

Consumer Religiosity Based on Islamic Perspective: Comparison between Muslim Students at Public University and Islamic University in Pekanbaru City

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Abstract: This study aims to determine whether there are differences in the level of religiosity between students from public universities and Islamic universities. Religiosity is an important aspect to be examined in the field of consumer behavior considering religion is the most fundamental cultural factor that influences consumer choice of products and services. Religiosity in this study refers to research by Khraim (2010) which is measured using four dimensions that is religious education, financial services, current issues, and products with sensitive elements. Respondents are students of two state universities in Pekanbaru City. Data is collected using questioner and then analyzed by using independent sample t test. The results showed no significant differences between respondents who came from public university and Islamic university. Pekanbaru city is inhabited by the majority of Muslims make the level of religiosity of students is not show differences even though the Islamic university curriculum contains more elements of Islamic education. The results of this study can be a reference for marketers to set target marketing to Muslim consumers in general in Pekanbaru City.

Keywords: Islamic University; Public University; Religiosity

1 INTRODUCTION

Increasing public awareness to practice religious teachings will impact on various aspects of life, not least in aspects of consumption behavior. Increasing the spirit of Islam becomes an opportunity for the growth of businesses related to the practice of Islam. For the category of consumer goods, halal label is now a trend not only for consumption in the form of food and beverages, but also in other industries such as cosmetics, drugs, and clothing. Which is also not less rapid development is in the field of services, including banking and insurance services. Starting from the establishment of Bank Muamalat Indonesia, currently emerging banks that claim management of products offered also use the concept of sharia. This study aims to determine consumer behavior related to the pattern of consumption of goods and services based on Islamic perspective. To achieve these objectives, it is necessary to measure the level of consumer religiosity which is then associated with consumption patterns to meet daily needs. Understanding

consumer behavior today is a must for companies to provide products and services as needed. The Muslim youth market segment is now more lucrative and a potential market for a wide range of products and services. Understanding their behavior can be the key to success in building a sustainable business. Most of the young generation in Pekanbaru City are currently enrolled in various universities. This research focuses on students at two state universities in Pekanbaru City namely Universitas Riau (UR) which is a public university under the auspices of the Ministry of Research, Technology and Higher Education (Kemristekdikti) and the State Islamic University of Sultan Syarif Kasim (UIN Suska) which is an Islamic college under the Ministry of Religious Affairs (Kemenag). The study aims to examine whether there are differences in the behavior of students who study at public universities with students from Islamic universities.

2 LITERATURE REVIEW

Singhapakdi et al. (2013) quotes Naisbitt and Aburdene (1990) suggesting that religious awakening is one of the mega trends in the new millennium. This makes learning about religiosity to be one of the most important researchs. Fam et al. (2004) states that religion is a valuable construct in understanding consumer behavior. In some societies like Israel, Iran, India and Saudi Arabia, religion is a major cohesive force. Since religion is sacred, the value system is accepted without question by all members of society and becomes a part of everyday life. Many studies have shown that religion affects consumer attitudes and behavior in general. In many societies, religion plays one of the most important roles in food selection. Given the importance of research on religiosity in the science of consumer behavior, some researchers have formulated the definition of religiosity in their research. According to Worthington et al. (2003: 85) religious commitment is the degree to which one is bound to values, beliefs, and religious practices and applies them to their daily lives. Another definition put forward by Stolz (2009) which states religiosity is an individual preferences, emotions, beliefs, and actions that refers to the existing religion. Furthermore, Run et al (2009) defines religiosity as the degree of being religious. Patwardhan et al. (2012) combines the definition of religiosity as one's belief in God (based on research McDaniel and Burnett, 1990) and greatly influences individual beliefs and behavior (Light et al., 1989). Religion, in Islamic case, is basic in explain consumer behavior (Sandikci, 2011). Many researcher and businessman consider Muslim consumer as homogeny entity having tradition, culture, and certain ritual. According to Rishi and Halder (2015), both uniformity and heterogeneity are both relevant in addressing Muslim consumers. There are several dimensions to measure the level of religiosity. The dimension of religiosity discussed in this study uses some dimensions of religiosity of Khraim (2010) which consists of Islamic Financial Services, Public Islamic issues, Sensitive products, and Religious Education.

To have a high level of religiosity, one must really study it and then apply it in everyday life. The Ministry of Religious Affairs in Indonesia has educational institutions with a curriculum that is structured specifically according to official religion. Curriculum development has differences with educational institutions in general, where lessons about religion will be presented more. Educational institutions that are owned ranging from elementary school level to higher education. This is considered to be able to make students more religious. Based on the discussion, the hypothesis in this study is allegedly there are differences in the level of religiosity between students who come from Islamic universities and public colleges.

3 METHOD

The study was conducted in Pekanbaru City. Objects studied are Muslim students who are undergoing lecturing process in UR and UIN. A sample of 50 respondents from each university was collected by accidental sampling technique.. The data will be analyzed using descriptive statistics that calculate the mean and mode values and are analyzed using graphs. Furthermore, the data were analyzed by using independent sample t test to see if there was any difference of religiosity level between UR and UIN students.

4 RESULT

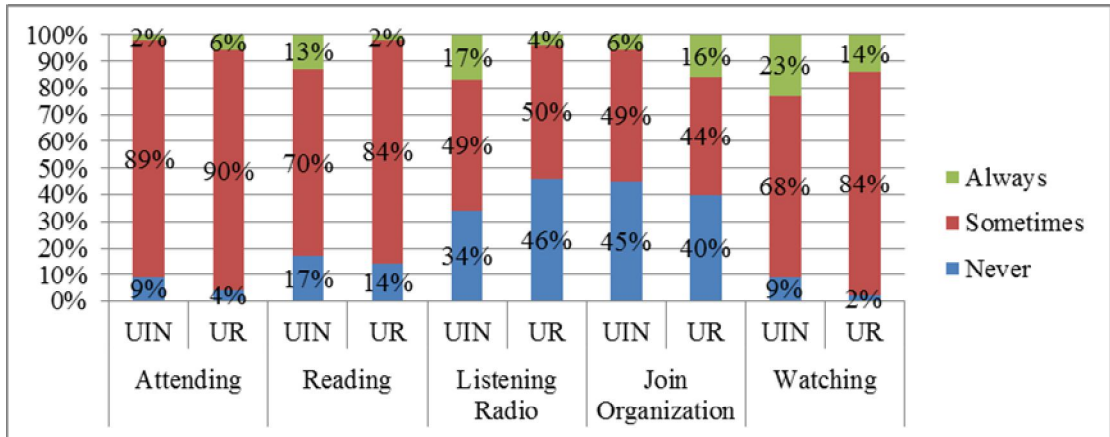
Questionnaires distributed in the classroom before starting the lecture. Respondents were asked their willingness to participate in this research. Students who become respondents in this study are students on the Faculty of Economics at each university. Of the total questionnaires distributed, as many as three questionnaires are not filled completely so they are not included in the next analysis. The respondent in this study is 38% male and 62% female. The ages range between 18–24 years old.

Religious Education

To get religious education, several ways that can be done are watching religious programs on TV, joining religious organizations, listening to religious radiocasts, reading Islamic books and magazines, and attending lectures. Based on data in Table 1, the majority of respondents

are rarely in watching TV, listening the radio, and reading magazines and books in gaining Islamic knowledge. To indicator of attending the lectures directly and joining the religious organizations, the response is similar. These conditions are not much different for both UR and UIN students.

Table 1 Religious Education



Islamic Financial Services

Some of the financial services asked in this study are health insurance, life insurance, deposits, and savings. Based on the data in Table 2 it appears that for savings, most already have accounts in Islamic banks but for deposits, life insurance, and health insurance many have not thought about it. This is probably due to the respondents are student so they do not have their own health insurance, life insurance, and deposits. UIN students have higher percentage of having Islamic bank account because of the policy of the universities to cooperate with Sharia Banking.

Current Issues

As a country with a majority of the population converted to Islam, the issue of the halalness of a product is very important for the respondent. Similarly for meningitis vaccine that is required for Muslims before performing umroh and haj pilgrimage. In ethical dress, Islam also obliges its adherents to cover aurat. It is also considered most important by the respondents. Similarly, for other issues such as the obligation to pay zakat and alcohol circulation ban. As for respondents' answers in more detail, it can be seen in Table 3.

Table 2 Islamic Financial Services

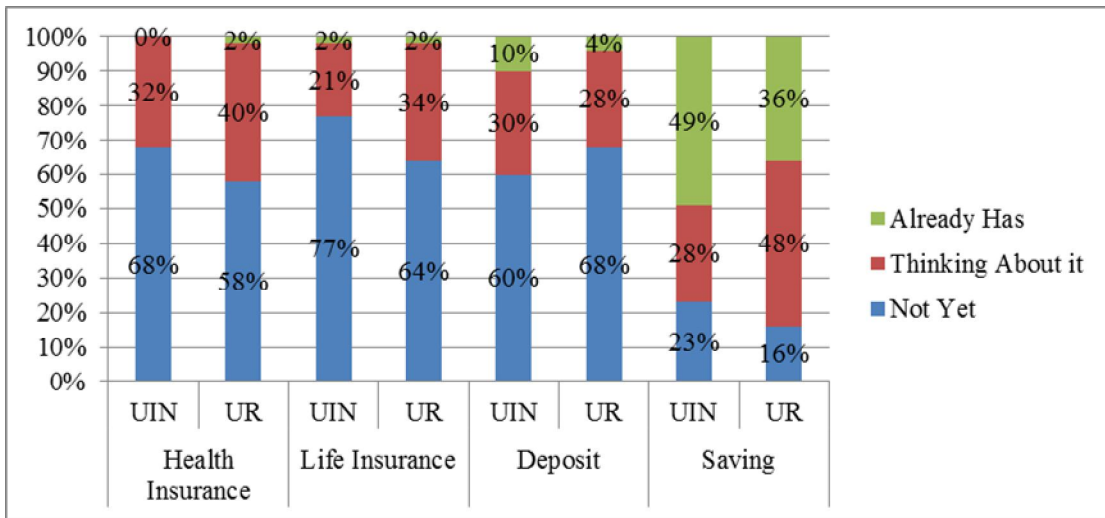
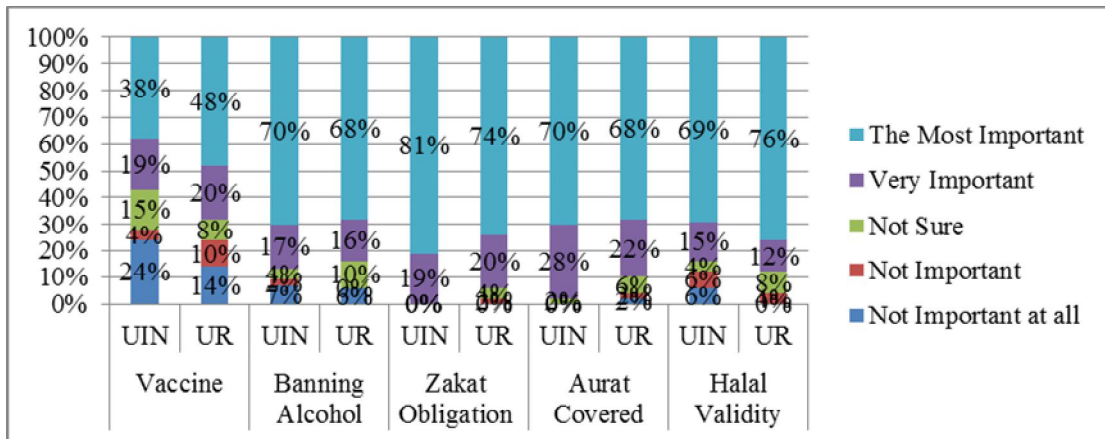


Table 3 Current Issues



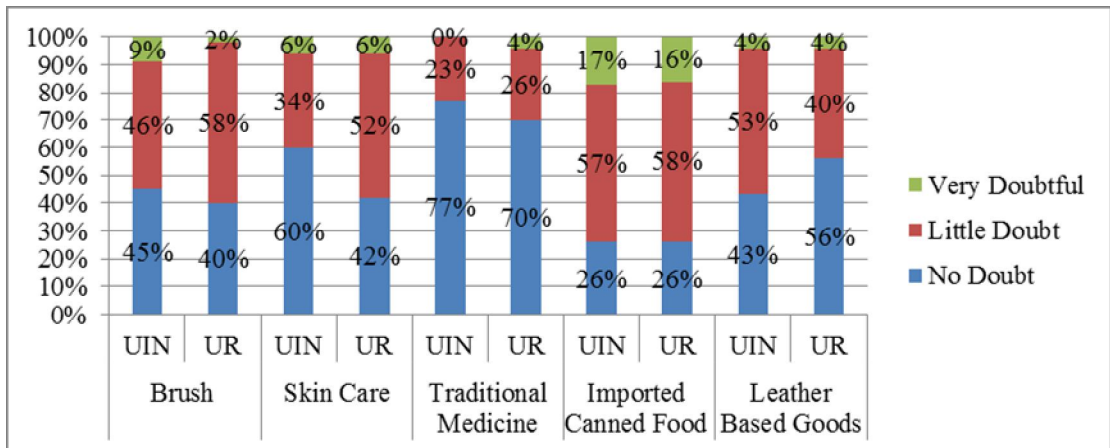
Product with Sensitive Elements

Table 4 illustrates the detail of respondent's answer to product dimensions with sensitive elements. The majority respondent answers for the brush using are bit hesitant. Brushes are often used to apply butter, margarine, eggs, chocolate, etc. Be careful with brushy material, as it generally comes from sea urchins (can reach 80-90%). On the pig brush handles are often written words: Bristle, Pure Bristle, etc. One of the meanings of the word Bristle is Pig Hair (Webster's Dictionary) with an unclean status when wet. Therefore, the bread that is exposed to the unclean brush strokes becomes unclean, so it is forbidden to eat.

For skin care products the majority UIN students do not hesitate to use it, while the majority of UR students have little doubt. As for traditional medicines, the majority of respondents do not hesitate to consume them. This is probably related to Indonesian cultural heritage which is a lot of using natural ingredients. So they feel safe to consume traditional medicine eventhough there is no halal mark in the package.

As a country participating in free trade, imported canned food is also widely circulated in the Indonesian market. The majority Respondents in this study expressed somewhat doubt on the halal status of imported canned food.

Table 4 Product with Sensitive Element



One of the sensitive elements used as a daily product is the leather. The existence of the shoe company's recognition that its products are made of pig leather caused many uncomfortable feeling for Muslim. This phenomenon shows the spirit of the Muslims to try to avoid themselves from unclean objects. The status of the use of the leather to be exploited is contained in a narrated Muslim tradition which states when the leather is tanned it becomes holy. However, for the sanctity of this leather, the scholars differ have different opinion. The majority of scholars argued that pig or dog leather, can not be sacred with tanned. One of the sensitive elements used as a daily product is the leather. The existence of the shoe company's recognition that its products are made of pig leather caused many uncomfortable feeling for Muslim consumers. This phenomenon shows the spirit of the Muslims to try to avoid themselves from unclean objects. The status of the use of the leather to be exploited is contained in a narrated Muslim tradition which states when the leather is tanned it becomes holy. However, for the sanctity of this leather, the scholars differ have different opinion. The majority of scholars argued that pig or dog leather, can not be sacred with tanned.

Comparison of the Religiosity Level

Educational institutions in Indonesia are currently managed by several ministries. UR is an educational institution that is under

Kemristekdikti while UIN Suska Riau is under the Ministry of Religious Affairs. The curriculum taught by these two educational institutions has differences in the number of Islamic religious subjects. Based on the preparation of the curriculum, students from Islamic institutions are considered have more religious knowledge than its counterpart. Table 5 presents statistical tests to see the average religiosity of respondents using four dimensions namely religious education, financial services, current issues, and product with sensitive element.

Mean for religious education for respondent from Islamic university is higher than respondent from public university, while for financial services, current issues, and product with sensitive elements the mean of respondent from Islamic university is lower. To see if this difference is significant then it should be seen in the next table that is independent sample test. The first step of testing is to look at the Equal Variance (EV) assumed whether it is different or not. Next, look at the value of t test to find out if it is significantly different. Based on the value of F test on Levene Test and its probability > 0.05 can be concluded that the variance is same. Therefore, the t test using assumption of equal variance assumed.

Based on the data in Table 6 the value t for all dimensions of religiosity is not significant so it can be concluded that the average level of religiosity is not different between respondents who came from the

Faculty of Economics of Islamic universities and not Islamic university.

Table 5
Group Statistics

Religious Dimension	University	N	Mean	Std. Deviation	Std. Error Mean
RE	UIN	47	9.4894	1.67945	.24497
	UR	50	9.3600	1.42514	.20155
FS	UIN	47	6.3404	1.63224	.23809
	UR	50	6.3800	1.56349	.22111
CI	UIN	47	21.6809	2.57164	.37511
	UR	50	21.9600	3.07697	.43515
SE	UIN	47	7.8511	1.79345	.26160
	UR	50	8.0000	1.81827	.25714

Notes: Religious Education (RE), Financial Services (FS), Current Issues (CI), Sensitive Element (SE), State Islamic University (UIN), Riau University (UR)

Table 6
Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig.
RE	EV assumed	2.162	.145	.410	95	.683
	EV not assumed			.408	90.446	.684
FS	EV assumed	.014	.905	-.122	95	.903
	EV not assumed			-.122	93.955	.903
CI	EV assumed	1.436	.234	-.483	95	.630
	EV not assumed			-.486	93.742	.628
SE	EV assumed	.360	.550	-.406	95	.686
	EV not assumed			-.406	94.774	.686

UIN has eight faculties where four faculties are majoring in religion and four other faculties of general majors (including Economics Faculty). These four general faculties have more Islamic religious curriculum than other state universities, but not more than faculties who are majoring in religion such as Sharia, Da'wah, Tarbiyah, and Ushuluddin. In terms of indicators of religiosity in every dimension, it also concerns general knowledge not only gained through university education (eg knowledge of products with sensitive elements)

Other than that, the absence of significant differences is possibly because the city of Pekanbaru majority inhabited by adherents

of Islam so that the means to gain knowledge about Islam is very easy to do even though not through formal channels such as from educational institutions. Similarly, for the campus environment, the ease of gaining insight and an Islamic atmosphere is very accessible because of the active religious organizations that are driven by students. The surroundings of the mosque's many homes can also be a means of enhancing understanding through routine studies organized by administrators. This makes the level of religiosity not different if only viewed from the institution where they are educated.

5 CONCLUSION

The statistical test results did not find any significant difference between students for all dimensions of religiosity. Descriptive test results of the religious education dimension show that listening to the radio to increase religious education is not starting to be abandoned. Given the current development of information technology, using the internet seems more a choice than radio. Therefore, the propagation of Islamic preaching should adapt to the tendency of the current generation in accessing information. Islamic financial services have not attracted much possibility because many still do not believe that the system used is different from the conventional. This should be demonstrated in good faith from the institutions engaged in sharia financial services to prove its promise and ensure that the entire process undertaken is truly sharia and profitable. Issues that develop greatly influence consumer behavior in deciding to buy products or services offered. Taking into account the sensitive issues related to goods and services is very important so as not to develop into word of mouth communication that is detrimental to the existence of the company. The development of goods and services offered led to the birth of new variants which of course must pay attention to standards in the supply of goods and services in accordance with Islamic principles. Therefore, business people should consider this issue as a priority to win the consumer competition that is currently starting to be critical in assessing the products and services offered. The limitation in this study is that the sample only comes from an economic faculty that does not represent UIN students as a whole. Further research is expected to use samples from all faculties available to be more representative

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