

Dr. Susminingsih, M.Ag.

Ethic and Consumer Decision on Religiosity Perspective



Ethic and Consumer Decision on Religiosity Perspective

Dr. Susminingsih, M.Ag.



Ethic and Consumer Decision on Religiosity Perspective

Penulis: **Dr. Susminingsih, M.Ag.**

Editor:

Dr. Imam Kanafi, M.Ag.

Tata Letak & Rancang Sampul: KakaeS

Cetakan Pertama, Desember 2015 ISBN 978-602-278-089-2

Penerbit:

Kurnia Kalam Semesta

Jl. Solo Km.8, Nayan No.108A, Maguwoharjo, Depok, Sleman, Yogyakarta Telp./Faks: 0274-486872
Email: kksjogja@gmail.com

Anggota IKAPI NO. 067/DIY/2010

FOREWORD

Thanks to God has made it easier and more smooth for authors to compose books. The book entitled Ethic and Consumer Decision on Religiosity Perspective is the result of previous research. The author believes that the publication of this book is very important to readers and researchers that the subject of consumption is strongly related to ethics and religiosity.

The content of this book include: 1) Research Question and Research Method; Religious Beliefs & Ethical Attitudes: Religion & Moral Identity, The Influence of Religion on Ethical Attitudes, Extrinsic and Intrinsic Motivation; 2) Religiosity and Consumer Identity: Measuring Religiosity, Consumer Identity, Religious Influences on Consumer Behavior; 3) Decision and consumption: Decision Theory, The Economic of Consumption, Impulsive Behavior.

This book is very useful as a reference for research on ethics, consumption and religiosity. The book is also organized to fulfill the obligations of authors as educators and researchers so that the next researcher can make similar research analysis more comprehensive. Hopefully the results of this study benefit readers who want to understand the patterns of consumption and decision making related to religiosity. For academic good, researchers expect constructive advice and criticism for further research improvements.

Pekalongan, 5th December 2015

Dr. Susminingsih, MAg

TABLE OF CONTENTS

Foreword			iii
Table of Co	nte	nts	\mathbf{v}
List of Tabl	les		vii
List of Figu	res		vii
CHAPTER	Ι	INTRODUCTION	1
	A.	Research Question	1
	B.	Research Significant	3
	C.	Literatur Review	3
	D.	Research Method	9
CHAPTER	II	RELIGIOUS BELIEFS & ETHICAL	
		ATTITUDES THEORIES	11
	A.	Religion & Moral Identity	11
	В.	The Influence of Religion on Ethical	
		Attitudes.	14
	C.	Extrinsic and Intrinsic Motivation	19
CHAPTER	III	RELIGIOSITY AND CONSUMER	
		IDENTITY THEORIES	26
	A.	Measuring Religiosity	26
	В.	Consumer Identity	38

	C.	Religious Influences on Consumer	
		Behavior	41
CHAPTER	IV	ANALYSIS	47
	A.	Decision Theory	47
	В.	The Economic of Consumption	49
	C.	Impulsive Behavior	55
CHAPTER	\mathbf{V}	ANALYSIS	58
	A.	Consuming Desire	58
	В.	Consumption: Goals and Plans in	
		Decision Making	60
	C.	Transformative Behavior: Your Body	
		is Yours?	63
CHAPTER	\mathbf{VI}	CONCLUSION	69
	A.	Conclusion	69
	B.	Recommendation	70
DAFTAR P	UST	TAKA	7 1
Tentang Pe	nuli	S	75

List of Tables

Table	1.	Previous Research	4
Table	2.	Measures of Islamic Religiosity	36
Table	3.	Measures of Religiosity in Consumer	
		Research	45

List of Figures

Figure 1.	The Process of Transformation		
	Consumer Decision	87	
Figure 2	The Process of Consumer Identity	40	

INTRODUCTION

A. Research Question

Ethics has been one of the principal issues in economy, even in Islamic perspective, in public and private sector. This research will try to understanding what actually happen from somebody before he or she makes the decision to consume about something. It is very simple to look but it needs the deeply intention form many factors that probably cause it be a good or bad decision. Undoubtedly, sensory stimulation in modern condition is dominated especially by the visual.¹ Its closer connected with cultural dimention, that the human body as cultural entity is always already a subject interacting with the "outside" in term of representations.²

In many ways, the environtment and culture often influence the consumer character. Its very danger because it can stimulate the bad decision and bad behaviour consuming. Not only because it related with spend a lot of money, that in Islam is prohibited and it call *israf*, a bad behavior, *tabdzir*, but also make class structuring of society. Lee said that the

¹ Falk, 1994. The Consuming Body, London: Sage Publication, p. 11

² Falk, 1994. The Consuming Body, London: Sage Publication, p. 12

value stolen from one of class from another class happened. So the thing that they consume should called the tiranic object. The form of commodity often related with style of consuming. Everybody can make manipulate what they need 3

In my assumption, this book involves the new paradigm of consumer behaviour. As we know that the decision is very important for someone before he behave later. That's transformation consumer decision, from functional into potitional desire. Firstly we know that things or commodity is object as usual, after they became the needy. As an object thing, the commodity changes from the functional desire and ideal meaning into potitional desire and simbolic meaning. As simbolic meaning, the people get more the commodity more than others, to make their high value. But its important to note that the ethical decision making of an individual could be influenced by many factors like the individual attributes, social and cultural environment.4 Sometimes people face a dilemma when it comes to making consuming decisions. Sometimes people consume because of the needs faced by riel such as hunger, the need for knowledge, the house so as not to get rained and hot and so on. Sometimes also a person consumes not because of physical needs but because the consumption that will be done is a form of tradition that is also done by the people around him. 5 So its very interesting for researcher to analyze by Islamic perspective the discussion the process of transforming consumer.

³Lee, 2006, Consumer Culture Reborn, translation. Yogyakarta: Kreasi Wacana, p. 43

⁴Rashid, et. al, 2008, "The Effect of Culture and Religiosity on Business Ethics: A Cross-Cultural Comparison, Journal of Business Ethic, 82, p. 907

⁵ Susminingsih, et al., 2017. "Do The Ritual of Consumer Behaviour and Religion Play Their Role in Innovation of Family Firm?", paper presented at International Conference on Business and Social Science, Nagoya, Jepang, March 29-3.

By the background of research that we mention before, we have distinctive question that needs a holistic analyze. The question is are there happen the transformation in consuming decision? If we found, how the process of transformation happen in Islamic perspective? What kind of factors that influence the process of transformation? This research have several constrain of research question:

- This research have the motive to show the process of 1 transformation desire, from functional into positional desire of people. Its very interesting to understand what actually happened within individual and social decision making.
- This research will be doing as integrative model, based 2. on psychology, religiosity, economy and culture. It will tell us that practically, the economy matter happened as well as cultural matter.

Research Significant В.

- For sense of academic necessity, this research involve 1. the transformational consumer research. We need an integrative analyze which combine many factors that influence one's decision. It's very significant to know that consumption not only about economy perspective, but also religiosity and culture perspective.
- For sense of practical necessity, this research can be such 2. moral orientation for someone to make more a good decision of consumption.

Literatur Review

To be clear and distinct with another research, I had to read many results of many research, like in Table 1:

Table 1. **Previous Research**

No.	Reseacher	The Title	Result	Opportunity for Future Research
1.	S.J. Vitell and Paolillo J.G.P. 2003	"Consumer Ethics: The Role of Religiosity" (Journal of Business 46 (2), 151-162)	Religiosity was found unrelated to consumer ethics	It need another analysis that involve more factors to know how the religion influence consumer behavior, like culture, such religion perspective and self identity.
2.	Smith et. al 1975	"Faith without work" (Journal of Applied Social Psychology) 5, 320-330	No difference between religious and non religious individuals on unethical behaviors such as dishonesty and cheating	It need another case and another approach to know the relationship between religion and individual behavior such as Islamic psychology.

3.	Luigi	Does Culture	The culture was	It need specific
	Guiso	affect	the rigorously	dimension like
	et.al, 2006	Economic	tested and are	consumption
		Outcomes	economically	to get specific
		(The Journal	important for	relation
		of Economic	fundamental	toward culture
		Perspectives,	economic issues	and consum-
		Vol. 20, NO.	like national rates	ption as a part
		2. p.23-48)	of saving	of economy
				dimension.
4.	Emerson	"Importance	Persons with	The research
	et.al, 2010	of Religious	intrinsic religious	will be doing
		Beliefs to	orientation view	with specific
		Ethical	their religion	perspective
		Attitudes in	as central to	namely Islam
		Business",	their existence	and specific
		(Journal of	and attempt	domain that's
		Religion and	to live out its	consumption,
		Business	implications in	and specific
		Ethics	all areas of their	approach
		Vol. 1 Issue 2)	lives even when	that Islamic
			adherence to	psychology.
			the tenets of the	
			religion may	
			involve costs.	
			Persons with	
			extrinsic religious	
			orientation tend	
			to view religion	
			in terms of its	
			usefulness in	
			making social	
			contacts, giving	
			status, providing	
			solace and	
			security	

5.	Safiek	Relevancy	Both dimensions	The research
] 3.	Mokhlis	and Measure-	of religiosity	has different
		ment of	(intrapersonal	method, that's
	2009	Religiosity	and interper-	qualitative
		in Consumer	sonal) may	method. We
		Behavior		
		Research	be significant	hope another
			in predicting	analysis which
		(International	certain aspects	deep and
		Business	of shopping orientation.	complex sense,
		Research Vol		economy, culture and
		2, No.3, p. 75-	Religiosity is	Islam.
		84)	multi dimen-	isiam.
			sional construct	
			that necessitates	
			its components	
			to be studied	
			individually.	
6.	Arnould	Consumer	The consumption	We have
	et. al	Culture	is a historically	another
	2005	Theory (CCT)	shaped mode	dimension,
		(The Journal	of socio cultural	that's religion,
		of Consumer	practice that	Islam. We
		Research, Vol	emerges within	hope another
		31. No. 4, pp.	the structures	conclusion
		868-882)	and ideological	base on Islamic
		,	imperatives	perspective. So
			of dynamic	we have more
			marketplace	complexity
			CCT shows	of discussion
			that many	about
			consumer's lives	transformative
			are constructed	consumption
			around multiple	decision.
			realities and they	
			use consumption	
			to experience	
		<u> </u>	T	

realities (linked to fantasies, invocative desires, aesthetics	
and identity play)	

Belk (1988) said that material object will be important thing in developing human identity and reflection of that: who we are, our perseption about ourself, and self esteem (influenced from what we have). 6 So, this research clearly see many dimensions: self identity, the meaning of consumption, ethics in Islamic prespective like what Afzalur Rahman and Abdul Manan stated and other scholars had also, and culture, that simultanously makes the transformation of consuming behaviour happen. Similar with structuralism scholar like Baudrillard Daughlas and Isherwood, that the material meaning from onething can be separate from the social meaning. By this, onething has two meaning: material and social. It very important for the next development culture.

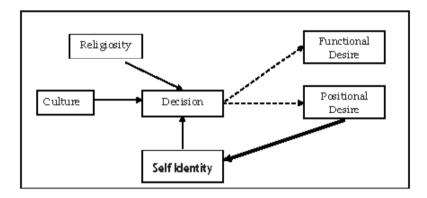
From religion perspective, Fararo and Skrovestz (1986) said that it produces both formal and informal norms and provides people with freedom/ constraint duality by prescribing behaviors within some acceptable boundaries, such norms, values and beliefs are often codified into a relious code such as the Koran.7 The religiousness could affect ethical decision making in three ways, namely the cultural environment, the personal characteristic dan religion., which is often a dominant basis for individual 's deontological norms. Thus religiousness has some influence on people's

⁶Lee, 2006, Consumer Culture Reborn, translation. Yogyakarta: Kreasi Wacana, p. 45

⁷Parboteeah, et.al, 2008, "Ethics and Religion: An Empirical Test of a Multidimensional Model", Journal of Business Ethics, 80, p. 387.

values, habits and attitude.⁸ Magiil (1992) mentioned that personal religiosity provides a basic foundation to undestand the nature of one's ethical behavior. In other word, the behavior influenced by religious self identity.⁹ Relationship between religion, culture and self identity into decision making as a transformation process can be learn in figure 1.

Figure 1.
The Process of Transformation Consumer Decision



Anyone who has actually made an important decision, however, knows that thinking is only part of what goes on, and not always the most important part. Making a decision is not just a matter of deliberating thinking, it involves strong emotions as well. Emotions were seen as a source of irrationality, and therefore as something that had to be kept under control. As a result, decision related emotions were pushed to the edge of research attention, or ignored altogether. ¹⁰

⁸Rashid et.al, 2008, "The Effect of Culture and Religiosity on Business Ethics: A Cross-Cultural Comparison, *Journal of Business Ethics*, 82, p. 907

⁹Rashid et.al, 2008, "The Effect of Culture and Religiosity on Business Ethics: A Cross-Cultural Comparison, *Journal of Business Ethics*, 82, p. 909

¹⁰ Beach et. al, 2005, *The Psychology of Decision Making*, USA: Sage Publication, Inc

Like as emotions, for the moslem, the religiosity also take part within making decision process. McDaniel and Burnett (1990) defined religiosity as a belief in God accompanied by a commitment to follow principles believed to be set by God. They suggested that religiosity could be measured in terms of cognitive and behavioral dimension. Even Okleshen and Hoyt (1996) showed evidence to support that religious orientation affect an individual's moral reasoning.11 But now many evidence about consumption not to fullfil the human need anymore, but they more looks like to get a higher value, and then rising the class structuring, like Fearsthone said that the new middle class same with their freely life style and more expressive.12

D. Research Method

Research design a.

This research design is a qualitative (Flick, 2002) with religious research paradigm.13 We share about human decision consumption, instead the many factor influence it like culture, the religiosity, especially by the norm from The Qur'an and Hadith, with ethical content and self identity, then we look the consumption as social reflection. This research will be doing by literature analyzes.

b. Data source

This research has two data source, are:

Primary data source, that is the literature which serve 1. the concept of decision, the culture, the self concept and

¹¹Rashid et. al. 2008, "The Effect of Culture and Religiosity on Business Ethics: A Cross-Cultural Comparison, Journal of Business Ethics, 82, p 909.

¹²Lury, 1998, Consumer Culture, translation, Jakarta: Yayasan Obor, p. 136

¹³See also Assegaf, 2007, Desain Riset Sosial-Keagamaan, Pendekatan Integratif-Interkonektif, Yogyakarta: Gama Media.

self identity, and the norm of consumption in religiosity perspective, from the journal and other document which mention about the concept directly.

2. Secondary data source, that is the document or journal which mention about the concept we need indirectly.

Kind of data c.

This research need a several kind of data, there are:

- The data about the concept of psychology decision 1. approach,
- 2. The data about the culture.
- 3. The data about self concept and self identity,
- 4. The data about religiosity.

d. The technique of collecting data

This research need the reading techniques to collecting the data.

The Analysis & interpretation of data e.

Qualitative analysis will be doing by the sircular type between the view of religion and the norm, the culture, the self concept and self identity, and the norm of consumption in religiosity perspective. The circular model will be arising comparison between the data to identify, to develop and to connect the concepts into research object (Anselm Strauss and Juliet Corbin, 1998), that's the transformation of consumer decision in religiosity perspective.

RELIGIOUS BELIEFS & ETHICAL ATTITUDES THEORIES

A. Religion & Moral Identity

Trevino et. al (2006) and Weaver (2006) mentioned that moral identity has emerged as an important construct with potential for predicting ethical judgments, intentions and even moral actions in situations involving ethical issues. Moral identity defined as one's self concept "organized around a set of moral traits", such as compassion, fairness, generosity, and honesty (Aquino and Reed, 2002; Reed, 2007). In general, moral identity can be understood as a "kind of self regulatory mechanism that motivates moral action" (Aquino and Reed, 2002). The ethical implications of individual moral motivation have been of interest to ethics theoreticians and researcher for a relatively long period of time when compared to the interest in moral identity. ¹

Past research has identified two complementary sources of moral motivation. Turiel (2002) mentioned that most studies in ethics have examined moral reasoning as the rational source of moral motivation. Jones (1991) argued

¹Scott John Vitell, et.al. (2009), "Religiosity and Moral Identity: The Mediating Role of Self-Control", *Journal of Business Ethics*, 88, p 601.

that moral reasoning is defined as the conscious mental activity of processing information about issues to make a moral judgment. The main assumption of examining moral reasoning as the key source of moral motivation is that an individual's motivation to reason about moral issues may predict ethical behavior (Kohlberg, 1969).

Recent empirical studies suggest, however, that the rational view of moral motivation based on reasoning alone is insufficient to explain moral actions unless it is complemented with the moral identity view (Aguino and Reed, 2002). Moral identity reflects the "extent to which the elements most central to a person's identity (e.g. values, goals and virtues) are moral. Therefore, when moral virtues are important to one's identity, this yields motivation to behave in line with one's sense of morality " (Hardy, 2006). From the moral identity perspective, the moral and self systems need to be integrated, as they play an important role in regulating oral behavior (Hardy and Carlo, 2005; Lapsey and Narvaez, 2004). The proponent of the moral identity model argue that individuals from their identity by making moral commitments that are central to their definition and self-consistency (Bergman, 2004). One implication of the moral identity model is that individual may have similar moral beliefs but differ in how essential morality is to their selfidentities.

Baumeister and Exline (1999) argued that self control, as conscious self-regulation, may also be an important antecedent of moral identity because of its property to function as a "moral muscle". In other words the stronger one's self-control, or moral muscle, the more likely one is to act morally. Self control can best be defined as one's ability to adapt in order to provide a better fit between oneself and one's environment. As such, it is the ability to refrain

from acting upon undesirable and morally questionable behavioral tendencies. According to a study by Bolin (2004), low self-control tends to result in a positive attitude toward academic dishonesty which in turn leads to actual academic dishonesty.

High self-control would, by contrast, lead to less dishonesty. Thus, in short, self control is a positive antecedent of at least one trait of moral identity, honesty, and is likely an antecedent of the remaining moral identity traits as well. Furthermore, according to Geyer and Baumeister (2005), self control is, in fact, the capacity to act morally by overriding one's tendencies to behave badly. It is seen as needed so that individuals might behave virtuously. In short, they state that "self control is crucial for virtuous behavior."

A study by Tangney et.al (2004) indicated that people with higher self-control had better grades and were less likely to procrastinate. Thus, those higher in self-control might be considered to be more hardworking, which is another moral identity trait. These same authors also found that people high in self control were better adjusted psychologically, experiencing less depression, anxiety, hostility, and anger. They also had better interpersonal relationships and higher self esteem. ²

Religiosity is very likely to be an antecedent of self-control. Religion facilitates self-control by providing standards for the individual. Furthermore, religion provides one's self control mechanism with the necessary for actually exercising self control. Geyer and Baumeister (2005) mentioned that religious beliefs can supply one with the "motivation, hope and comfort that can allow them to maintain virtuous behavior," even when this may be

²Scott John Vitell, et.al. (2009), "Religiosity and Moral Identity: The Mediating Role of Self-Control", *Journal of Business Ethics*, 88, pp 604.

difficult. Additionally, religion may even "reinforce the power of guilt for promoting prosocial behavior" because religion provides one with clear moral standards enabling one to know when he or she fails to meet these standards. In short, religion clearly tends to impact self control in variety ways, and this has been supported by empirical research.

In recent study, Welch et.al (2006) found that people high in religiosity tend to exhibit a higher level of a self-control. They specifically point out that "the effect of religiosity may be especially intense among those with strong self-control". Furthermore, a study by Rohrbaugh and Jessor (1975) showed that religiosity directly and positively influenced self control. However, neither the Welch et.al. (2006) nor Rohrbaugh and Jessor (1975)study measured extrinsic religiosity as assessed by the Allport and Ross (1967) measurement. Rather, both studies measured intrinsic aspects of religiosity, and subsequently concluded that religiosity was a single factor. ³

B. The Influence of Religion on Ethical Attitudes.

The social sciences tend to underrate the importance of moral and ethics in human affairs. Perhaps because what is deemed moral in one culture or by one person is deemed immoral or amoral by others, we often regard morals and ethics as mere social conventions. This is a mistake. Behavior is very strongly influenced by individual's bedrock beliefs about what is moral and ethical and therefore proscribed or prescribed. Obligation and commitment are major themes in virtually everyone's life, taking precedence over our preference and self-interests.

³Scott John Vitell, et.al. (2009), "Religiosity and Moral Identity: The Mediating Role of Self-Control", *Journal of Business Ethics*, 88, pp 604.

In addition to morals and ethics, we must include ideologies and belief and values in general. If one is fervently religious, one is obliged to behave in ways that are discernibly different from the behavior of people who are less religious. In general, moral, ethics, ideologies, beliefs and vales all influence the decision process, both prescription and proscription of particular courses of action and by making some decision outcomes more or less attractive than others.

In ethics, 'deontology' refers to the influence of moral obligation and commitment on human behavior. Normative decision theory fails to account for such influences, primarily by ignoring that they exist. However, as we have seen, even casual observation and a little introspection indicates that decisions are greatly shaped by these influences, and that it often is the major decisions that are most affected.

Prescriptive decision theory relies on the assumption that all value, whatever its source, can be measured on one scale, called utility. Further, it is assumed that the utility of an anticipated outcome of a decision is some combination (usually the sum) of the utilities of each of the outcome's component parts. These are very convenient assumptions, because both theory and application would become quite complicated if different classes of outcomes and components of outcomes were to have different kinds of simple manner. Of course, different kinds of utility are precisely what is implied by Thaler's (1985) work on "mental accounting", but the differences that Thaler has identified are perhaps less disruptive to first generation theory than those implied by a deontological analysis.

The primary proponent of a deontological imperative in decision making is Amital Etzioni (1998, 1993). His analysis suggest that decisions are not influenced solely by the pleasure or gain offered by the various option. He begins with the observation that most humans are solidly anchored in a social context. Thus the prescriptive theory view a rational decision maker operating alone is seldom appropriate. Even when it is, the decision maker must take others' views into account, if only to avoid their approbation when the decision becomes known. For this reason, Etzioni proposes three sources of influence on decision making, which for convenience we will call utilitarian, social, and deontological. The utilitarian influence corresponds to utility in prescriptive theory. The social influence corresponds to both the codes of behavior for the individual's reference group and the cultural values of the larger community. The deontological influence reflects the moral and ethical considerations that guide the decision maker's behavior. In general, economics and normative decision theory study utilitarian influences, sociology and anthropology study social influences, and ethics studies deontological influences.

The difference between social and deontological influences on decision are subtle but important. At the risk of oversimplifying, social norms exercise their influence by threatening approbation and ostracism if they are violated. In contrast, moral and ethics, although they derive from the community, are internal to the decision maker, exercising their influence by a sense of obligation, commitment and duty, with conscience (and perhaps avoidance of guilt) rather than fear providing the motivation.

Etzioni (1988) begins his exploration of deontological influences of decision making with three questions. The first is about what the decision maker is trying to do. The utilitarian answer is that he or she is trying to maximize pleasure or self-interest. The social answer is that he or she is conforming to social norms and cultural demands in order to avoid punishment. The deontological view is that, indeed, decision makers evaluate their options in light of utilitarian and social considerations, but both of these are subsidiary to moral and ethical considerations. That is, utility, social norms, and morals must be taken into account if we are to understand human decision making.

The second question is about how decision makers choose the means for doing what they are trying to do. The utilitarian view is that they weigh the costs and benefits and select the course of action that promises the greatest net utility. The social view is that they select the course of action that conforms to the expectations of their reference group or the larger community. The deontological view is that they use their emotions and value judgments to reject courses of action that violate their moral or ethical codes or to select courses of action that are compatible with or prescribed by those codes.

The third question is about who makes decisions. The utilitarian answer is that individual decision makers do so on their own. The social answer is that, in effect, the decision is made by the reference group or community because it sets down the rules about how to behave, and the decision maker merely conforms to those rules. The deontological answer is that individuals make decisions in the context of groups and communities, guided by their own moral and ethical principles, which in large part from those groups and communities 4

A number of studies find a positive relationship between religion and ethical standards. For example, Terpstra, Rozell and Robinson, in studying the ethical attitudes of undergraduate business students, find that religious beliefs

⁴Lee Roy Beach and Terry Connolly, (2005), The Psychology of Decision Making, USA, Sage Publication, p. 154-156

may be an important determinant of ethical attitudes.⁵ Eastwell (1998) mentioned that the relationship between ethics and self-interest in economic behavior was first studied in depth by Adam Smith, the father of modern economics, in his *Theory of Moral Sentiments* in 1759. Evensky (1993) and Wilber (1998) said that Adam Smith believed that self interest of individuals can lead the common good in a society, provided that there is sufficient competition and most individuals in society have internalized a general moral law as a guide for their behavior.⁶

A theoretical rationale for the influence of religion on ethical attitudes is presented by Weaver and Agle (2002). They begin with a framework for ethical decision-making developed by Rest (1986). Within that framework are four stages of ethical decision-making recognition of the ethical issue (moral sensitivity); ethical decision (moral judgment); intention to act on the moral judgment (moral intention), and finally actual behavior (moral behavior). According to Weaver and Agle, religion can have an influence on any or all of the stages. The mechanism through which religion works to affect ethical sensitivity and actions in Weaver and Agle's theory is through religious role expectations that have been internalized as a religious self-identity.

The moral teachings of a religion circumscribe certain actions and attitudes and so act to establish a role of ethical behavior that is expected of adherents to that religion. Weaver and Agle (2002) argued that these role expectations, "when internalized through repeated social interaction, contribute to a person's self identity as an adherent of a specific religion".

⁵Emerson and McKinney, (2010), "Importance of Religious Beliefs to Ethical Attitudes in Business", *Journal of Religion and Business Ethics*, Vol 1. Issue 2. p. 3

⁶Praven Kulshreshtha, (2005), "Business Ethics versus Economic Incentives: Contemporery Issues and Dillemas", *Journal of Business Ethics*, No. 60, p. 393.

That is, the repeated social interactions of religious people with others of their religion tend to establish the person's self identity.

Weaver and Agle also pointed that this influence of religious role expectations is, however, "moderated by religious identity salience and religious motivational orientation. "People may differ in the importance that they ascribe to their religious identity, that is, in the centrality of religion to their self-identity. Persons for whom their religious identity is extremely important will tend to suffer emotional discomfort if they depart from the ethical teachings of their religion and are likely to adhere more strictly to ethical standards. With regard to religious motivation, these have been described by Allport as being either instrinsic or extrinsic.7

C. Extrinsic and Intrinsic Motivation

Perhaps the briefest way to characterize the two poles of subjective religion is to say that extrinsically motivated person uses his religion, whereas the intrinsically motivated lives his religion. As we shall see later, most people, if they profess religion at all, fall upon a continuum between these two poles. Seldom, if ever, does one encounter a "pure" case. And yet to clarify the dimension it is helpful to characterize it in terms of the two ideal types.

Extrinsic Orientation 1.

Persons with this orientation are disposed to use religion for their own ends. The term is borrowed from axiology, to

⁷Tisha L.N.Emerson and Joseph A. Mckinney, (2010), "Importance of Religious Beliefs to Ethical Attitudes in Business", Journal of Religion and Business Ethics, Vol. 1 Issue 2. p. 11-12.

designate an interest. That is held because it serves other, more ultimate interests. Extrinsic values are always instrumental and utilitarian. Persons with this orientation may find religion useful in a variety of ways- to provide security and solace, sociability and distraction, status and self-justification. The embraced creed is lightly held or else selectively shaped to fit more primary needs. In theological terms the extrinsic type turns to God, but without turning away from self.

2. **Intrinsic Orientation**

Persons with this orientation find their master motive in religion. Other needs, strong as they may be, are regarded as of less ultimate significance, and they are, so far as possible, brought into harmony with the religious beliefs and prescriptions. Having embraced a creed the individual endeavors to internalize it and follow it fully. It is in this sense that he lives his religion.

A clergyman was making the same distinction when he said.

"Some people come to church to thank God, to acknowledge His Glory, and to ask His guidance. Others come for what they can gat. Their interest in the church is to run it or exploit it rather than to serve it."

Approximate parallels to these psychological types have been proposed by the sociologists Fichter (1954) and Lenski (1961). The former, in studying Catholic parishioners, classified them into four group: the dormant, the marginal, the modal, and the nuclear. Omitting the dormant, Fichter estimated in terms of numbers that 20% are marginal, 70% modal and less than 10% nuclear. It is, of course, the latter

group that would most closely correspond to our conception of the "intrinsic." Lenski dishtinguished between church members whose involvement is communal" (for the purpose of sociability and status) and those who are "associational" (seeking the deeper values of their faith).

The first published study relating the extrinsic-intrinsic dimension directly to ethnic prejudice was that of Wilson (1960). Limiting himself to a 15 item scale measuring an extrinsic (utilitarian-institutional) orientation, Wilson found in 10 religion groups a median correlation of 0,65 between his scale and anti-Semitism. In general these correlations were higher than he obtained between anti-Semitism and the Religious-Conventionalism Scale (Levinson, 1954). From this finding Wilson concluded that orthodoxy or fundamentalism is a less important factor than extrinsicness of orientation.8

The psychological tie between the intrinsic orientation and tolerance, and between the extrinsic orientation and prejudice, has been discussed by Allport. In brief the argument holds that a person with an extrinsic religious orientation is using his religious views to provide security, comfort, status or social support for himself-religion is not a value in its own right, it serves other needs, and it is a purely utilitarian formation. Now prejudice too is a "useful" formation: it too provides security, comfort, status and social support. A life that is dependent on the supports of extrinsic religion is likely to be dependent on the supports of prejudice, hence our positive correlations between the extrinsic orientation and intolerance.

⁸ Gordon W. Allport and J. Michael Ross (1967), "Personal Religious Orientation and Prejudice", Juirnalof Personality and Social Psychology, Vol. 5, No. 4. p. 434-435

Contrariwise, the extrinsic religious orientation is not an instrumental device. It is not a mere mode of conformity, nor a crutch, nor a tranquilizer, nor a bid for status. All needs are subordinated to an overarching religious commitment. In internalizing the total creed of his religion the individual necessarily internalizes its values of humility, compassion, and love of neighbor. In such a life (where religion is an intrinsic and dominant value) there is no place for rejection, contempt, or condescension toward one's fellow man. Such is our explanation for the relationship between extrinsic religion and prejudice, and between intrinsic religion and tolerance.⁹

Persons with intrinsic religious orientation view their religion as central to their existence and attempt to live out its implications in all areas of their lives even when adherence to the tenets of the religion may involve costs. Persons with extrinsic religious orientation tend to view religion in terms of its usefulness in making social contacts, giving status, providing solace and security, etc. Alternatives to religious participation may well be available to those with extrinsic orientation for attaining the benefits associated with religion. Naturally, those with intrinsic religious orientation are likely to adhere more strictly to the ethical standards arising out of their religion than are those with extrinsic religious orientation.¹⁰

Allport essentially proposed two distinct dimension to religiosity, an extrinsic and an intrinsic dimension. The extrinsic dimension refers to utilitarian motivation that

⁹ Gordon W. Allport and J. Michael Ross (1967), "Personal Religious Orientation and Prejudice", *Juirnalof Personality and Social Psychology*, Vol. 5, No. 4. p. 441

¹⁰ Emerson and McKinney, (2010), "Importance of Religious Beliefs to Ethical Attitudes in Business", *Journal of Religion and Business Ethics*, Vol 1. Issue 2. p. 12.

might underlie religious behaviors, whereas the intrinsic dimension refers to motivations based upon the inherent goals of religious orientation might therefore lead one to religion for the objective of achieving mundane social or business goals such as to make friends or to promote one's business interests (e.g. how one's religion might serve oneself), while the intrinsic dimension would lead one to religion for its more inherent, spiritual objectives (e.g. how one might serve his or her religion or community). This characterization of the religious orientation dimensions is supported by the fact the extrinsic dimension is a weaker predictor of positive life outcomes in comparison to the intrinsic dimension, like what Salsman et. al said (2005). Moreover, the extrinsic dimension can even be associated with negative life outcomes (Smith et.al., 2003). Thus, it is of particular interest in the current study to examine whether or not these different dimensions of religious orientation have differential relationships with moral identity.

While some researchers, including Kohlberg (1981), have argued that religiosity and moral reasoning are unrelated, various other researchers have noted that these two constructs are indeed very closely linked (i.e., Glover, 1997: Sapp and Gladding, 1989). Glover (1997), for instance, has argued that one's moral reasoning depends, in part, upon the seriousness and character of one's religious commitment. Duriez and Soenens (2006) have attempted to resolve this apparent controversy in the literature by applying.

Wulff's (1991) theory that separates religion into literal vs. symbolic dimensions. The two dimensions refer to how one processes religious materials, either in a literal or symbolic manner. In examining the relationship between religiosity and morality, Duriez and Soenens found that while being religious had no impact on moral reasoning ability, the

way in which religious content is processed was critical. Those processing religious material symbolically had a significantly stronger moral reasoning ability than those applying a literal approach to religious content.

Walker and Pitts (1998) shift the basis of the religiositymorality relationship from moral reasoning to moral identity by arguing that the traits of a moral person are also those that are the embodiment of a very religious person. They claim that religiosity and morality are linked, therefore, it seems reasonable and logical to examine the religiosity as a possible antecedent to moral identity. When this claim is combined with Glover's (1997) assertion that the character or type of one's religious commitment will influence moral reasoning, it may also be reasonable to hypothesize that extrinsic and intrinsic forms of religiosity will be differentially related to the moral identity.

This hypothesize is consistent with Allport belief that religion assumed differential roles in an individual's life. In particular, Allport believed that the extrinsic role represents the peripheral role of religion for social approval and/or even personal commitment, whereas the intrinsic role represents a strong internal commitment to religion as a part of one's everyday life. Aquino and Reed's (2002) argued that moral identity construct is also two dimensional in nature, including both internalization and symbolization dimensions

As stated by Aquino and Reed (2002), the "Internalization dimension appears to tap into the self-importance of characteristics," whereas the "Symbolization dimension taps a more general sensitivity to the moral self as a social object whose actions in the world can convery that one has these characteristics". Furthermore, they found the symbolization was correlated with impression management and religiosity indicating that this dimension of moral identity is probably most likely linked to extrinsic religiosity. Again, Aquino and Reed present a very extrinsic definition of religiosity, namely that religiosity is "a symbolic expression of a person's underlying commitment to certain moral principles".

The two dimensions of moral identity are very strongly and positively correlated, leading one to expect that religiosity will be tied to both dimensions of moral identity. Furthermore, although the extrinsic religiosity dimension has superficial qualities in Allport's theorizing, the symbolization moral identity dimension has characteristics that suggest it contains behavioral manifestations of moral identity that are not necessarily superficial in orientation (e.g. volunteer work for helping the underprivileged). This characterization of the symbolization dimension of moral identity helps to explain its positive correlation with the internalization dimension.11

¹¹ Scott John Vitell, et.al. (2009), "Religiosity and Moral Identity: The Mediating Role of Self-Control", Journal of Business Ethics, 88, pp 603.

RELIGIOSITY AND CONSUMER IDENTITY THEORIES

A. Measuring Religiosity

Religiosity may be reffered to as the state of one's belief in God, characterized by his piety and religious zeal. The higher his piety and religious zeal are, hence the stronger his belief in God, the higher his religiosity is. ¹ Religiosity is not only multi dimensional, but also multi faceted. In the Islamic religiosity, Wilde and Joseph (1997) does attempt a measurement of Muslim religiosity through a measurement they named Muslim Attitude Toward Religion Scale" (MARS). However, their emphasis is more on attitudes and the experiental dimension rather than on the actual beliefs and practices of Muslims.

Nevertheless, Wilde and Joseph (1997) and Puente (1999) are not only scholars undertaking the efforts in understanding the religiosity in Islam. The endeavors in capturing the religiosity dimensions and constructing its comprehensive scale could also be seen in the works of Muslim

¹Muhammad Syukri Salleh (2012), "Religiosity in Development: A Theretical Construct of an Islamic-Based Development", *International Journal of Humanities and Social Science*, Vol. 2 No. 14, p. 266

social sientists such as Nizar al Ta'i (1985) and Ibrahim al Sani' (1993). They come up with some sixty or more items to represent an individual's overall religiosity. These items perhaps be subsumed under two interrelated dimensions, as has been done by Abdullah H.M. Al-Khalifah (1994). Firstly, the belief (or covert) dimensions, which represents an individual's full and sincere belief in God as the Creator of the universes and as the only One worthy of worship, and one's belief in His Angels, Book, Messengers, the Day of the Judgment and the Hereafter, and in fate. Secondly, the conduct (or over) dimension, which emphasizes the degree to which the belief dimensions of religiosity is reflected throughout the believer's daily behavior forbiden by God.²

Generally, the dimensions proposed by scholars to measure the religiosity of the persons as mentioned earlier could perhaps be used to measure the religiosity of development. But when comes to the items consisting in these dimension, there may be problematic. The items include the behavior and deeds of the persons, but the development could not be said to have the behavior and the deeds. What is nearest to the behavior and deeds of the persons is the characteristic of the developement. If this characteristic is going to be considered as consisiting in the dimensions of religiosity, then five dimension have to be taken into account. They are Divinistic, Dogmatic, Holistic Integration, Transitory and Instrumentalistic.

Divinistic here refers to the acquiescence to and the inclusion of the Creator, the God, the One and the Absolute in one's dealing. Dogmatic refers to the acquiescent acceptance to a set of dogmas embedded in one's belief system, particularly

²Muhammad Syukri Salleh (2012), "Religiosity in Development: A Theretical Construct of an Islamic-Based Development", International Journal of Humanities and Social Science, Vol. 2 No. 14, p. 269.

i religion. Holistic integration refers to the amalgamation of three all-embracing aspects of one's relationship, viz. The vertical God-man relationship (hablum minallah), the inward man-inner-self relationship and the horisontal man-man relationship (hablum minannas). Transitory refers to one's journey of life, living in this world as a temporary stopover before embarking on the eternal world, the Hereafter. Instrumentalistic refers to the usage of all one's actions as tool of worship, undertaking man's fuction as servant ('abd) and Vicegerent (Khalifah) of God.

The inclusion of all these five characteristics of religiosity will entail with a new form of development. The religiosity, entranched by the Divinistic, dogmatic, holistic integration, transitory and instrumentalistic characteristic, shape a development worldview that could be termed as Divinistic worldview (Islamic tasawwur). This Divinistic worldview is deep-rooted in three components. The components are firstly the faith (*iman*); secondly, the rules and regulations (*shari'ah*) and thirdly, the commendable good atributes (akhlaq).

In Islam, the faith flourishes from the knowledge of tawhid, while rules and regulations from the knowledge of Figh, and commendable good attributes from the knowledge of Tasawuf. The knowledge of Tawhid deals with six Articles of Faith. They are belief in God, belief in Prophets, belief in the Hereafter, belief in the Angels, belief in the Divine Books and belief in the Fate (Qadr). In addition, it also deals with five pillar of Islam, that is the shahadah (a saying professing monotheism and accepting Muhammad as God's Messenger), prayers (salat), alms-giving (zakat), fasting in Ramadhan (sawm) and pilgrimage to Mecca (Hajj).

The knowledge of Figh deals with the rules and regulations in worship (ibadah), daily social and economic

dealing (muamalah), marriages (munakahah), and criminology (jinayah). The knowledge of tasawuf deals with self-purification (tazkiyah an-nafs) via the elimination of evil attributes (mazmuumah) and the creation of good attributes (mahmudah) within one's inner-self.

In short, the three components of this worldview are indeed all-embracing, encompasing all aspects of human life. The faith is the thrust, the rules and regulations are the guiding principles, and the good attributes are the outcomes. If they are analogized as components of a tree, the faith (tawhid) is the roots, the rules and regulations (Figh) are the stems, and the good attributes (outcome of Tasawuf) are the fruits.

Operationally, the pivotal thrust of the Divinistic worlview is an acquiescent acceptance of God (Allah). The faith, rules and regulations as well as the good attributes are the three accompanying mechanism. The faith in God (iman) generates the creation of inspiration, incentive, motivation and enthusiasm within oneself, in this case the actor of the development. It is invisible like some of the other elements of religiosity. Nonetheless, as a dynamic force, it visualizes itself through the manifestation of development actors' obedient of God's rules and regulation (shari'ah).

Kamali (1989) pointed that the word shari'ah occurs in the Qur'an in an ayah where God addresses the Prophet: "Thus We gave you a Shariah (a path to be followed) in religion, so follow it and follow bot the wishes of those who have no knowledge" (QS. Al-Jatsiyah, 45: 18). Shari'ah is thus a path of religion; it is not a separate path but one which is a part of it. Religion is thus the larger entity and *Shari'ah* only a part. But it is an important part; its source of reference, its objective and values are conterminous with Islam itself.

Acording to one observer, the Shari'ah is "the epitome of Islamic thought, the most typical manifestation of the Islamic way of life, the core and kernel of Islam itself (see Schacht, 1964: 1). It is therefore not possible to separate, or isolate the Shari'ah, from religion, or from the basic beliefs, values and objectives of Islam.

Shari'ah, being a divine law, implies that its tenets, principles and injunctions are determined independently of the will of the people. Good and evil, right and wrong and the moral and legal norms that the Shari'ah upholds are determined, not by reference to the nature of things, nor by the dictates of reasons, but by God Almighty who alone has the prerogative to determine moral, legal and religious values that the Muslims community must observe. In this sense, the Shari'ah is the expression of the expression of the sovereign will and command of God.

Islam addresses all of these and takes a unitarian approach to human existence and in this way creates a way of life and worldview of its own. The Shari'ah as such not only regulates legal rights and obligations, but non legal matters, and provides moral guidance for human conduct in general. If thus provides the basic scheme for a scale of values by which to evaluate human acts into the obligatory (wajib), recommanded (mandub), permissible (mubah), reprehensible (makruh) and forbidden (haram).

Only the first and the last of these are determined by clear injunction of the Qur'an and Sunnah. The other three categories are supplementary and basically non-legal; they are designed so as to promote moral virtues and the attainment of excellence in conduct. In this way the Shari'ah concern itself with all areas of human activity, not always in an imposing and overbearing way, but in the form of moral encouragement and persuasion. It thus helps to provide the individual with a code of reference consisting of mora, legal and cultural values that can be reassuring and purposeful. It is due primarily to the influence of tawhid that the Shari'ah has been characterised as a coherent body of doctrines that "guarantiees its unity in all its diversity" (see Shacht, 1964: 200). Human acts and relationships are measured on a scale of values which is reflective of its unity of origin and purpose.3

The God's rules and regulations act as guidelines to the realization of one's dealing, in this case the dealing is the development. The manifestations of development actors' obedient of God's rules and regulations (shari'ah) may sometimes emerge in the form of physical form, hence seen and observable. Nevertheless, it is still deeply ingrained in the religious underpinnings of the Divinistic worldview, of which the God is the Creator, whilst human and other creations are His creations. The good attributes (akhlaq) too is generated from within the development actors' faith and visualizes itself through their gestures and deeds, but still deeply entrenched in the religious underpinnings of the Divinistic worldview. It is with such a nature of this Divinistic worldview, in which a holistic form of religiosity is treated comprehensively, that the new of the development molds. It could happen through the followings process.

Firstly, the definition of the development has to be alighned nicely with God's words, revealed through His Divine Books and sayings and deeds (Hadith and Sunnah) of His Prophets. As such, the religiosity necessitates a redefinition of development accordingly. The development could

³ Muhammad Hashim Kamali (1989), "Source, Nature and Objectives of Shari'ah", Islamic Quarterly, Vol. 33, p. 215-218.

not be defined within the confine of tangible factors per se, but also must take into consideration the intangible factors. The revelations of God and the savings and deeds of the Prophets were full of religious elements that are unseen, such as God himself, Angels, the world after death, The Day of Judgment (the world Hereafter), Heaven, Hell, et cetera. Within the development actors too, there are the unseen faith (iman) and desires (nafs) which determine the quality of their soul (ruh). The lower the faith and desires, the lower the quality of the soul is. Likewise, the higher the faith and desires, the higher the quality of the soul is.

In other words, the determinant of the development has to include the quality of the development actors' soul itself. The higher the quality of their soul, the lower the level of their wants, hence the lesser the level of their needs, consumption and expenditure are. Likewise, the lower the quality of their soul, the higher the level of their wants, hence the higher the level of their needs, consumption and expenditure.

The inclusion of these development fundamentals leads to a deeper understanding of the basic needs used by the conventional development theories. Unlike the conventional thinking that regards basic needs as given, the Divinistic worldview provides a deeper understanding by tracing its very roots. In conventional approaches, the emphasis is only the ability or inability to fulfill the needs, either because of the development actors' income, economic status, social exclusion, and accesibility to capital, credit, infrastructures, facilities an others. But the quality of the soul that generates either higher or lower wants, hence the basic needs, is out of the conventional consideration. The reason not merely because of its ignorance, but more of the limitations of its tools of analysis. The conventional development theories do not have the tools to analyze the unseen and the unobservable.

In consequence, their indicators of development are confined to only tangible factors such as the income and the economic factors. In the income factor, development relates to high income that is able to fullfill one's basic needs. In the economic factor, the development relates to high income that is able to fulfill a minimum need of subsistence. Both, however, are still actually based on the monetary aspects, termed as income. The indicators of the needs are all tangibles, viz. foods, clothing and other non-food needs. These needs change according to the condition of a society, number of households and their living needs. Although there are views that relate development to intangible matters such as accessibility, freedom and rights, but they are still limited to the accessibility, freedom and rights of the tangible matters.

Undeniably, all the above tangible considerations could not be simply excluded in the development. However, as the conventional development misses the unseen spiritual dimension, they are insufficient to understand the development in real sense, hence in diagnosing the real problems, let alone in prescribing the exact solutions.

But within the spiritually Divinistic worldview, there is knowledge about the unseen that leads to a new definition of the development. There are also of analysis to understand the development, for instance those found in the knowledge of *tawhid* and in the knowledge of *Tasawuf*. In this, a real development is defined through a system of categorization based on the consideration of both the tangible and the intangible factors. The tangible factors are all those elements mentioned aove that could be eventually termed as just development, while the intangible factor is the soul.⁴

⁴Muhammad Syukri Salleh (2012), "Religiosity in Development: A Theretical Construct of an Islamic-Based Development", *International Journal of Humanities and Social Science*, Vol. 2 No. 14, p. 271-272.

The recognition of the multidimensional nature of religiosity allows for a more thorough understanding of the potential importance of different dimensions of forms of religiosity. Hill & Hood (1999) pointed that psychometric research conducted in the area of psychology has successfully produced a plethora of scaleto measure a wide variety of religious phenomena including attitudes, beliefs and values. Most research has focused upon indices of intrinsic (religion as an end), extrinsic (religion as a means) and quest (religion as a search) dimensions of religiosity.

However, there is no consensus among experts as to the number of dimensions that make up the religiosity construct. Religiosity is an intricate concept and variegated human phenomenon, and seems to cover considerable ground such as behaviors, attitudes, beliefs, feelings and experiences. Religious scholars and sociologists do not agree on wheter adequate measures of individual religiosity can be developed and therefore such measures are subjectively devised by researchers to fit their research objectives. Thus, the content and number of religious dimensions vary considerably and may depend on the nature of the research, purpose and context.

Wilkes et.al (1986, 49) content that the use of multi-item measurement of religiosity provides a better understanding of its true nature and may achieve high validity at the cost of sheer empracticality for almost all consumer research. In their study, the dimensionality of religiosity construct was assessed with four items: frequency of church attendance, confidence in religious values, importance of religious values and self-preceived religiousness. McDaniel and Burnett (1990, 103), initiated an alternative approach of measuring religiosity for consumer research by operationalizing religious commitment in term of cognitive and behavioral

measures of religiosity. The cognitive dimension, defined as the degree to which an individual holds religious beliefs..⁵

To measure the Islamic religiosity, Alsanie (1989) draws on the basic Islamic view which combines faith with deeds (or belief with action). According to this view, Alsanie treated belief and practice in his scale as unidimensional, with the one dimension being general religiosity. Alsanie treatment of religion as a general concept may not be warranted. Although belief and behavior, in the Islamic faith, are supposed to be concurrent in people's everyday lives, they are not necessarily inseparable. In other words, a person could have good faith and strong belief in the religion but not act upon that belief or practice it. On the other hand, a person could be faithfully practicing what he believes in, but his belief might not be in accordance with the teachings of the religion. So belief and practice, which is considered a result of belief, are viewed jointly in the Islamic religious system as an indication of good religiosity. But the two are not the same and thus can not be measured as one component as Alsanie did.

Other researcher, Albelaikhi (1997) used three dimensions to measure Islamic religiosity. Like Taai (1985), Albelaikhi used the belief and practice dimensions, but he did not include the scores on the basic elements of belief with the rest of other measures as Taai did. This raises the question of the usefullness of including such a dimension. The attitude dimension was about having positive attitude towards God (Allah), His messengers and his religion in general. Thus dimensions is more related to the belief dimension, and those who considered as believers must have a positive attitude towards God, his messengers and religion in general. More-

⁵ Safiek, Mokhlis, . 2009, "Relevancy and Measurement of Religiosity in Consumer Behavior Research", International Business Research, Vol. 2, No.3, p. 77

over, Albeikhi found many difficulties in interpreting and labelling some components. As well, the items he used failed to represent the identified dimensions. This study shows that creating good measures of Islamic religiosity is troublesome.6 The prosposed measures of Islamic religiosity are summarised in Table 2.

Table 2. Measures of Islamic Religiosity⁷

No.	Author (Year)	No. Of Dimension	Names of Dimension
1.	Taai (1985)	2	Beliefs and Practices
2.	Albehairi & Demerdash (1988)	2	Intrinsic and Extrinsic Religiosity
3.	Alsanie (1989)	1	Unidimensional Approach (Belief and Practice)
4.	Albelaikhi (1997)	3	Belief, Attitude & Practice

In Islam, belief consists of two parts, one part, called "Basic Elements of Belief" includes six principle elements of belief:

- 1 Belief in God.
- 2. Belief in Angels.
- Belief in Heavenly Books. 3.
- Belief in Prophets. 4.
- 5. Belief in Fate and Divine Decree.
- Belief in Hereafter. 6.

⁶ Hamza Khraim, (2010), "Measuring Religiosity in Consumer Research From an Islamic Perspective", Journal of Economic & Administrative Sciences, Vol. 26., No.

⁷Hamza Khraim, (2010), "Measuring Religiosity in Consumer Research From an Islamic Perspective", Journal of Economic & Administrative Sciences, Vol. 26., No. 1. p. 62

Such dimension is hard to measure in a Muslim society, simply because it should apply to every Muslim, since every Muslim is supposed to possess the basic beliefs before he or she can even be considered a Muslim. So such undiscriminating factor may be hard to use as an indicator of religiosity because it is present in every one. It then becomes clear that the measurement of the construct of basic element of belief poses a real problem for measurement and a great challenge for scale developers. First of all, it is difficult and may be unjustifiable, to go about measuring religiosity among Muslims without first assuring the presence of belief in Islam and its tenets. Additionally, it seems that it will be guaranteed that we get zero variation in items that measure this construct. Can we be justified in trying to measure Islamic religiosity or examine its presence or absence in individuals without looking at the most critical aspect of such religiosity, the basic belief aspect? And what advantage we have in our attempt to assess religiosity, by including a dimension that will distinguish beween subjects, and thereby will not add any variation.

Another problem is in measuring the religion practice of individuals, for example, a person may attend prayers in congregation for several reasons. For example, to avoid social isolation, to please his parents, or it can be a form of prestigious action to dominate over others. It can not to say that those who are high in religious practice are high in religiosity, because this practice could be routine action more than devotional.8

⁸ Hamza Khraim, (2010), "Measuring Religiosity in Consumer Research From an Islamic Perspective", Journal of Economic & Administrative Sciences, Vol. 26., No. 1. p. 63-64

B. Consumer Identity

When someone has adopted value and beliefs of particular sub-culture, then this person's identity will be bind tighter to the particular sub culture that he has adopted (Green, 2001). In the sociology perspective, Soekanto (1990) stated that social interaction is the main factor in social life: the form of social interaction can be either associative or dissociative processes. The associative process may guide us to the acculturation and assimilation on certain culture. The interaction among sub cultures initially will help people to build then define an identity that someone takes when he joins certain sub culture. According to Shamir (1992) identity has two elements: first, it is an identity that is commonly labeled that shows how far a person reacts to the sub-culture activity into his self-concept. Second, social identity that is commonly labeled that represents how far this person know them within the activities that he has for the particular subculture. So, identity plays principal role in consumption.9

Identity via consumption is a topic shared by anthropologists (Miller, 1995), sociologists (Featherstone, 1991) and CCT researchers here in North America and abroad (Ahuvia, 2005; Belk, 1998; Cova and Elliot, 2008; Levy, 1963; Sandikci and Ger, 2010). Person-object relations are the focus of this theme, in all its complexity and variation. Objects are central to definitions of self and in particular become extensions of the self (Ahuvia, 2005; Belk, 1998; Tian and Belk, 2005) although such constructions are complex (Curasi, Price and Arnould. 2004; Kates, 2004; Braun-La Tor, La-Tour and Zinkhan, 2007), often riddled with ambivalence (Arsel

⁹ Green (2001) citated in Fatchur Rohman & Taufik Ismail, 2013, "Consumption Ritual in Javanese Wedding Ceremony: Ethnography Research in Indonesian Regency-Kabupaten Ngawi, *Asia Pasific Management and B usiness Application*, 2, (2), p. 67.

and Thompson, 2011), internal contradictions (Luedicke, Thompson and Giesler, 2010; Lastovicka and Fernandez, 2005) and even pathology (Lastovicka and Sirianni, 2011).10

The recent focus on examining how identity projects are constructed encompasses moral considerations. Through a study of adversarial consumer narratives relating to the Hummer brand, Luedicke, Thompson and Giesler (2010) show that consumers' moralistic identity work begins with a cultural myth of the moral protagonist, which transforms their ideological beliefs into dramatic narratives of identity. Arsel and Thompson (2011) advance related theorizations delineating how socio-cultural forces deter consumers from abandoning a consumption field associated with undesireable meanings. Epp and Price (2008) reveal how families draw on communication forms and use marketplace resources to manage interplays among individual, relational and collective identities. Schau, Gilly and Wolfinbarger (2009) illustrate an increase in the breadth and depth of identityrelated consumption by the elderly, which they term a "consumer identity renaissance". Venkatesh, Joy, Sherry and Deschenes (2010) investigate links between the aesthetics of luxury fashion, the body and identity formation.¹¹

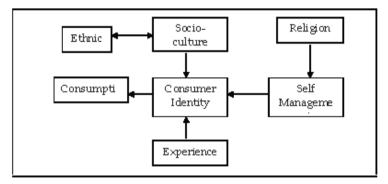
Indentity projects are complex for consumers in ideologically contraining cultures although similar constrains exits in the west as well (Tarlo, 2007). Sandikci and Ger (2010) show how stigmatized identity can become fashionable through co-optation with the market-i.e., when the market appropriates and commercialized subcultural

¹⁰ Annamma Joy and Eric P.H.Li, (2012), "Studying Consumption Behavior Through Multiple Lenses: An Overview of Consumer Culture Theory", Journal of Business Anthropoly, Vol. 1., No. 1, p. 143-144.

¹¹ Annamma Joy and Eric P.H.Li, (2012), "Studying Consumption Behavior Through Multiple Lenses: An Overview of Consumer Culture Theory", Journal of Business Anthropoly, Vol. 1., No. 1, p. 145.

practices (Schouten and McAlexander, 1995; Thompson and Coskuner-Balli, 2007). These authors study veiling among woman in Turkey; the decision to wear a veil is an act of resistance and empowerment, as well as of escape.¹²

Figure 2
The Process of Consumer Identity



By other research found that ethnic identification is a complex and dynamic process, mediated by market logic and influenced by socio-cultural contexts. Askegaard and Ozcaglar-Toulouse (2011) note that ethnicity is a key resource in consumer identity projects, and that the study of ethnic identification should therefore demonstrate the complexity of the social processes involved in the formation of contemporary ethnoscape.¹³

Although the concept of experience is implicit in the consumer identity project, it was articulated more clearly in several subsequent articles. In their landmark article on hedonic consumption, Hirschman and Holbrook (1982) had

¹² Annamma Joy and Eric P.H.Li, (2012), "Studying Consumption Behavior Through Multiple Lenses: An Overview of Consumer Culture Theory", *Journal of Business Anthropoly*, Vol. 1., No. 1, p. 146.

¹³ Annamma Joy and Eric P.H.Li, (2012), "Studying Consumption Behavior Through Multiple Lenses: An Overview of Consumer Culture Theory", *Journal of Business Anthropoly*, Vol. 1., No. 1, p. 147.

earlier critiqued then popular notion of the consumer as a rational decision-maker. Thompson, Locander and Pollio's (1989) research returns the focus to consumer experience (Thompson 1997). Joy and Sherry (2003) study aesthetic consumption and aesthetic experiences. They highlight the value of an imaginative, embodied and emplaced self in the pursuit of aesthetic pleasure.

Since consumers take pleasure in and partially craft their identities through, their consumption. Graber (2011) argues that, in denouncing their consumption, researchers risk simultaneously denouncing that which makes lives meaningful. He raises an important issue: Why are all forms of self expression and reduced to a blanket notion of consumption? Rather then conceiving of consumption as a purely analytical term, Graeber approaches it as, inescapably, an ideology, one deserving of- even requiring- a critical approach.¹⁴ Consumer ideology refers to the systems of meaning that channel and reproduce consumers' thought and actions, thereby defending dominant interests in society.15

C. Religious Influences on Consumer Behavior

The first attempt to study the influence of religion on consumer behavior was undertaken by Allport and Ross (1967) who developed the intrinsic-extrinsic. Religious OrientationScale (ROS) based on Allport theoretical attempts, dating back to 1950 to measure intrinsic-extrinsic religiousness. The

¹⁴ Annamma Joy and Eric P.H.Li, (2012), "Studying Consumption Behavior Through Multiple Lenses: An Overview of Consumer Culture Theory", Journal of Business Anthropoly, Vol. 1., No. 1, p. 157

¹⁵ Annamma Joy and Eric P.H.Li, (2012), "Studying Consumption Behavior Through Multiple Lenses: An Overview of Consumer Culture Theory", Journal of Business Anthropoly, Vol. 1., No. 1, p. 153

scale was designed to measure religiousity in consumer research by operationalizing the construct either as a means to reach self-centered ends or as an end in itself. While the ROS has proven to have acceptable reliability and has shown some indication of applicability fr marketing in general and consumer research in particular (Delener & Schiffman 1998). In measuring Islamic religiousity, for instance, this items applies only to men because they are obligated to attend worship in congregation at mosque at least once a week on Friday.

Hirschman (1983) used religious affiliation as opposed to religiosity instudying the consumer consumption process. She argued that religious affiliation influence:

- 1. Personality structure
- 2. Fertility & sexual mores.
- 3. Political views
- 4. Socio-economic status.16

Bailey and Sood (1993) examined the effects of religious affiliation on consumer behavior of six religious groups in Washington DC: Buddism, Hinduism, Islam, Judaism, Catholic and Protestant. The result identified statistically significant differences in the consumer behavior of different religious groups. They that Muslim consumers were relatively more impetuous shoppers but less likely to e informed or risky shoppers. Hindus were found to be in rational shopper group while Catholics were less likely to be informed shoppers. Buddists are the only minority religious members in the sample to report consumer behavior similar to the societal norms.

¹⁶ Hamza Khraim, (2010), "Measuring Religiosity in Consumer Research From an Islamic Perspective", Journal of Economic & Administrative Sciences, Vol. 26., No. 1. p. 57

It has been argued that religion is highly personal in nature and therefore its effects on consumer behavior depend on individuals' level of religious commitment or the importance placed on religion in their life. McDaniel and Burnett (1990) investigated the influence of religiosity on the importance of various retail department store attributes held by consumers. The result show that one aspect of religiosity, religious commitment, particularly measured by cognitive religiosity and one aspect of behavioral religiosity are significant in predicting the importance individuals place on certain retail evaluative criteria.

Consumers with a high degree of cognitive religious commitment viewed sales personal friendliness, shopping efficiency and product quality as being of greater importance in selecting a retail store than did those low in cognitive religious commitment. Religious contribution, a behavioral component of religious commitment, was positively and significantly associated with sales personnel friendliness/ assistance and credit availability.

Essoo and Dibb (1995) conducted a similar study in Mauritius involving Hindu, Muslim and Catholic consumers. The result confirmed that consumers aving different level of religiosity differ notably in their shopping behavior. In the case of Muslim consumers, their findings suggest that there is no difference in consumer shopping behavior between devout and casually religious Muslim consumers, except for the trendy shopper type.¹⁷

Two dimension of religiosity have been identified from the literature review: religious affiliaton and religious commitment. Religious affiliation has typically been

¹⁷ Safiek, Mokhlis, . 2009, "Relevancy and Measurement of Religiosity in Consumer Behavior Research", International Business Research, Vol. 2, No.3, p. 78

measured relative to religious denominational membership or religious identification of the individual. Religious commitment has been measured both cognitively (feeling or affect) and behaviorally. The cognitive dimension focuses on the individual's belief or personal religious experience while the behavioral dimension concerns the level activity in organized religious activities. These two dimensions of religiosity appear theoretically sound and empirically substantiated and investigations into religiosity effects must consider both factors. Individuals may perceive themselves to be highly religious (cognitive component) but for whatever reason, are not behaviourally expressive in their religious beliefs, e.g. they do not attend church, tithe and so forth (behavioral component) or they may be motivated to give generously of their time and money to organized religion by appeals to their for prestige and social appearances while not ascribing strongly to religious precepts.18

Safiek found that both dimension of religiosity (intrapersonal and interpersonal) may be significant in predicting certain aspects of shopping orientation. More specifically, three shopping orientation factors, namely price conscious, quality conscious and impulsive shopping, were found in the present study to be consistenly related to religiosity. It appears that highly religious individuals, as defined by both intrapersonal and interpersonal measures of religiosity are most likely to be concerned with price (i.e. prone to look for deals), look for quality in product when they shop and less likely to make impulsive purchase decision.

Another theoretical contribution of this study is the identification of religiosity dimension. While there is no

¹⁸ Safiek, Mokhlis, . 2009, "Relevancy and Measurement of Religiosity in Consumer Behavior Research", *International Business Research*, Vol. 2, No.3, p. 79.

consensus in the literature regarding the exact number of religiosity dimensions, most researchers agree that religiosity is a multi-dimensional construct that necessitates its components to be studied individually. Thus, in keeping with the injunction to measure religiosity in a multi-dimensional manner (see Wilkes et.al., 1986), the study utilized a multiitem scale covering cognitive and behavioral aspects of religiosity in order to obtain a clear picture of how religious the subjects really are. As the result of factor analysis have confirmed, religiosity could be represented by two religious dimension namely intrapersonal religiosity and interpersonal religiosity, with the former mainly represents the cognitive dimension while the latter mainly represents the behavioral dimension of religious commitment. Solomon (2002); Arnould et.al. (2004) pointed that these two religious dimensions are particularly important in consumer research since many explanations of consumer decision-making process revolve around the concept of cognitive and behavior. 19 The implies that religiosity may serve as a potentially powerful predictor and determinant of consumer behavior. The summary of previous studies about this is presented in table 3.

Table 3.

Measures of Religiosity in Consumer Research²⁰

No	Author (Year)	No. of Dimension	Names of Dimensions
1.	Allport & Ross	2	- Intrinsic
	(1967)		- Extrinsic

¹⁹ Safiek, Mokhlis, . 2009, "Relevancy and Measurement of Religiosity in Consumer Behavior Research", *International Business Research*, Vol. 2, No.3, p. 81.

²⁰ Hamza Khraim, (2010), "Measuring Religiosity in Consumer Research From an Islamic Perspective", *Journal of Economic & Administrative Sciences*, Vol. 26., No. 1. p. 60

No	Author (Year)	No. of Dimension	Names of Dimensions
2.	Hirschman (1981)	1	Religious Affiliation
3.	Wilkes et.al (1986)	4	 Church Attendance Importance of religious values Confidence in religious values Self-perceived
4.	Delener (1990)	3	religiousness - Religious Affiliation - Perceived strength of Religious affiliation - Religious orientation
5.	McDaniel and Burnett (1990)	2	Religious AffiliationReligious Commitment
6.	Sood and Nasu (1995)	4	 Personal Activity in one's religiosity Importance and Confidence in Religious values Belief in the basic tenets of one's religion. Self evaluation of one's religiosity
7.	Alan .M. Au (2000)	1	- Religious Affiliation
8.	Kim et.al (2004)	2	Religious AffiliationSel-evaluation of one's religiosity
9.	Mokhlis (2009)	2	Religious AffiliationReligious Commitment

ANALYSIS

A. Decision Theory

Consumer decision making model has various approaches. Schiffman and Kanuk (2007: 513) proposed a model that consists of input, process and output. The input include external influence that affect consumer in making decision such as the marketing effort of an organization (product, promotion, price and place/ distribution) as well as the socio-cultural environment (family, informal, resource, other non-commercial resource, social class and culture). The process of consumer behavior decision making consists of needs, recognition, pre-purchase search, alternative evaluation, psychological realm (motivation, perception, learning, personality and attitude), as well as experience. The output of consumer decision making is the form of post-purchase behavior in the decision making that is the purchase itself (tries and re-purchase behavior) and postpurchase evaluation.1

¹Fatchur Rohman & Taufik Ismail, 2013, "Consumption Ritual in Javanese Wedding Ceremony: Ethnography Research in Indonesian Regency-Kabupaten Ngawi, *Asia Pasific Management and B usiness Application*, 2, (2), p. 67.

Briefly, decision makers use their store of knowledge (images) to set standards that guide decisions about what to do (goals) and about how to do it (plans). Potential goals and plans that are incompatible with the standards are quickly screened out, and the best of the survivors is then chosen. Subsequent implementation of the choice is monitored for progress toward goal achievement; lack of acceptable progress results in replacement or vision of the plan or adoption of a new goal.

Each decision maker possesses a store of knowledge that is far faster than what is needed for the decision at hand. That store can conveniently be partitioned into three categories, which are called images because they are the decision maker's vision of what constitutes a valuable and properly ordered course of events. The categories are labeled the value image, the trajectory image, and the strategic image, and they will be explained in a moment.

The constituents of the images can be further partitioned into those that are relevant to the decision at hand and those that are not. The relevant constituents define the decision's frame, which gives meaning to the context in which the decision is embedded and which provides standards that constraint how the decision will be characterized and how it will be interpreted.

To understand the decision in this research we need the value image. The first image consists of the decision maker's values, morals and ethics (Etzioni, 1988), which set standards for how things should be and how he or she and others ought to behave. Collectively these are called principles. These are "self-evident truths' about what he or she, or the group or organization, stands for, about the goals that are therefore worthy of pursuit ("Success in my occupation will help may children get a good start in life'), and about what are and what are not acceptable ways of pursuing those goals ("But success must not come at the price of being away from my family too much"). Even if these principles are difficult for the decision maker to articulate, they are powerful influences on his or her decisions. Whatever they may be, they are the foundation of one's decisions: potential goals and actions must not contradict them, or those goals and actions will be judged unacceptable. Moreover, the utility of the outcome of decisions derives from the degree to which they conform to and enhance the decision maker's principles. The decision maker's store of principles is called the value image because it represents his or her vision about the state of events that would conform most closely to his or her belief, values, and ethics. 2

The Economic of Consumption В.

Even though Rousseau outlined in effect the basic argument of the later socilogical interpretations of modern consumption he still lacked the theoretical object and the concept of consumption. There were to be thematized in the late nineteenth century in the dawn of 'consumer society' liked found by Fraser (1981) and Hayes (1941), both sociologically and economically; in neo-classical economics and especially in the 'marginalist theory' which completed the neutralization and generalization of the conceptof consumption.

The neutralized and generalized concept of consumption presupposed an interpretation explicitly annuling the distinction between needs and desires. Classical political

²Lee Roy Beach and Terry Connolly, (2005), The Psychology of Decision Making, USA, Sage Publication, p. 160-162.

economy was already operating with a neutralized concept of consumption in relation to production but it also still operated with 'luxuries' in relation to 'necessaries'. In neoclassical economic the metaphysical model distinguishing needs from desires with replaced with another one making them interchangeable (or better: reducing needs to desires) on the basis of hedonic-utilitarian principles and the concept of utility. For Birken (1988), in the marginalist economy, 'utility' was transformed from a universalistic principle into a category reffering to individualistic desire. Later, the metaphyisics was simply rejected as useless speculation about what might lie behind the factual wants or preference as manifested in the market.

The modern consumer is (re)defined as an economic factor and thus as a problem of economic theory: he/she accompanied with his/her kind represent the aggregate function called 'demand' to be subjected to theoretical and practical control. The marginalist theories defined consumption as the key problem of economics, or as Jevons (1970) put it, 'the theory of economics must begin with a correct theory of consumption'.

As essential feature in the portrait of the consumer sketched by the marginalists was that the consumer (universalized into civilized man and homo economicus) realized his/her own desires and wants, the generation which were in principle limitless. The marginalistic consumer is still a hedonist guided by pleasure and pan principle but now civilized or, better, rationalized into a utilitarian aiming at other (especially mediated) 'goods' and avoiding accordingly the 'bads'. He maximizes his individual 'utility' which Jeremy Bentham (1970) still defined in universalistic terms:

By utility is meant that property in any object, whereby it tends to produce benefit, advantage, pleasure, good or happines (all this, in the present case, comes to the same thing), or (what comes again to the same thing) to prevent the happening of mischief, pain, evil, or unhappiness to the party whose interest is considered. Jeremy Bentham (cited in Jevons, 1970:102)

The principle of utility does not thematize the difference between natural vs. Artificial nor the endogenic vs. Exogenic origins (Rousseau) of the generation of needs or desires. When the hedonistic orientation towards immediate (bodily) pleasure is broadened into a utilitarian 'good' toward which the individual (consumer) is striving according to his/her abilities the model expands into an all-embracing explanation of human conduct. Birken (1988) stated that from this vantage point production itself is turned into a derivative of consumption: it is understood 'as the deferal of consumption'.3

In this case, we should to learn about utility theory which is another way of assigning numbers to events and not a theory about what is valuable to decision makers. In application, however, utility theory is used to represent preferences among potential (or obtained) outcomes of a decision, and the question is how usefully it does its job.

As Yates (1990) has pointed out, there are two ways of relating preference to the 'objective' value of outcomes. The first is called a value function, which represents the increase in the strength of the decision maker's preference as a function of the outcomes' objective value. It is as if there were a scale in the decision maker's head on which the various outcomes are placed, such that the ordering of their locations are consistent (higher scale values mean higher preference), and

³ Pasi Falk, . 1994. The Consuming Body, London: Sage Publication, p. 106

the distances between the ordered outcomes (the scale is ordinal). This first kind of scale is the most common view of utility –the relative preference of various outcomes. The second way of relating preference to the objective value of outcomes is called a *utility function*. Here the assumption is that preference reflects both the value of the outcome to the decision maker and his or her feelings about risk (i.e uncertainty about wheter the outcome will or will not occur).⁴

The whole economic system is redefined in the marginalistic theory. Goux (1990) pointed that the three 'factors of production' capital, labour and land (nature) – are complemented by the energetic principle of *desire* which takes a primary position in relation to the three other factors, as the prime stimulus to the economy. If the basis for and 'cause' of economic values does not condern primarily the satisfaction of the desire iitself. Otherwise there would not be any production of 'value'. The consumer society outlined in marginalists economics is at once a society of abundance and of scarcity. It must produce both plenty and paucity, both repletion and appetite, satisfaction and desire.

The market economy of consumption cannot be based on a non-elastic demands of needs satisfaction. Goux (1990: 201) argued that it presupposes above all a 'vanity fair', a market for the unnecessary and superfluous characterized ideally by an 'infinite elasticity of demand', as the economists would have it: 'demand is all the more elastic when it concerns a'need ', appetite, or thirst that is not essential to survival – a *substitutable* object'.

The metaphorized thirst transforms both the objects of consumption and the objects of desire into a chain of

⁴Lee Roy Beach and Terry Connolly, (2005), *The Psychology of Decision Making*, USA, Sage Publication, p. 74-75.

substitutes, substituting one thing for another and thus offering alternative objects for the fundamentally 'objectless' desire to be fixed upon. The substitive character of goods good (object)s -manifest their excessiveness or, according to Rosseau's view, their 'supplementaity' and the 'artificial' character of the needs they are supposed to satisfy.5

Desire itself is conceived of as socially contructed and as a phenomenon gaining general significance in the mobile modern condition, making both positions and possessions more attainable than ever before -starting from the higher levels of the hierarchy and expanding gradually to the lower ones.

Rousseau's second formulation of the vicious circle of supplement has it starting point in the false self-love of man (amourpropre), or the disposition to compare with and outdo the other. This is the basic formula for the social construction of desire presented in the late nineteenth century in two wellknown formulations. One is Torstein Veblen's Theory of The Leisure Class (1970) and the other is presented by Gabriel Tarde, especially in his study on the Laws of Imitation (1962). The former emphasizes the competitive and the latter the imitative aspect of social comparison but, all the same, the basic idea of the social origins and constitution of 'metaphoric thirst' (desire) - acting as the primary impetus of the supplementary dynamics -remains the same. In the following I shall concentrate on Tarde's 'laws of imitation' as a means of illustrating the basic line of argument which is largely applicable to Veblen's scheme too. Tarde (1962: 189-243) mentioned that desire is constituted in the dynamics of social relationship sole foundation for social harmony and progress, but two of them in particular -the first and second

⁵Pasi Falk, . 1994. *The Consuming Body*, London: Sage Publication, p. 106-107.

'extra logical law of imitation. According to the first extralogical law imitation proceeds 'from within to without', or, 'from the inner to the outer of man'.

Only in appearance have people begun by imitating the outer signs of those superior. But in fact imitation begins with the internalization of inner characteristics, those spiritual and mental nature. In other words, 'imitation of ideas precedes the imitation of their expression' and 'imitation of ends precedes the imitation of means'. The new things desired are primarily 'new ends' and are only secondarily new means or expression for the old ones.

More, Tarde (1962: 213-214) explained that the second extra logical law of imitation determines that imitation proceeds from the inferior to the superior, implying a hierarchical structure of imitation in which the lower looks upon the higher. This 'relation of model to copy, of master to subject' is the basic constellation of historical universality. Or, 'in all periods', Tarde noted the ruling classes have been or have begun by being the model classes'. But modern society, he understood in the late nineteenth century -gives a greater degree of freedom to imitation in the opposite direction (from superior to inferior) even if the basic order remains predominant: 'it is also the inferior who, in certain measure, much less, to be sure, is copied, or is likely to becopied, by the superior'.

Both direction of imitation are, however, in accordance with the basic principle of imitation present in all forms of human intercourse which Tarde (1962: 215) reduces to a dyadic situation, they end by imitating each other reciprocally, although, of the two, the one imitates much more, the other much less. He replaces the energetic principle of desire with that of imitation. Imitation is regarded as contagious

aspect of social interaction reaching from the lower level of stimulus and response (contagious yawn or laughter) to the higher level of ideas and manners.

Tarde's concept of imitation gains the status of a transendental principle and in this respect it is reminiscent of the concept of mimetic desire' presented by Rene Girard (1977). Furthermore, his mimetic desire is postulated as a universal principle of human conduct and cultural evolution, and even beyond this applicable in an ethological context too.

A desire expressed toward an object is not constituted due to its representational role -'as standing for', being symbol of, or representing something valued and desired. An object is desired only derivatively on the basis of an imitative relation to the other subject; proceeding 'from within to without 'to 'expression', or by adopting mimetically the other's desire. 6

C. Impulsive Behavior.

A concept of goal (or aim, motive, purpose, etc) has been long been taken for granted in many accounts of human behavior. Behavior is attributed to aims or goals in everyday discourse ('he wore his best suit in order to make a good first impression'). Despite the obviousness and wide use of goal concepts, the dominant tradition in economics and the decision sciences has emphasized utility or value as a basis for choice. Particular goals are viewed as ways of increasing utility (or happiness). Utility can be thought of as a sort of common currency that integrates multiple goals or multiple quantitative attribute of outcomes. 7

⁶ Pasi Falk, . 1994. *The Consuming Body*, London: Sage Publication, p. 117-119.

⁷David. H. Krantz and Howard. C. Kunreuther, (2007), "Goals and Planning in Decision Making", Judgment and Decision Making, Vol. 2., No. 3, p. 137-138.

This research found that in many cases, someone would like to do something like consumption not based on the equality between goals and plans anymore but on the maximum satisfaction. Not on are the object actually give an utility or function to helps one's need, but to gain the position between social interaction, so its easily for us to look ourselves or around we stay, the people will buy something, again, again and again without they do not know, are they actually need or just wants to buy. That's we call impulsive behavior. The pointed that show us, there was unbalance between goals and plans on behavior purchasing.

Much human activity is driven by impulses that are biochemically and psychologically stimulated. The former function neurophysiologically as waves of active change that continue along a nerve fiber and trigger a particular somatic or mental response. The latter function as psychologically stimulating and motivating agents that originate from both conscious and unconscious activity (Wolman, 1973). An impulse is not consciously planned, but arises immediately upon confrontation with a certain stimulus. The onset of a psychological impulse occurs suddenly and spontaneously. Once triggered, an impulse encourages immediate action, and the urge may be powerful and persistent. Impulses sometimes prove irresistible. However a behavior is not impulsive simply because it occurs swiftly. 8

Impluse buying research proliferated and extended to investigations of how merchandising stimuli such as retail shelf location (Patterson, 1963) and amount of shelf space (Cox, 1964) affected impulsive buying. Other studies discovered the types of circumstances in which consumers buy

⁸ Dennis W. Rook (1987), "The Buying Impulse", The Journal of Consumer Research, Vol. 14, No. 2, p. 189

things without planning (Stern, 1962) and examined the relationships between consumers' demographic and lifestyle characteristics and their impulse buying susceptibility (Kollat and Willett, 1967).9

⁹ Dennis W. Rook (1987), "The Buying Impulse", The Journal of Consumer Research, Vol. 14, No. 2, p. 190.

ANALYSIS

A. Consuming Desire

MacInnes and Folks (2010) argue that consumer behavior can be seen as a multi-disciplinary field with subdisciplines advancing the field. Rather than being separated into discrete research camps, the sub-disciplines are unified by a core concern with acquisition, consumption, and disposal of marketplace entities. Indeed, specialization has resulted in expansion in the number of sub-field. Allen's (2002) study explicitly critiques choice theories in consumer behavior, and offers an alternate approach that supplements decision-making processes. Cristel and Levy (2011) use a cultural approach in discussing repeat consumption as an extraordinary experience filled with the emotional luxury of delight, novel sensations and intellectual insight, showing that hedonic re-consumption is not merely habitual, addictive, or even ritualistic - the three main approaches to the study of re-consumption to date.1

¹ Annamma Joy and Eric P.H.Li, (2012), "Studying Consumption Behavior Through Multiple Lenses: An Overview of Consumer Culture Theory", *Journal of Business Anthropoly*, Vol. 1., No. 1, p. 158.

Economics does not have much to say about prior beliefs. In fact, it is standard to assume that individuals have common prior belief, not because economists believe it, but because they must overcome the objection that it would be too easy (and thus vacuous) to explain economic phenomena on the basis of different priors chosen ad hoc.2

There is, of course, no reason to deny that consumption -even in its modern forms- involves the satisfaction of needs and rational use of tools. But the construct the concept of consumption which is, primarily, something over and above 'eating' (using up) and 'building' (using tools). The universalistic postulations naturalize the dynamics of consumption into an abstract principle which is not to very far from the definitions of matter/energy transformation offered by physics.

After all, consumption in the universalistic sense is simply a synthesis of entropic and negentropic processes; matter dissolving into energy and maintaining or producing more complex and ordered forms of matter, or an endless chain of transformations -of destruction and constructionwhich is based on the same universal principle even if the historical and cultural forms change. This is in accordance with the bivalence inherent in the etymological roots of 'consumption' deriving from the Latin 'consumere' (cum *sumere*), that is, to use up entirely, which involves destruction of matter, and 'consummare' (cum summa) or to sum up, to carry to completion, stated by Barnhart (1998) and Williams (1982). The duality is manifested in the distinction of the English words 'consumption' and 'consummation' a distinction which fails, however, to resolve the fundamental bivalence but gives it only one specific expression.

² Luigi Guiso et.al (2006), "Does Culture Affect Economic Outcomes?", The Journal of Economic Perspectives, Vol. 20. No. 2, p. 29.

The perspective on destructive vs. constructive aspects of consumption has a central role in the (programmatic) ecological discourses concerning 'waste' -both as irrational and excessive dissipation of natural resources and as the problematic refuse causing pollution and other environmental dangers. Barnhart (1988) argued that it is not without good reason that, in a sense, the contemporary ecological discourse revives the 'old' meaning of 'consumption' prior to the material and economic uses of the term, referring to 'a wasting of the body by disease' -the body being now writ large as superorganism or ecological system of the earth and the 'disease' being redefined as the material culture of modern Western civilization.3

Consumption: Goals and Plans in Decision Making В.

A concept of goal (or aim, motive, purpose, etc.) has been long been taken for granted in many accounts of human behavior. Behavior is attributed to aims or goals in everyday discourse ("he wore his best suit in order to make a good first impression"), in literature (epics, novels, etc.) and in scientific discourse, for example, in the widely differing accounts in Aristotle's Ethics (circa 350 B.C.E.), William James's Principles of Psychology (1890/1950), and Kurt Lewin's Dynamic Theory of Personality (1935). Despite the obviousness and wide use of goal concepts, the dominant tradition in economics and the decision sciences has emphasized utility or value as a basis of choice. Particular goals are viewed as ways of increasing utility (or happiness). Utility can be thought of as a sort of common currency that integrates multiple goals or multiple quantitative attributes of outcomes.

³ Pasi Falk, . 1994. *The Consuming Body*, London: Sage Publication, p. 93.

The view that all goals contribute to a single common currency was clearly enunciated by Plato, in *The Symposium*. He used the metaphor of weighing different pleasures and pains in a balance. " And do you, like a skillful weigher, put into the balance the pleasures and the pains, and their nearness and distance, and weigh them, and then say which outweighs the other...".

This view is central to Plato's thought, underlying his theories of education and government. Studies in mathematics, science and metaphysics are needed to educate the "skillful weigher", who must integrate across different goals and across near and distant times. Bentham (1789) mentioned that similar views dominated utilitarian though in the 17th to 19th centuries, and included integration of value across individuals in society as well as different goals and times.

Aristotle's Ethics, by contrast, partially disagreed, emphasizing multiple goods, and stating that the way in which different goals fit together should vary with the occasion. Aristotle can perhaps be read as advocating situation-dependent integration of multiple goals, an idea that we pursue and elaborate in this paper.

Despite this hint from Aristotle, Plato's concept of a single common currency that serves to integrate value across myriad goals has largely held sway both in general psychology and in decision science. Freud's concept of libido (1920), Beebe-Center's hedonic tone (1932), Hull's concept of generalized drive (1951), work on reward systems in the brain (Olds & Milner, 1954; Wise, 2004), and Diener's and Seligman's concept of general happiness (e.g. Diener and Seligman, 2002) all suggest some general quality that is linked to many different goals. A exception is Keeney (1992),

who advocates that decision analysis focus on separate goals and values as a strating point, rather than on goal tradeoffs as represented by overall utility.

In decision science, the concept of maximization is linked closely to a mapping onto a single dimension of utility. A bounded set of real numbers has a limiting maximum; but there is no natural total ordering of sets of vectors in two or more dimensions, and therefore no natural concept of maximization. In fact, total orderingis fundamental to most foundational theories in decision science (Savage, 1954; Krantz, Luce, Suppes & Tversky, 1971; Kahneman & Tversky, 1979; Tversky and Kahneman, 1992).

Many plans - going out to a movie, embarking on a shopping trip, purchasing insurance etc. - are or were selected with a view to achieving several different goals at once. A shopping trip is paradigmatic, because it often involves several discrete stops, each with one or more goals; but an evening at a movie may simultaneously satisfy the goals of companionship, emotional and visual stimulation and keeping up with current culture.

In accord with Miller, Galanter & Pribram (1960), we regard the plan as a fundamental structural unit in decision theory. We do not consider each tiny muscle movement or each phoneme in an utterance to be a choice. Rather, decision theory offers explanations only at the behavioral level where someone (consciously or unsciously) considers what goals will be accomplished by various possible plans, or what plan can be designed that will be likely to achieve several important goals.

One of the major virtues of considering goals and plans together is that individual decision making is brought into close analogy with organizational decision making. In the latter, goals and plans are shared among the individuals or groups that select and implement plans. For individual decision, goals, plans, and their perceived relationship are hidden within that person's conscious and unconscious cognitions and emotions, but one can try nonetheless to gather data that provide some information about these processes. This stance also require us to distinguish between goals and resources. Plans draw on resources to achieve goals. Some resources, such as money or favor owed, can be accumulated; sometimes, accumulation of a resource may itself become a goal. We nonetheless continue to distinguish, for example, between money considered as resource and the same money considered as goal.4

C. Transformative Behavior: Your Body is Yours?

Transformative consumer research is a relatively new approach in understanding consumer identity, as researchers have highlighted the link between public policy and consumer response (Mick, 2008; Ozanne, 1992; Ozanne & Saatcioglu, 2008). Disadvantaged or vulnerable consumers have been studied (Hill, 1991; Hill and Stamey, 1990). Adkins and Ozanne (2005) study low-literate consumers, Wong and King (2008) research patients with chronic diseases, Kjeld gaard and Askegaard (2006) study children and adolescent consumers and Crockett and Wallendorf (2004) focus on minority consumers. Moisio and Beruschvalli (2010) explore the supportive community of Weight Watchers. The dark side of consumption-obsessive and compulsive behaviors, such as uncontrolled credit card debt, alcoholism and other addictions- has also received

⁴David H. Krantz and Howard C. Kunreuther, (2007), "Goals and Planning in Decision Making", Judgment and Decision Making, Vol. 2., No. 3, p. 137-138.

attention (Bernthal, Crockett, and Rose, 2005; Henry 2010; Penaloza and Barnhart, 2011).5

We should to know about why many people change their behavior in consumption through the concept of body. Geabuer (1982) mentioned that the history of the instrumentalizing and individualizing of the body is also the history of the equalizing of bodies. Organically connected with this is the birth of the general concept of body.

The formation from the trend in human scientific discourse. In the 'oldest' archaeological stratum of human scientific discourse, anatomical-clinical medicine, the dead body really is the 'model of the body', as has been pointed out by Baudirillard (1982), but examination of the pathological corpse at the same time provides the key to the mysteries of the living body (Foucault, 1976). In anatomical-clinical medicine, the human body features simultaneously as both a generally (a body) and as individual (medical) case. In this dual role the human being and especially the human body, becomes in object and medium for positive knowledge (Foucault, 1976). Man is objectified (the body in general) but is also subjectified and individualized (as a case).

On the other hands, the equalizing of bodies is a political process: it is a thread in the development of a (modern) society of equals. Gebaurer (1982) calls this concept based on the equality of the bodies 'symbol theoretical' and further distinguishes it from the 'quasi-biological' concept of the human body that still prevailed in he sixteenth century.

According to the latter concept the body is the bearer of certain given biological properties, which biological

⁵ Annamma Joy and Eric P.H.Li, (2012), "Studying Consumption Behavior Through Multiple Lenses: An Overview of Consumer Culture Theory", Journal of Business Anthropoly, Vol. 1., No. 1, p. 149.

properties to a great extent conformed with the social (estate) position of the bearer. The various estates in fact represented different races: the peasant was also physically 'peasant-like', as distinct from the nobleman and his body, just as a workhorse differs from a thoroughbred racing horse. Gebaurer (1982) explained that according to 'symbol theoretical' concept that really gained ground in the nineteenth century (that is, alongside the anatomical-clinical concept of the body), the body is more of a 'symbolic manifestation' of certain properties.

Bodies as such become equal, from nobles to the lowest rank of commoners. According to Gebaurer the body concept, in keeping with the 'new reason', can be crystallized into three principles:

- No man has the right to another's body (corporeal 1. sovereignty, physical inviolability).
- The body of prince and bourgeois do not differ (they 2. are in principle alike).
- The body acquires its right according to the perfor-3. mances its owner achieves (Gebaurer, 1982). The body is the property of the free subject.

The origin of the new (modern) of body is thus manifest in two parallel and interconnected ways. In the systemic form of human scientific discourse and, more generally, as a change in the social (political) status of the body. In the former the body becomes an object-subject - specific in its generality and general in its specificity -that submits to the clinical gaze' (Foucault, 1976) as a simultaneous object and means for the production of knowledge ('truth'). In the latter the body individualized and instrumentalized both as stand for reason and a working tools (bourgeois subject and wage labourer) and also -and this is gaining increasing

emphasis in modern society - as the means of expression of the individual subject.

Whereas the clinical gaze interprets symptomatic bodily expressions, the equalized body comes in for cross-fire from interpreting gazes at societal level, the interpretation not being restricted merely to pathologies but also examining the soul or character hidden beneath the body's outer shell. The body now acquires a new duality: that of the outer manifestation (expression) and the inner being. Baudrilard (1990) call that the body is subsumed to the 'total culture of appearances' turning into a collection of signs to be interpreted. Goffman (1959); Sennett (1978), both of them argued that it become a façade, which at the same time both conceals and expresses the inner being. 6

The tendency of affect expressions and bodily function to become more intimate and private in fact signifies a radical change in man's public and social behavior -a change that specifically emphasizes the importance of the body's visible outward armour. At sensory organization level this change may be described as a shift in emphasis in social intercourse from the close contact sense (smell, taste, touch) to the senses by distance (hearing, sight), especially the supremacy of the eve. Gebaurer (1982) mentioned this is the reverse of the bodily sovereignty of the free subject and a 'new sense of respectability'. Everyone has the right to physical inviolability but at the same time also the obligation to observe this principle in his or her (public) social intercourse regardless of the nature of another's bodily approach (aggressive/sexual).

The body and 'the body's body', that is clothing, now act as expressions of social and personal identity, but at the same time also as creators of identity. The staging of clothed

⁶ Pasi Falk, . 1994. The Consuming Body, London: Sage Publication, p. 52-53.

bodies and the silent language of gestures and behavior become a fundamental form of the instrumentalization of the body. In the social public life of the city, each person appears as both an exihibitionist and voyeur simultaneously: visual gastronomy becomes the primary sphere of silent speech.

The signs surrounding the body (from clothes to other requisites and behavioral habits) are no longer part of a static system in which the body with its signs and social status are one. In hierarchical estate society both the body and the signs surrounding it were bound directly to the status. But in society of 'free' subjects and moving positions, where bodies are in principle equal, the body and its signs become something to acquire and to achieve. Bauman (1971) stated that whereas formerly (static) status preceded the sign (this in fact being an index of this status), the sign now takes precedence over status: by assuming certain signs a man achieves the status they signify.

Moreover, Bourdieu (1984) mentioned that this expression of social status and identifying with it is still part of present-day reality, but we are also dealing with a more sophisticated use of language: the signs surrounding the body (form the outer shell of the body to the surrounding requisites) also act specifically as ways of expressing and/ or creating the individual identity or self of the subject. The signs surrounding the body are in fact part of system of classifications, measurements and distinctions which, in Foucault's more general conception of the technology of power, is crystallized in the bodily prison of modern man, the soul. This becomes evident on examination of the constitution and the specific dynamics of the world of sign surrounding the body; neither bodily armour nor spatial analysis of the are sufficient to explain this.

One interesting approach to this theme is developed by Jean Baudrillard (1981) especially in his (earlier) interpretation of capitalist commodity production as 'sign production' and of consumption as consumption of sign. It is precisely capitalist commodity production as mass production, that creates the prerequisites for the birth of (relatively) independent 'language of goods'. The world of goods constitutes a constantly growing and shifting system of signs which consumers use in their (silent) speech. This system of sign has a productive effect its users, as does language in general. But in addition t also has its own dynamics as capitalistic commodity production.⁷

⁷ Pasi Falk, . 1994. *The Consuming Body*, London: Sage Publication, p. 54-55.

CONCLUSION

A. Conclusion

An anthropological religiosity is evident in the daily behavior shown in activities from various aspects, whether production tradition, consumption, or other aspects. The consumption aspect becomes significant in economic development because it will affect the increase in goods and services in the market, employment, wage, availability of raw materials and even environmental pollution. Consumption behavior becomes an easy choice when a person is faced with a quality, trend, lifestyle and income increase that has an impact on purchasing power. The influence of domestic economic development will also increase significantly when purchasing power, consumption trends, lifestyle and supply also experience the same, and vice versa.

Indonesia, as a country with a majority Muslim population, has a tremendous opportunity to identify the behavior of Muslims in consumption as a central theme in this study. The development of consumption behavior becomes an interesting thing to research when the motivation of the consumer is no longer due to the need but rather to provide

a mass that is not limitless. The impulse that results in impulsive buying behavior in Islam is strongly related to desires that are more individual and material only.

Concerns about consumption that are not based on the principle of primary needs but more on satisfaction can be a big issue and affect other sectors of life such as the cost of education, health, social relations, creativity and productivity of a nation. The impact of cost expenditures that are also not based on a mature planning process will result in social inequality and a decrease in the human quality index. The policy of making decisions for consumers to determine what and when a goods and services will be purchased requires knowledge of the level of need, the type of motivation, the urgency of morality in terms of consuming even ethics derived from the religion of Islam itself. This book strongly emphasizes that religion does not deter a person from consuming at all, but religion provides boundaries that aim to provide control and evaluation for the religious behavior of Muslims in the field of consumption.

B. Recommendation

This book recommends that authors and researchers then use different methods, such as quantitative, to provide comparative results that can complement the perspective of existing research results. In addition, the influence of creative aspects in marketing and production on changes in consumption behavior needs to be researched in order to be analyzed more credible variables regarding consumption.

DAFTAR PUSTAKA

- Allport, G. W. and Ross, J. M. (1967), "Personal Religious Orientation and Prejudice", *Juirnalof Personality and Social Psychology*, Vol. 5, No. 4. pp. 432-443.
- Arnould, E. J. and Thompson, C.J. 2005, "Consumer Culture Theory (CCT)", *The Journal of Consumer Research*, Vol. 31. No. 4, pp. 868-882
- Assegaf, A.R. 2007, Desain Riset Sosial-Keagamaan, Pendekatan Integratif-Interkonektif, Yogyakarta: Gama Media.
- Beach, L.R. and Connoly, T. 2005, *The Psychology of Decision Making*, USA: Sage Publication, Inc.
- Emerson, L.N. and Mckinney, J.A. 2010, "Importance of Religious Beliefs to Ethical Attitudes in Business", *Journal of Religion and Business Ethics*, Vol. 1 Issue 2.
- Falk, P. 1994. *The Consuming Body*, London: Sage Publication Flick, Uwe, 2002, *An Introduction to Qualitative Research*, Sage Publication, USA
- Guiso, L., Sapienza, P. and Zingales, L. 2006, "Does Culture affect Economic Outcomes", *The Journal of Economic Perspectives*, Vol. 20, NO. 2. p.23-48
- Ismail, T and Rohman, F, 2013, "Consumption Ritual in Javanese Wedding Ceremony: Ethnography Research

- in Indonesian Regency-Kabupaten Ngawi, Asia Pasific Management and B usiness Application, 2, (2), p. 67.
- Joy, A. and Eric P.H.Li, (2012), "Studying Consumption Behavior Through Multiple Lenses: An Overview of Consumer Culture Theory", Journal of Business Anthropoly, Vol. 1., No. 1, pp. 141-173.
- Kamali, M.H. (1989), "Source, Nature and Objectives of Shari'ah", Islamic Quarterly, Vol. 33, pp. 216-234.
- Khraim, H. (2010), "Measuring Religiosity in Consumer Research From an Islamic Perspective", Journal of Economic & Administrative Sciences, Vol. 26., No. 1. pp. 52-78.
- Krantz, D. H. and Kunreuther, H. C., (2007), "Goals and Planning in Decision Making", Judgment and Decision Making, Vol. 2., No. 3, p. 137-138.
- Kulshereshtha, P. (2005), "Business Ethics versus Economic Incentives: Contemporery Issues and Dillemas", Journal of Business Ethics, No. 60, p. 393-410.
- Lee, 2006, Consumer Culture Reborn, translation. Yogyakarta: Kreasi Wacana
- Li, E.P.H and Joy, A. (2012), "Studying Consumption Behavior Through Multiple Lenses: An Overview of Consumer Culture Theory", Journal of Business Anthropoly, Vol. 1., No. 1, p. 149.
- Lury, 1998, Consumer Culture, translation, Jakarta: Yayasan Obor.
- Mokhlis, S. 2009, "Relevancy and Measurement of Religiosity in Consumer Behavior Research", International Business Research, Vol. 2, No.3, p. 75-84
- Parboteeah, K. P., Hoegl, M. and Cullen, J.B. 2008, "Ethics and Religion: An Empirical Test of a Multidimensional Model", Journal of Business Ethics, 80, pp. 387-398.

- Rohman, F. & Ismail, T., 2013, "Consumption Ritual in Javanese Wedding Ceremony: Ethnography Research in Indonesian Regency-Kabupaten Ngawi, Asia Pasific Management and B usiness Application, 2, (2), pp. 63-84.
- Rashid, M. Z. and Ibrahim, S. 2008, "The Effect of Culture and Religiosity on Business Ethics: A Cross-Cultural Comparison, Journal of Business Ethics, 82, pp. 907-917.
- Rook, D.W. (1987), "The Buying Impulse", The Journal of Consumer Research, Vol. 14, No. 2, p. 189-199.
- Salleh Muhammad Syukri (2012), "Religiosity in Development: A Theretical Construct of an Islamic-Based Development", International Journal of Humanities and Social Science, Vol. 2 No. 14, p. 266-274
- Schact, J. (1964). An Introduction to Islamic Law, Oxford: The Clarendor Press.
- Smith et. al, 1975, "Faith without work", Journal of Applied Social Psychology, 5, 320-330
- Strauss, A. & Juliet C., 1998, Basics of Qualitative Research Techniques & Procedures for Developing Grounded Theory, Sage Publication, USA.
- Susminingsih, Kirana, C.K., Hermuningsih, S., Kanafi, I., 2017. "Do The Ritual of Consumer Behaviour and Religion Play Their Role in Innovation of Family Firm?", paper presented at International Conference on Business and Social Science, Nagoya, Jepang, March 29-3.
- Vitell, S.J. and Paolillo J.G.P. 2003, "Consumer Ethics: The Role of Religiosity" Journal of Business, 46 (2), 151-162
- Vitell, S.J., Bing, M.N., Davison, H.K., Ammeter, A.P., Garner, B.L., Novicevic, M.M. (2009), "Religiosity and Moral Identity: The Mediating Role of Self-Control", Journal of Business Ethics, 88, pp 601-613.

Tentang Penulis



DR. SUSMININGSIH, MAg, earned a Bachelor's degree from IAIN Walisongo Semarang, a Magister of sIslamic Economics from IAIN Sunan Kalijaga Yogyakarta, and Doctor (economics) from UII Yogyakarta. She is formerly Deputy Director of IAIN Pekalongan Post Graduate and the lecture of human

resource management, Islamic Economics Ethic, Zakat-Wakaf Management, and Academic Writing. She presented many articles in national and international forum since 2012. She conducted many researches on Islamic Economics and batik small and medium enterprises, individual and international collaborative