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The Influence of Religiosity on The Consumptive Behavior of Muslim Individuals in Indonesia Based on IFLS-5 Data

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Abstract

This study aims to analyze the influence of religiosity on Muslim individuals' consumptive behavior in Indonesia. The data used is sourced from the Indonesia Family Life Survey (IFLS) wave 5 in 2014, with a sample of 2,986 Muslim respondents aged minimum 19 years. The analysis method employed is multiple linear regression with religiosity as the main independent variable, while gender, income, and age serve as control variables. The results show that religiosity has a negative and significant effect on consumptive behavior. The control variables of gender and income also show significant effects, while age does not have a significant influence.

Keywords: Religiosity, Consumptive Behavior, Muslim Individuals in Indonesia.

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INTRODUCTION

Humans cannot be separated from consumption activities to fulfill their various needs. For a Muslim, consumption activities must be in line with the rules of Islamic law as stated in the Quran and Hadith (Doli & Ritonga, 2010). Islam stipulates that Muslim consumers must maximize benefits (maslahah) which include aspects of the world and the hereafter, with three main conditions: based on Islamic law (halal), providing benefits, and bringing blessings (Yahya et al., 2022).

Ideally, Muslim consumer behavior reflects religious values with Allah SWT. Research by Rosyidah & Handayati (2022) shows that Muslim consumer behavior is greatly influenced by the level of religiosity. High religiosity will reduce the level of consumerism and reduce consumptive behavior in online shopping (Nur Fadillah et al., 2020). Individuals with high levels of religiosity tend to ignore impulsive purchases and are wiser in consumption (Yafiz et al., 2020).

However, there is a gap between the ideality and reality of Muslim consumption behavior in Indonesia. Data from the Indonesian Survey Institute (2014) shows that out of

1,540 Muslim respondents, 81.1% stated that they often consider religion in decision-making, but only 58% routinely perform obligatory worship. This gap raises questions about the extent to which religiosity actually influences consumption behavior.

Data from the Central Statistics Agency shows significant growth in household consumption, reaching 5.22% (year-on-year) in the second quarter of 2023. As the country with the largest Muslim population in the world, with more than 243 million Muslims or around 80% of the total population (World Population Review, 2023), Indonesia is an ideal locus to study the relationship between religiosity and consumer behavior.

Although several studies have examined the relationship between religiosity and consumer behavior, the majority have been conducted on a limited scale and have not provided a comprehensive picture at the national level. This study aims to fill this gap by analyzing the influence of religiosity on the consumptive behavior of Muslim individuals using data from the Indonesia Family Life Survey (IFLS-5). The use of IFLS-5 data allows for a more representative and comprehensive analysis of how religiosity influences the consumption patterns of Indonesian Muslim society.

RESEARCH METHOD

This study employs a quantitative approach using secondary data from the Indonesia Family Life Survey (IFLS) wave 5, conducted in 2014. The IFLS is a comprehensive longitudinal survey that covers various socio-economic and demographic indicators of households across Indonesia. The sample used in this study consists of 2,986 Muslim individuals aged 19 years and above, selected through purposive sampling based on their religious affiliation.

The dependent variable in this study is consumptive behavior, measured by annual non-food expenditures, particularly in the category of recreation and entertainment. This variable is transformed using the natural logarithm to address data skewness and improve model fit.

The main independent variable is religiosity, measured through two indicators available in IFLS: the frequency of daily prayers and participation in religious gatherings (pengajian). This variable is constructed as a binary dummy: 1 for religious individuals and 0 for non-religious.

Control variables include:

- Gender (male = 1, female = 0),
- Income, represented by total personal income in the past 12 months (log-transformed),
- Age (in years).

The analytical method employed is multiple linear regression (OLS) using STATA software. Classical assumption tests, including multicollinearity and heteroscedasticity tests, were conducted to ensure the validity of the model. The regression coefficients are interpreted to evaluate the direction and magnitude of each variable's effect on Muslim individuals' consumptive behavior.

RESULTS AND DISCUSSION

Results

Descriptive statistics show that 77.56% of the respondents were categorized as religious based on their frequency of daily prayers and attendance at religious gatherings. The average respondent was 37.4 years old, with a standard deviation of 11.3 years. Male respondents accounted for 59.31% of the sample. The average annual income (log-transformed) was 16.63, with a standard deviation of 1.25.

Table 1. Descriptive Statistics

Variable	Mean	Std. Deviation	Minimum	Maksimum
X_1: Relig	0,7756	0,4172	0	1
X_2: Male	0,5931	0,4913	0	1
X_3: ln_pendapatan	16,6319	1,2476	9,9034	20,7232
X_4: Usia	37,4079	11,3288	19	81

Source: data processing through stata

These figures indicate that the majority of Muslim individuals in the dataset are religious and predominantly male, with varying income levels and age distributions, allowing for a diverse analysis of consumption behavior.

Regression Analysis

The multiple linear regression analysis was conducted using the Ordinary Least Squares (OLS) method.

Table. 2 Ordinary Least Squares

Dependent Variable: Consumptive Behavior			
Variabel	*Coef.*	*Standard error*	*P-value*
relig	-0,1080	0,0466	0,020
male	-0,3015	0,0405	0,000

ln_pendapatan	0,3388	0,0168	0,000
usia	-0,0005	0,0017	0,748
_cons	6,4922	0,2877	0,000
Obs	2.539		
Prob > F	105,76		
F-stat	0,0000		
R-squared	0,1550		
Root MSE	0,9740		

Source: data processing through stata

The results indicate that religiosity has a negative and statistically significant effect on consumptive behavior. This means that individuals with higher religious observance tend to spend less on non-essential consumption such as recreation and entertainment.

Control variables such as gender and income also show significant effects. Male respondents were more likely to engage in consumptive behavior compared to females. Similarly, higher income was positively associated with higher levels of consumption. In contrast, age did not significantly affect consumptive behavior.

These findings suggest that religious individuals are more likely to align their consumption patterns with Islamic principles that discourage extravagance and encourage moderation. The results support previous studies, such as those by Yustati (2015) and Alam et al. (2011), which found that religiosity serves as a moderating factor that curbs materialistic and impulsive consumption.

Discussion

The inverse relationship between religiosity and consumptive behavior can be explained by the moral and ethical framework that Islam promotes regarding financial conduct. Practices such as regular prayers and attending religious teachings likely reinforce values such as modesty, contentment, and purposeful spending.

Additionally, the influence of gender and income on consumption behavior aligns with economic theory, where disposable income and socio-demographic roles shape expenditure patterns. Males, for instance, may have higher social exposure or purchasing autonomy, contributing to increased spending.

The insignificant effect of age may reflect the evolving consumer culture in Indonesia, where age is no longer a strong determinant of consumption style, particularly for items categorized under lifestyle or entertainment.

CONCLUSION AND SUGGESTIONS

Conclusion

This study concludes that religiosity has a significant negative influence on the consumptive behavior of Muslim individuals in Indonesia. Individuals with higher religious adherence, as indicated by regular prayers and participation in religious gatherings, tend to consume more moderately, particularly in non-essential categories such as entertainment. Additionally, gender and income are also significant factors influencing consumption, while age shows no significant effect.

These findings highlight the importance of religious values in shaping economic behavior, particularly in predominantly Muslim societies, and reinforce the role of religiosity as a guiding force toward ethical and balanced consumption.

Suggestions

Based on the results of this study, it is suggested that the government and religious organizations promote Islamic values in consumption through education and public programs that teach people to spend their money wisely and not excessively. Future studies can look at other aspects of religiosity and use data over a longer time period to see how people's behavior changes. It is also important to raise awareness among the public about how religion can help guide financial decisions, especially in avoiding unnecessary spending.

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