles of price, Islamic consumption ethics, and social conformity in this relationship.

The research questions addressed are (1) Does the pro-Israel boycott movement affect McDonald's purchase decisions in Semarang City? (2) Does price influence purchase decisions in Semarang City? (3) Does Islamic consumption ethics moderate the effect of the pro-Israel boycott movement on McDonald's purchase decisions in Semarang City? (4) Does

conformity moderate the effect of the pro-Israel boycott movement on McDonald's purchase decisions in Semarang City?

LITERATURE REVIEW

Consumer Behavior, Utility, and the Demand Function

Consumer behavior is defined as the process by which individuals or households make decisions regarding the selection, purchase, use, and evaluation of goods or services to maximize satisfaction or utility, given their preferences and budget constraints. This process is influenced by a range of internal and external factors, including psychological, social, cultural, and personal aspects. According to Mankiw (2020), consumers are assumed to act of achieving maximum utility in their consumption activities. Utility theory provides a crucial framework for understanding how individuals make purchasing decisions based on their efforts to maximize the most significant benefit from consumption (Pindyck & Rubinfeld, 2018).

The concept of utility underpins the demand function, as consumers' choices are determined by the relative satisfaction provided by different goods or services (Mankiw, 2020). The relationship between utility and the demand function can be explained using the indifference curve and budget line approach. The indifference curve represents combinations of two goods that yield the same level of utility, while the budget line illustrates the consumption possibilities available given the income and prices (Mankiw, 2020).

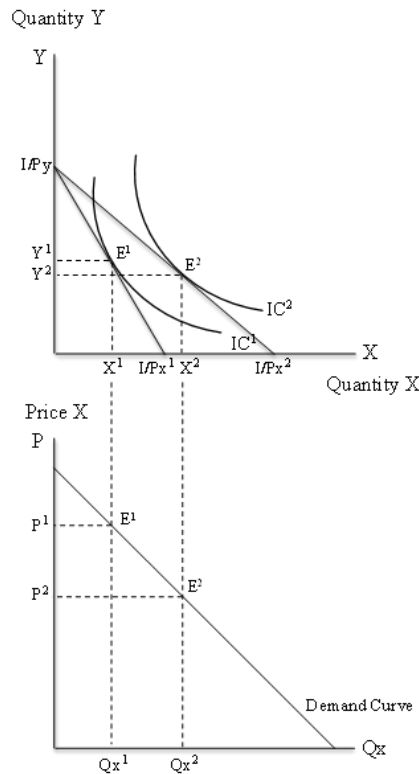


Figure 2: The Relationship between Utility and Demand Function.
 Source: Mankiw (2020)

This relationship is visually depicted in Figure 2, where a decrease in the price of good X leads to a rotation of the budget line and a movement from equilibrium point E1 to E2, increasing the quantity of X demanded. By projecting these equilibrium points onto the utility curve and connecting them, the individual demand curve is formed, consistent with Marshall’s assumptions that changes in price shift consumption equilibrium along the indifference curve, thus generating the demand curve (Mankiw, 2020).

The Law of Demand

The Law of Demand is a cardinal principle in Microeconomic Theory that governs the rational purchase decisions of consumers. This law, which underpins the demand function, asserts a fundamental inverse relationship: the quantity of a good demanded decreases as its price increases, and vice versa, assuming *ceteris paribus* (all other things being equal) (Mankiw, 2020). Demand is thus the total quantity of goods consumers are willing and able to purchase at various prices, reflecting

both their willingness and ability to buy (Pindyck & Rubinfeld, 2018). While other factors such as income, preferences, and the prices of substitutes also affect demand, price remains the primary variable in this law (Pindyck & Rubinfeld, 2018).

Factors Influencing Purchase Decisions

Purchase decisions are shaped by a variety of internal and external factors, including price, product quality, brand image, promotion, and social influence (Kotler & Armstrong, 2013; Solomon, 2020). Price is a key determinant, as consumers often compare the price of a product with its perceived value and quality (Kotler & Armstrong, 2013). Social influences, including family, friends, and broader social environments, also play a significant role in shaping consumer preferences and purchasing behavior (Gunawan et al., 2023).

Boycott Movements and Their Impact on Purchase Decisions

A boycott is a collective action in which individuals or groups refuse to support certain products, services, or companies, often for moral, ethical, or political reasons. In the context of the Israel-Palestine conflict, the boycott of pro-Israel products such as McDonald's has become a form of solidarity and protest against perceived injustices (Ulya & Ayu, 2024). Previous studies have shown that boycott movements can significantly influence consumer purchase decisions, primarily when driven by social awareness, ideological motivation, and group solidarity (Rahmasari & Nisa, 2024; Qotrunnada et al., 2025 ; El Munadiyan, 2024). The issuance of Indonesia's MUI Fatwa No. 83/2023 has further legitimized the boycott movement, urging Muslims to avoid products affiliated with Israel as a form of religious compliance and solidarity with Palestine. This fatwa has been demonstrated to enhance public participation in boycott actions, providing a robust moral foundation for such movements (MUI, 2023).

Islamic Consumption Ethics and Social Conformity

Islamic consumption ethics emphasize the principles of *halal* (lawful) and *thayyib* (wholesome) as primary guidelines for product selection, as well as the importance of social and moral considerations in consumption (Chapra, 2008; Ali et al., 2017). Muslim consumers are expected to choose

products that are not only lawful but also beneficial and ethical (Alserhan, 2017; Sahib & Ifna, 2024). In the context of boycotts, Islamic consumption ethics can strengthen consumers' motivation to avoid products that conflict with religious values and group solidarity. Social conformity refers to the influence of social norms on an individual's attitudes and behaviors, prompting them to align with group expectations (Cialdini & Goldstein, 2018). In boycott contexts, conformity can encourage individuals to participate in collective actions as a means of gaining social acceptance or avoiding rejection (Sidik, 2017; Herdiansyah et al., 2024). However, the degree of conformity varies depending on group cohesion, consensus, and perceived social pressure.

Research Gaps and Novelty

While previous studies have examined the effects of boycott movements and prices on purchase decisions, few have specifically investigated the moderating roles of Islamic consumption ethics and social conformity in the context of fast food products targeted by pro-Israel boycotts in Indonesia (Rahmasari & Nisa, 2024; Adriani et al., 2022). Moreover, the integration of religious fatwas as a moral foundation for ethical consumption behavior remains underexplored. This study offers novelty by integrating Islamic consumption ethics and social conformity as moderating variables in analyzing the effects of boycott movements and price on purchasing decisions at McDonald in Semarang. This approach contributes to the literature by simultaneously addressing religious, social, and economic aspects and by highlighting the role of religious fatwas as drivers of ethical consumption among Indonesian Muslim consumers. The findings are expected to provide a more holistic understanding of purchase decision dynamics amid pro-Israel boycott issues and to inform stakeholders in developing more effective marketing and social advocacy strategies.

Research Model Framework

Based on the results of previous research searches and theoretical studies, the conceptual framework for this research is as follows:

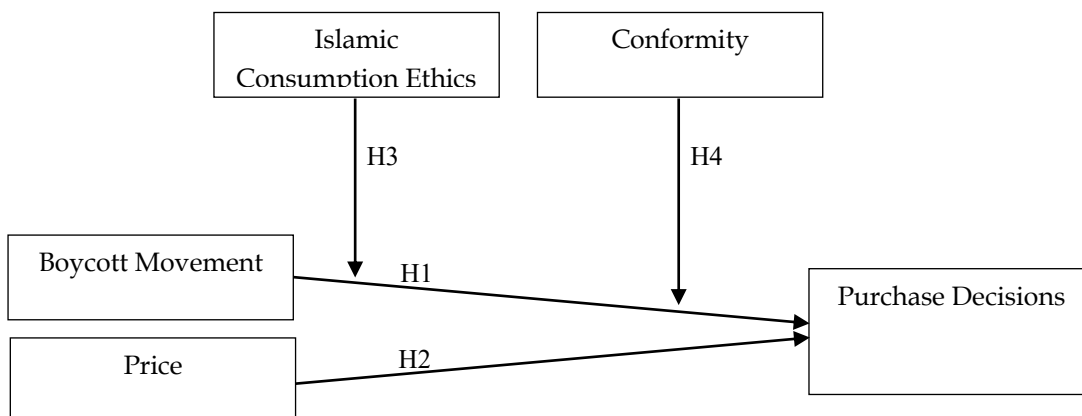


Figure 3. Schematic Diagram of the Study

Source: Author's own work (2025)

RESEARCH METHOD

Research Design

The research employs a quantitative approach, utilizing Structural Equation Modeling-Partial Least Squares (SEM-PLS). Quantitative methods focus on objective measurement and statistical analysis of data collected through instruments such as surveys and questionnaires. SEM-PLS is particularly suitable for analyzing complex relationships between latent variables, both reflective and formative, making it ideal for developing theoretical models and testing causal relationships (Hair et al., 2011). This research aims to examine the impact of boycott movements, price, Islamic consumption ethics, and conformity on purchasing decisions for McDonald's products in Semarang. The SEM-PLS method was chosen due to its robustness in handling multivariate data and its ability to evaluate both direct and indirect effects among variables.

Participants/Sample Selection and Data Sources

The population for this study consists of McDonald's consumers in Semarang, including both active Muslim consumers and those who have ceased consumption due to boycott movements or other reasons. This aligns with Kurniawan et al. (2024), who emphasized the importance of including individuals exposed to boycott campaigns in such studies. Semarang was selected due to its metropolitan characteristics, high

urbanization, and significant presence of McDonald's outlets, as supported by data from the Central Bureau of Statistics (BPS, 2023).

The sample was selected using purposive sampling, targeting individuals aged 18-45 years of Islamic faith residing in Semarang, and with prior experience of purchasing from McDonald. The sample size was calculated using Cochran's formula, resulting in a minimum of 96 respondents, rounded to 100 for convenience. This approach ensures representativeness and accuracy in capturing the phenomena under study (Sugiyono, 2016).

Instrumentation/Data Collection

Data collection utilized a combination of observation, literature review, and questionnaires. Observations focused on consumer behavior at McDonald's outlets following the boycott, including changes in consumption patterns and promotional activities. Literature review provided theoretical foundations and contextual understanding of boycott movements and consumer decision-making.

The primary instrument was a structured online questionnaire, designed to measure responses using a Likert scale (Kriyantono, 2014). The questionnaire included items reflecting the independent variables (boycott movements, price, Islamic consumption ethics, and conformity) and the dependent variable (purchasing decisions). The Likert scale facilitated the quantification of attitudes and perceptions, ensuring consistency and reliability in data collection.

Data Analysis/Estimating Model/Variable Measurement

Data analysis was conducted using both descriptive and inferential statistics. Descriptive statistics provided an overview of respondent characteristics and variable distributions, while inferential statistics tested the hypothesized relationships using SEM-PLS. The analysis was performed with SmartPLS 4.0 software, which supports the evaluation of complex models involving latent variables (Henseler et al., 2016).

The SEM-PLS analysis followed a structured process, including model conceptualization, design of structural and measurement models, algorithm selection, resampling, and path diagram construction. Validity

and reliability were assessed through convergent validity (loading factor > 0.708, AVE \geq 0.50) and discriminant validity (HTMT < 0.90) (Hair et al., 2021). Reliability was evaluated using Cronbach's Alpha (> 0.6) and Composite Reliability (> 0.7), ensuring the consistency and accuracy of the measurement instruments.

The structural model was evaluated using path coefficients, t-statistics, and p-values to determine the significance of relationships between variables. The bootstrapping method, using 5,000 samples, was employed to enhance the robustness of the analysis (Ghozali, 2021). This comprehensive approach ensured the validity and reliability of the findings, providing insights into the impact of boycott movements and other factors on consumer purchasing decisions.

All variables in this study are reflective latent constructs, measured indirectly through multiple indicators derived from primary data collected via structured questionnaires. The questionnaire utilized a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree) to capture respondents' attitudes, perceptions, and behavioral intentions, which is suitable for SEM-PLS analysis due to its ordinal nature and ability to quantify subjective constructs (Hair et al., 2011). Indicators were adapted from established scales in the literature on consumer behavior and Islamic economics to ensure theoretical grounding and reliability. The following details the measurement for each variable:

Table 1: Operational Definitions of Variables

Variable Name	Variable Indicators
Boycott Movement (GB)	<ol style="list-style-type: none"> 1. Assessing awareness 2. Participation 3. Perceived effectiveness 4. Social norms 5. Personal motivation 6. Media influence 7. MUI fatwa impact (adapted from Sen, 2024); Qotrunnada et al., 2025; MUI, 2023)
Price (H)	<ol style="list-style-type: none"> 1. Affordability

Variable Name	Variable Indicators
Islamic Consumption Ethics (EKI)	<ol style="list-style-type: none"> 2. Quality alignment 3. Competitiveness 4. Value-for-money (adapted from Kotler & Armstrong, 2013; Mankiw, 2020)
	<ol style="list-style-type: none"> 1. Compliance with <i>halal</i> (lawful) principles 2. Compliance with <i>thayyib</i> (wholesome) principles 3. Social ethics in consumption (adapted from Ali et al., 2017)
Conformity (K)	<ol style="list-style-type: none"> 1. Group cohesion 2. Group consensus 3. Obedience 4. Normative social influence 5. Informational social influence (adapted from Sidik, 2017)
Purchase Decisions (Y)	<ol style="list-style-type: none"> 1. Purchase interest 2. Purchase frequency 3. Consumer loyalty 4. Purchase timing (adapted from Kotler & Armstrong, 2013)

Source: Compiled from various journal sources.

RESULTS AND DISCUSSION

Results

Analysis Results

The following are the results of this research analysis using Structural Equation Modeling-Partial Least Square (SEM-PLS) with the help of SmartPLS software.

Table 2: Factor Analysis on All Measurement Items

Variabel	Indikator	Outer Loading	AVE	Cronbach's Alpha	Composite Reliability
Boycott Movement	GB1	0.841	0.653	0,884	0,919
	GB2	0.862			
	GB3	0.916			
	GB4	0.772			
	GB5	0.824			
	GB6	0.707			
	GB7	0.714			
Price	H1	0.816	0.704	0,914	0,929
	H2	0.854			
	H3	0.810			
	H4	0.873			
Islamic Consumption Ethics	EKI1	0.859	0.791	0,860	0,905
	EKI2	0.883			
	EKI3	0.926			
Conformity	K1	0.829	0.742	0,777	0,855
	K2	0.918			
	K3	0.764			
	K4	0.904			
	K5	0.883			
Purchasing Decisions	Y1	0.795	0.597	0,916	0,935
	Y2	0.729			
	Y3	0.778			
	Y4	0.785			

Source: Author's own work (2025)

The evaluation of the measurement model in this study demonstrates that all indicators for each construct meet the required standards of validity and reliability. The outer loading values for all indicators exceed the recommended threshold of 0.70, indicating that each indicator accurately represents its respective latent construct. Furthermore, the Average Variance Extracted (AVE) values for all

variables exceed 0.50, indicating that more than half of the variance in the indicators is accounted for by the latent constructs. In terms of reliability, both Cronbach’s Alpha and Composite Reliability values for all constructs are above 0.70, which is the minimum standard for confirmatory research. These findings suggest that the research instrument is reliable and consistent for measuring the latent variables. Therefore, the measurement model in this study can be considered both valid and reliable, providing a solid foundation for further structural analysis.

Table 3: R-Square Test Results

Variabel	R-square	R-Square Adjusted
Purchasing Decisions (Y)	0.359	0.330

Source: Author’s own work (2025)

The R-Square value for the dependent variable, Purchase Decision, is 0.359. This means that 35.9% of the variance in purchase decisions can be explained by the independent variables included in the model, such as boycott movement, price, Islamic consumption ethics, and conformity. The adjusted R-Square value of 0.330, which accounts for the number of predictors, further supports the model’s adequacy while providing a more conservative estimate. These results underscore the significance of the variables studied, while also suggesting that future research could investigate additional factors to further enhance the model’s explanatory power.

Table 3: Hypothesis Test Results

Hypothesis	Original sample (O)	t-statistics	p-values	Results
H1: GB → Y	-0.401	6.009	0.000	Cannot be rejected
H2: H → Y	-0.189	2.429	0.008	Cannot be rejected
H3: EKI x GB → Y	0.152	1.957	0.032	Cannot be rejected
H4: K x GB → Y	0.031	0.420	0.337	Rejected

Source: Author’s own work (2025)

The hypothesis testing, as reflected in the path coefficients, provides robust empirical support for the relationships hypothesized in the study. The original sample (O) values indicate the direction and strength of the relationships between variables. For instance, the boycott movement and price both exhibit significant adverse effects on purchase decisions, as evidenced by negative coefficients and t-statistics exceeding 1.96, with p-values less than 0.05. This confirms that stronger boycott movements and higher prices are associated with lower purchase decisions for McDonald's in Semarang. Additionally, Islamic consumption ethics significantly moderate the relationship between the boycott movement and purchase decisions, as indicated by a positive coefficient, a t-statistic above 1.96, and a p-value below 0.05. This suggests that higher adherence to Islamic consumption ethics strengthens the negative impact of the boycott movement on purchase decisions. Conversely, conformity does not significantly moderate this relationship, as shown by a t-statistic below 1.96 and a p-value above 0.05, indicating that social conformity does not play a significant role in this context.

DISCUSSION

The Effect of the Boycott Movement on McDonald's Purchase Decision in Semarang City

The boycott movement challenges the fundamental assumption of classical microeconomic theory (utility theory) by demonstrating that purchase decisions are influenced by non-economic, ideological variables (moral values or social solidarity) rather than solely by utility maximization (rational consideration). The significant adverse effect ($\beta = -0.401$; $t = 6.009$; $p < 0.05$) confirms the strong presence of an ideological dimension in consumer behavior, which is a key concept within political consumption theories. This finding confirms that the stronger the boycott movement, the lower the consumers' intention to purchase McDonald's products. It reflects consumers' heightened awareness of social and political issues, particularly those related to the Israel-Palestine conflict and the MUI's (Indonesian Islamic Scholar Council) fatwa in support of the boycott. Previous studies by (Jaelani & Nursyifa, 2024) and (Ziiqbal & Fitriyah, 2024) similarly found that boycott movements based on moral and political issues significantly reduce consumer purchase intentions.

This suggests that consumer decisions are influenced not only by rational considerations but also by moral values and social solidarity.

Comparisons with prior studies strengthen this result. For instance, Ziiqbal & Fitriyah (2024) found that boycott participation significantly lowers purchase interest among Surabaya students (a contribution of 35.3%), similar to the effect observed in Semarang. However, the MUI fatwa plays a more prominent role here as a religious motivator compared to social media alone (Wibowo et al., 2024). Rohaya et al. (2024) on Generation Z in Medan also highlight religiosity and demonstrations influencing boycotts of Israeli products, consistent with our findings, where Palestinian solidarity (39% of respondents) is a primary driver. Theoretically, this enriches consumer behavior models by incorporating ideological dimensions, where boycotts express social identity rather than mere economic reactions (Sen, 2024a). Practically, McDonald's should adopt transparent communication, such as clarifying Indonesia's franchise independence, to mitigate the impact of global boycott.

The Effect of Price on McDonald's Purchase Decision in Semarang City

The analysis confirms the classical microeconomic Law of Demand (Mankiw, 2020). The significant adverse effect ($\beta = -0.189$; $t = 2.429$; $p < 0.05$) empirically proves the inverse relationship: higher prices diminish consumer buying intentions, even amidst a moral boycott. This is a fundamental proof that despite strong ethical motivations, economic rationality (price sensitivity) remains a factor in purchase decisions, thereby supporting the dual-factor model in consumer behavior research.

McDonald's menu prices in Semarang (Rp20,000–30,000) exceed those of rivals like KFC or Burger King, heightening sensitivity among youth (ages 17–25, comprising 63% of respondents) with constrained budgets; the pre-survey highlighted that while 44% persisted with purchases due to habits, 22% noted value mismatches, further amplifying boycott pressures and driving shifts to local alternatives like Richeese (Adriani et al., 2022). Theoretically, this integrates price dynamics with ethical considerations in Islamic demand models (Chapra, 2008), enriching consumer behavior frameworks. Practically, McDonald's could mitigate 10–15% annual sales declines in Indonesia by offering affordable

promotions and localized menus, thereby enhancing perceived value and competitiveness.

The Moderating Effect of Islamic Consumption Ethics on the Relationship between Boycott Movement and Purchase Decision

This finding provides empirical evidence in support of the principles of Islamic Consumption Ethics Theory (Chapra, 2008), demonstrating the priority of social or spiritual responsibility (Maqasid al-Shari'ah) over mere material gain. The significant positive moderation effect ($\beta = 0.139$; $t = 1.964$; $p = 0.042$) proves that adherence to *halal* and *thayyib* principles amplifies the negative impact of the boycott. Specifically, the ethical avoidance of perceived *mudharat* (disadvantages) and the promotion of justice, as mandated by the *thayyib* principle and reinforced by the MUI Fatwa, override the utilitarian consumer choice, thus validating the Islamic ethical framework as a powerful moderator of consumer behavior in moral/political consumption contexts. This means that consumers with higher Islamic ethical awareness tend to mitigate the negative impact of the boycott on their purchasing behavior, as ethical considerations amplify their moral aversion to perceived unethical brands like McDonald's.

The Moderating Effect of Conformity on the Relationship between the Boycott Movement and Purchase Decision

The analysis reveals that conformity does not significantly moderate the relationship between the boycott movement and purchase decisions ($\beta = 0.039$; $t = 0.467$; $p = 0.320$), suggesting that social pressures from groups or peers do not substantially alter the boycott's negative impact on buying behavior. This insignificance suggests that consumers' decisions to support the boycott are driven more by personal values, moral convictions, and religious motivations rather than external social conformity, particularly in ideological contexts like the pro-Israel movement against McDonald's.

This aligns with Social Identity Theory, which posits that in moral or ideological issues, individuals prioritize personal beliefs and group

identity over mere conformity to avoid rejection, as conformity is more effective in low-stakes, everyday contexts than in high-stakes, moral boycotts (Sidik, 2017). Comparatively, this contrasts with Khrishananto & Adriansyah (2021), who found that conformity significantly influences Gen Z consumption via social media in Samarinda, and Pratiwi (2023), where it was linked to impulsive buying in young adults – differences attributable to the sample from Semarang, which includes older demographics less swayed by peer pressure. However, it partially echoes Herdiansyah et al. (2024), who noted that conformity plays a significant but non-dominant role in post-boycott McDonald's purchases, emphasizing intrinsic factors in value-driven scenarios.

In summary, this study confirms that consumer behavior in the context of the McDonald's boycott in Semarang is primarily influenced by moral, religious, and price perceptions. At the same time, social conformity plays a minimal role. These findings offer valuable insights for companies in developing effective marketing and communication strategies amid evolving social issues.

CONCLUSION

This study aimed to examine the impact of the pro-Israel boycott movement on McDonald's purchase decisions in Semarang City, while also investigating the roles of price, Islamic consumption ethics, and conformity as moderating variables using SEM-PLS on data from 140 Muslim respondents. The findings reveal that both the boycott movement and price have significant adverse effects on purchase decisions, indicating that stronger boycott sentiments and higher prices reduce consumers' intention to buy McDonald's products. Furthermore, Islamic consumption ethics significantly moderate the relationship between the boycott movement and purchase decisions, amplifying the negative impact of the boycott among consumers with higher ethical awareness. In contrast, conformity does not significantly moderate this relationship, suggesting that individual values and religious beliefs outweigh social pressures in this context.

Despite these insights, the study has several limitations. First, it focuses only on the effects of the boycott movement, price, and the

moderating roles of Islamic consumption ethics and conformity on McDonald's purchase decisions. At the same time, other potentially influential factors—such as social media influence, brand loyalty, or consumer emotions—were not included. As a result, the findings may not fully capture all aspects affecting purchase decisions in the context of a boycott. Second, the insignificant moderating effect of conformity may be due to the value-driven nature of the boycott context, where consumers are more influenced by internal motivations and personal beliefs than by social pressure. Third, this research does not account for consumer behavior prior to the boycott, nor does it specifically analyze the purchasing decisions of consumers who continued to buy McDonald's during the boycott period. Therefore, the study cannot provide a comprehensive comparison of behavioral changes before and after the boycott or fully explain the factors influencing loyalty among these consumer segments.

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