

## **The Lifestyle of Religiosity and its influence on the Purchase Decision of Islamic Products**

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**ABSTRACT:** This study aims to determine how much influence the religiosity and lifestyle on the purchasing decisions of Muslim syar'i clothing. The method used is a multiple regression analysis method with a sample size of 30 respondents. The results of the analysis using multiple regression obtained the results that religiosity and lifestyle simultaneously influence the purchase decision of sharia Muslim clothing. The variable of religiosity is a variable that is more influential on the decision to purchase syar'i Muslim clothing (case study at the Al-Ghazali Stand in Palopo City). This is evidenced by the t value of  $3.189 > 2.051$  and the value of  $p = 0.004 < 0.05$ .

**KEYWORDS:** Religiosity, Lifestyle, and Purchasing Decisions

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### **I. INTRODUCTION**

As one of the largest Muslim countries in the world, the number of Indonesian Muslims in 2010 reached 87.18%. With such a large population, it will certainly affect Muslim fashion trends in Indonesia. This can be seen from the daily description of the Indonesian people. Especially in recent years the development of Muslim fashion is quite striking, especially in the use of shar'i hijab. hijab is a clothing covering the genitalia for Muslim women where this clothing covers the head to the feet. In the rules of Islamic science, hijab is more appropriate to refer to proper dress procedures in accordance with religious demands (Nisa and Rudianto, 2017).

The wearing of hijab is one of the rules of dress for Indonesian Muslim women today. The teachings of Islam provide rules in accordance with the will of Allah SWT. Islamic law, in essence, is nothing but to realize benefit in the lives of the people. According to Muhammad ThaibThohir (1986) Religiosity is the impulse of the soul of someone who has reason, with his own will and choice to follow these rules in order to achieve the happiness of the afterlife. Meanwhile, according to ZakiyahDarajat (1973) in the psychology of religion can be understood religiosity is a feeling, thoughts and motivations that encourage religious behavior. Religiosity can be known from the extent of knowledge, belief, implementation and appreciation of the Islamic religion. Religiosity as diversity includes various aspects or dimensions that not only occur when someone performs ritualistic behavior (worship), but also when carrying out other activities that are driven by supernatural powers. Can be interpreted, that the notion of religiosity is how capable individuals carry out aspects of religious beliefs in religious life and other social lives.

Now the Muslim fashion is worn no longer just for religious guidance, namely to cover genitalia, but rather leads to the purpose of fashion as a means of fulfilling a lifestyle that is everywhere. According to Keller and Kotler (2009: 175) lifestyle (*lifestyle*) is a person's lifestyle in the world that is reflected in activities, interests and opinions. Rasulullah SAW did not forbid his followers to keep abreast of the times, including in the matter of clothing, but the signs of the Shari'a indeed had to be held firm and obeyed. Likewise with the appearance of Muslim women, the development of Muslim clothing as it is today, there has been a shift in the meaning of Muslim clothing.

In this study the object to be studied is in the Palopo City area. Palopo City is a city in the province of South Sulawesi, Indonesia. Based on 2015 population census data, it is known that the number of residents in Palopo City is around 168,894 inhabitants, with a total population of 84.53% of the Palopo City population. This certainly facilitates the development of *fashion trends* Muslimin the City of Palopo.

Based on the results of preliminary observations that researchers have carried out, the phenomenon that researchers have captured is that most consumers at the Al-Ghazali Stand in Palopo City only follow the evolving mode, most of them have covered their genitals but not in accordance with the correct hijab usage criteria. This can be seen from some consumers who use hijab that is too short so it does not cover the chest. Most of them only prioritize models or *trends* without regard to Islamic law about how a good Muslim dress,

this has not been able to show the figure of a fully Muslim woman. That Muslim dress is one of the characteristics of a woman's obedience to religious orders.

According to Keller and Kotler in Suryoko and Pangestu (2016) consumer behavior is the study of how individuals, groups and organizations choose, buy, use, and how goods, services, ideas, or experiences to satisfy their needs and desires. According to Mowen and Minor in Mercy (2014) behavior The consumer is as a study of unit purchases (*buying units*) and process exchange involving acquisition, consumption, and disposal of goods, services, experience and ideas. So got it it is said that consumer behavior is a study of how make decisions (*decision units*), both individuals, groups or organizations, make purchasing decisions or make a purchase transaction of a product and consume it.

Tjiptono in Luthfianto (2017) consumer behavior is the actions of individuals who are directly involved in the effort to obtain, use, determine products and services including the decision-making process that precedes and follows these actions.

According to the (*American Marketing Association*) in Giantara and Santoso (2014) consumer behavior can be interpreted as a dynamic interaction between affection and cognition, behavior and environment in which humans exchange in various aspects of their lives.

Religiosity as one of the values in character education is described by the Ministry of National Education (2010: 27) as an obedient attitude and behavior in implementing religious teachings, tolerating religious practices of other religions, and living in harmony with followers of other religions.

Geertz (in Deti, 2010) formulates that religious is a symbol system that functions to instill strong, deep, and lasting spirit and motivation in humans by creating conceptions, which are general about existence, and wrapping those conceptions in such a way so the atmosphere and motivation seem very reality. Religious meaning is a symbol of individual belief in the creator. One's understanding of religion determines one's behavior. Therefore religion also functions as a social control in society.

**Lifestyle.** Keller and Kotler (2009; 175) lifestyle (*lifestyle*) is a person's lifestyle in the world that is reflected in activities, interests and opinions. Lifestyle captures a person's complete interaction with their environment.

According to Rhenald Kasali in Pratama (2015) lifestyle in principle is how a person spends his time and money. Lifestyle affects a person and ultimately determines one's consumption choices.

Tan in Wisudawati (2014) states that activities are what they do at work, what their hobbies are and how they go through their holidays, what kind of sports they do and the clubs they are members of. In short, how consumers spend their free time and how much their income. Meanwhile, according to Engel in Wisudawati (2014) states that *activity* is a real action such as watching, shopping at a store, or telling neighbors about new services. Although these actions can usually be observed, the reasons for these actions can rarely be measured directly. The implication of *activity* consumer is that companies can look for the suitability of the relationship between the products offered and one's lifestyle group in the target market. Tan in Wisudawati (2014) expressed *interest*, namely whether consumers are interested in managing their homes, or are interested in what fashion, magazines and newspapers they read, whether they are interested in food and what kind of food. In short, interest is what consumers find interesting to spend time and spend money on.

By understanding the interests of its customers, it can make it easier for companies to create marketing concepts to influence the buying process of their target markets. (Bahari & Basalamah, 2019), Opinion is the way consumers see themselves and the world around them. Opinion is a person's view of a truth that is influenced by personal elements. Rio in Wisudawati (2014) defines *opinion* as what consumers think about politics, what political parties are consumers' choices, what consumers think about the economy and business activities, what they think about education, and what consumers think about the future. Opinions are oral or written answers that people give in response to situations. Opinions are used to describe interpretations, hopes, and evaluations such as beliefs about the intentions of others, anticipation regarding future events, and weighing the consequences that reward or punish alternative course of action.

**Buying decision.** According to Schiffman and Kanuk in Suryoko and Pangestu (2016) defines a purchasing decision as the selection of an action from two or more alternative choices. A consumer who wants to make a choice then he must have an alternative choice. Kotler & Armstrong in Harahap (2018) defines purchasing decisions as a process where consumers recognize the problem, find information about a particular product or brand and evaluate how well each alternative can solve the problem which then leads to a purchasing decision.

## II. LITERATURE REVIEW AND RELEATED STUDIES

Malinda (2018) with the title research Effect of Price, Taste and Religiosity on Clothing Purchases at Pasar Baru Pati. The development of the times is growing rapidly marked by increasingly sophisticated technology. Along with that also has an impact on economic growth, especially in the retail and wholesale fields. As in the traditional market Puri Baru, which is the largest traditional market in Pati, Central Java, located in the city center. Puri Baru Market is known as "one stop shopping". Not only that Puri Market became a pilot

market whose existence is parallel to modern markets such as malls. This study discusses the influence of price, tastes and religiosity on clothing purchases. The results of the study, first showed that the price had a positive effect on clothing purchases in the PuriBaruPati market. Both tastes have no effect on clothing purchases at the PuriBaruPati Market. Third, religiosity has a positive effect on clothing purchases at the PuriBaruPati Market.

Putri (2016) with the title *Influence of Lifestyle on the Decision of Purchasing Imitation Jewelry by Communities in Banjarmasin* stated that this study aims to determine the influence of lifestyle, namely the hedonic lifestyle consisting of dimensions of activity, interest, and opinion on the decision to purchase imitation jewelry by the people in Banjarmasin. This research was also conducted to find out whether the lifestyle and the decision to purchase imitation jewelry made by the people in Banjarmasin City were in accordance with Islamic teachings or not. Simultaneous test results show that lifestyle variables (X) consisting of the dimensions of activity (X1), interests (X2), and opinions (X3) together have a positive and significant effect on purchasing decisions (Y). Partially, both the activity variable (X1), interest (X2), and opinion (X3) have a positive and significant effect on purchasing decisions (Y). Opinion variable (X3) is the variable that most influences the decision to purchase costume jewelry. The results of the regression coefficient indicate that lifestyle variables contribute to the influence of 71.7% on purchasing decisions.

### RESEARCH METHODS

**Type of research.** This type of research in the form of comparative causal research, namely research with the characteristics of problems in the form of cause and effect between two or more variables (Indriantoro, 2002; 27). In this case knowing the influence of Culture and Lifestyle on consumer purchasing decisions.

**Research variable.** The variables in this research are Culture, Lifestyle as the independent variable and Purchase Decision as the dependent variable.

**Population and Sample.** The population in this study are consumers who shop sharia Muslim clothing at the Al-Ghazali Stand in Palopo City. The number of samples in this study amounted to 30 people. This is based on the opinion of Gay & Diehl in Astuti (2013) which states the minimum number of samples is 30 subjects.

**Sampling Technique.** The technique used in sampling is *technique incidental sampling*. *Incidental sampling* is a technique of determining samples based on chance, ie anyone who incidentally /*incidentally* meets with a researcher can be used as a sample, if it is deemed that the person met by chance is suitable as a source of data (Sugiyono, 2014: 85). With the criteria of people who are shopping and or people who have shopped at the Al-Ghazali Stand in Palopo City.

**Data Analysis Techniques.** The technique used by Test Validation and reliability, Multiple Linear Regression Analysis, Simultaneous Test (F test), partial test (t test) and the coefficient of determination ( $R^2$ ). Multiple regression equation formulated as follows:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + e$$

Description:

- Y = The dependent variable is the purchase decision
- A = Constant
- $\beta_1$ -2 = Regression coefficients
- X1 = Religivity
- X2 = Lifestyle
- e = *Standard error*

### III. RESULTS AND DISCUSSION

**Test Validity** Of the results of validity testing with a significance level of 5% ( $\alpha = 0.005$ ) and  $n = 30$ ,  $df = n-2$  ( $30-2$ ) = 28 obtained  $r$  table = 0.3610 then it can be seen  $R$  count for each item  $> 0.3610$  so it can be said that the entire item of the research variable is valid for use as an instrument in the study or the statement submitted can be used to measure the variable under study. The test results can be seen in the appendix.

**Reliability Test** In this test is reliable if the *alpha* count is greater than 0.6. The reliability test results for each variable indicate that all variables have a value *Cronbach Alpha*  $> 0.6$  so that it can be said that all the measuring concepts of each variable from the questionnaire are reliable, which means that the questionnaire used in this study is a reliable questionnaire.

**Multiple Regression Analysis** was used in this study with with the aim is to prove the hypothesis about the influence of the independent variables, namely the variable Religiosity (X1) and Lifestyle (X2) partially or simultaneously on the purchase decision (Y). The statistical calculation in the multiple regression analysis used in this study is to use SPSS version 24. Based on the results of the multiple regression analysis can be written in Regression equation form *Standardized Coefficients* obtained equation:

$$Y = 12,663 + 0.456 (X_1) + 0.334 (X_2)$$

Where:

- a = Constant
- X1 = Religiosity

X2 = Lifestyle

Y = Purchase Decision

The regression equation can be explained as follows:

a. The constant value of the equation above of 12,663 indicates that if the independent variable is constant or equal to zero, then the purchase decision at the Al-Ghazali Stand in Palopo City is 12,663.

b.  $b_1 = 0.456$  means that every change in religiosity increases by one unit, the purchasing decision increases by 0.456.

c.  $b_2 = 0.334$  means that lifestyle changes have increased by one unit, so the purchasing decision increases by 0.334.

Based on these equations, it can be explained that the beta coefficient value of the religiosity variable (X1) has a positive value, meaning that if the religiosity variable (X1) increases, the purchasing decision also increases. Conversely, if the variable religiosity (X1) decreases, the consumer purchasing decision also decreases. The beta coefficient value of the lifestyle variable (X2) has a positive value, meaning that if the lifestyle variable (X2) increases, the purchasing decision also increases. Conversely, if the lifestyle variable (X2) decreases, then consumer purchasing decisions also decline.

**Simultaneous Test (Test F)**

With the criteria if the probability  $<0.05$  and if  $F_{\text{arithmic}} > F_{\text{table}}$  then the hypothesis is accepted. And vice versa if  $\text{Probability} > 0.05$  and if  $F_{\text{arithmic}} < F_{\text{table}}$  then the hypothesis is rejected.

**Table 1. F-test results**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	104,272 11,077 .000	2			208,543 <sup>b</sup>
	Residual	254 157	27	9413		
	Total	462 700	29			
a. Dependent Variable: Purchase Decision (Y)						
b. Predictors: (Constant), Lifestyle (X2), religiosity (X1)						

Based on the results of the F test in table 1 obtained an F count of 11,077 with a significant level of 0,000. Because  $F_{\text{arithmic}} > F_{\text{table}}$  ( $11,077 > 3.35$ ) and a significant level of  $0,000 < 0.05$ , the regression model can be used to predict purchasing decisions (Y). This shows that the variables of religiosity (X1) and lifestyle (X2) together positively influence the purchase decision variable (Y).

**Partial testing (t test)**

**Table 2. Results of testingt-test**

Coefficients <sup>a</sup>						
Model		unstandardizedCoefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	12 663	10 548		1,201	.240
	Religiosity	.456.486	.143	(X1)	3,189	.004
	Lifestyle	.334.322.044	.158		2,115	(X2)
a. Dependent Variable: Purchasing Decision (Y)						

1. Religiosity Variable

The t value of the religiosity variable is 3,189 with a significant level of 0.004. Because  $3189 > 2.0518$  and  $0.004 < 0.05$ , the hypothesis is accepted. This shows that the variable of religiosity has a positive and significant effect on purchasing decisions.

2. Lifestyle Variable The

t-value of the lifestyle variable is 2,115 with a significant level of 0.044. Because  $2.115 > 2.0518$  and  $0.044 < 0.05$ , the hypothesis is accepted. This shows that lifestyle variables have a positive and significant effect on purchasing decisions.

Of the two coefficients that have the highest value is the variable religiosity. Then the second hypothesis is accepted, namely the variable of religiosity that most influences the decision to purchase syar'i Muslim clothing (case study at the Al-Ghazali Stand in Palopo City).

**Analysis of the Coefficient of Determination ( $R^2$ )**

value of the coefficient of determination lies between 0 to 1 ( $0 \leq R^2 \leq 1$ ). The value of the coefficient of determination is determined by looking at the value of *R square* as can be seen in the following table:

**Table 3. Test of Results Determination Coefficient ( $R^2$ )**

Model Summary				
Model	R	R	Adjusted R Square	Std. Error of the Estimate
1	.671 <sup>a</sup>	.451	.410	3.06810

a. Predictors: (Constant), Lifestyle (X2), Religiosity (X1)

Source: Processed Data (2019)

The results of the regression calculations can be seen that the coefficient of determination (*R Square*) obtained by 45.1. This shows that at 45.1% the decision to purchase the syar'i Muslim clothing contributions / contributions by variations of the independent variables namely religiosity (X1) and lifestyle (X2). While the remaining 54.9% is influenced by other variables not examined in this study.

Based on the test results partially the religiosity variable shows that the religiosity variable has a positive and significant effect on purchasing decisions. This can be seen from the t value of the variable religiosity is equal to 3189 with a significant level of 0.004. Because  $3189 > 2.0518$  and  $0.004 < 0.05$ , the first hypothesis is accepted. Religious value is something that can form a certain attitude in determining good or bad decisions in every human activity. The level of religiosity of each individual is influenced by internal factors and external factors of humans. External factors come from formal education, religious education in the family, social traditions and individual environmental pressures. According to Majid; 1991 there are 3 core teachings of Islam, namely the Aqeedah, Sharia and Morals. All of which can influence one's decisions. Aqeedah is a binding confession of a person with Allah SWT that is valid for all time. Sharia functions to continue, complete and perfect sharia. Islam does not only regulate the problem of human relations with God alone but also regulates how to look at and treat himself, how to get along and interact with fellow humans and with the natural environment. While Morals is the basic behavior of humans in living life.

For the test results partially lifestyle variables indicate that lifestyle variables have a positive and significant effect on purchasing decisions. This can be seen from the t value of the lifestyle variable is 2,115 with a significant level of 0.044. Because  $2.115 > 2.0518$  and  $0.044 < 0.05$ , the first hypothesis is accepted. Of the two coefficients that have the highest value is the variable religiosity. Then the second hypothesis is accepted, which is the cultural variable that is most influential on the purchase decisions of syar'i Muslim clothing (case study at the Al-Ghazali Stand in Palopo City). According to Kasali in Pratama (2015) lifestyle in principle is how a person spends his time and money. Lifestyle affects a person and ultimately determines one's consumption choices.

**IV. CONCLUSION**

The results of the analysis using multiple regression obtained that religiosity and lifestyle simultaneously influence the purchasing decisions of shari'ah Muslim clothing at the Al-Ghazali Stand in Palopo City so that it can be concluded that the hypothesis one in this study was accepted. Religiosity and lifestyle variables have an effect of 45.1% on the decision to purchase Islamic shar'i clothing at the Palopo City Al-Ghazali Stand. While 54.9% is influenced by other variables not examined in this study. For further researchers, it is necessary to conduct an assessment by deepening or developing research variables with a larger sample and population. This study is expected to find new findings that can be useful for the development of science, especially in the field of marketing management.

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