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by Khoirul Anwar

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The Influence of Islamic Religiosity on Income and Prosperity: The Indonesian Context

Moch.Khoirul Anwar¹, A'rasy Fahrullah², Ahmad Ajib Ridlwan^{3*}, Muhammad Hasan Muzaki⁴ and Clarashinta Canggih⁵

¹²³⁴⁵Department of Islamic Economics Faculty of Economics

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Universitas Negeri Surabaya

Indonesia

*ahmadajibridlwan@unesa.ac.id

ABSTRACT

Purpose of Study: Based on Syari'ah of Islam, prosperity should equalize material and spiritual aspects. It aims to create benefits for people in their life and hereafter. Prosperity is attained when people meet the purpose of syari'ah (i.e., *maqashid syariah*). *Maqashid Syariah* involves the maintainance of religion, soul, mind, posterity, and wealth. Therefore, this study aims to investigate the influence of Islamic religiosity on income and prosperity.

Methodology: Explanatory method was employed to know the effect among variables. Islamic prosperity was classified into endogenous variable while religiosity, income and social factor were classified into exogenous variable. The primary data analysis was collected through interview by delivering questionnaire to the respondents. The respondents of this study were the 85 lecturers and academic relatives of Universitas Negeri Surabaya that selected by Structured Equation Model (SEM) *sample selection* method while the analysis of data is employed by PLS in SEM.

Main Findings: The result found that Islamic religiosity brought impacts on Islamic income and prosperity. Islamic religiosity also brought direct impacts on Islamic prosperity. Nevertheless, Islamic income was not a mediating variable between religiosity and Islamic prosperity.

Applications of this study: The finding of study might assist financial planners and government/policy maker to identify the drivers of people's prosperity and how to create product, service of platform that meet the Muslim needs as the majority of population in Indonesia.

Novelty/originality: While other studies focused on the impact of Islamic religiosity on the specific financial asset, such as Islamic bank accounts or insurance, the present study explores the impact of Islamic religiosity dimension on the increase in income and prosperity in a broader perspective.

Keywords: *Religiosity, Income, Islamic Prosperity.*

INTRODUCTION

Based on the perspective of Islamic syari'ah, prosperity is not only manifested by solely optimizing the fulfillment of material needs, but also the fulfillment of spiritual needs in equal manner. [Aydin \(2014\)](#) argued that Islam does not see them as separated that balancing the owned material by helping others might bring spiritual and social composure to people. Similarly, [Pratiwi and Widiastuti \(2017\)](#) explained the augmeent of *pusyar* fund aims to raise income that still unoptimal to increase people welfare since the roles of *Syari'ah Economy People* was less functioned. It indicates that prosperity improvement is not

solely about material factor, but also about spiritual reinforcement. In addition, [Rizal and Amin \(2017\)](#) argued that the higher income obtained, the more generous and prosperous people would be.

Therefore, Islam aims to create benefits for people in their life and hereafter. In Islam, the essence of family prosperity and happiness is not solely about how much wealth they have, but also about to what extent they keep conscious and aware in showing faith and piety to Allah SWT. It is similar to what [Amin \(2017\)](#) argued that one's religiosity may become an indicator to see wealth in their life by holding to *Al Maqashid Syari'ah*. In addition, religiosity plays a role in fulfilling individual needs and becomes one determinant factor of individual destitution ([Palomar-Jewel dan Amparo, 2012](#)). Al Qur'an explains that faith and piety may bring effects on good life, as mentioned in QS An Nahl verse 97, "Whoever does righteousness, whether male or female, while he is a believer – We will surely cause him to live a good life, and We will surely give them their reward [in the Hereafter] according to the best of what they used to do."

A Moslem who implements Al Quran and Hadits in every facet of his life is observed from his religious activities, commonly called *religiosity*. [Barra \(2016\)](#) argued that involving religiosity in societal life might bring positive effects on people's prosperity. Besides, the level of workers productivity may go along with the level of their obedience on a religious tenet, making them professional and pleasant on their work ([Wijaya, 2018](#)).

Human is considered righteous if they able to maintain the values of things, just so the condition remains unchanged as they are and properly functioned. Az Zamakhsyari argues that righteousness is an action that corresponds to the postulate of mind, Al Qur'an, and sunah of Prophet Muhammad SAW. The relevance between righteousness and faith makes the subject sincere without expecting any immediate reward, and equips him with the spirit of offering and does his best. Without faith, every work becomes nothing. A good life, as mentioned in Al Quran, is not a luxurious one with no test. Otherwise, it involves relief, sincere, and patience to go through any temptations, as well as gratitude on every grace that Allah has granted. One may feel neither excessively afraid nor upset as he always knows that Allah SWT always grants the best choice for his life, and there must be a merit for everything ([Shihab, 2007](#)).

An individual may not only manifest his religiosity through his worship but also his daily activities. A religious person has to be motivated, both visible and invisible ones, by the implementation of Al Quran and Hadist. It is consistent to [Karami, Omid, and Dubinsky \(2014\)](#) that religiosity was not merely become the purpose of life but has to be implied to one's secular purposes. Furthermore, Islam also has maximum limits in consumption as mentioned in Al Quran and Hadist. It limits the increase of consumption with no increasing benefit. The limits consist of *tadbir* and *israf*. [Elseidi \(2016\)](#) argued that people who put their perception on their religiosity tended to have a willingness to buy halal-labeled products given a consideration on safety and effects to their health. [Meimandi and Mahdi \(2010\)](#) argued that one's contentment on life is not separated to his religious performance. Additionally, [Lee and Bauman \(2013\)](#) suggested that involving the values of religiosity might bring positive effects on one's successful job performance.

A Moslem does not only rely on, for instance, the determinant factors that some conventional economists conveyed, but also considering his religious tenets in Al Quran and Hadist that both become the primary sources of Islamic ethics and his guidance in consumption. [Rezapour \(2016\)](#) suggested that religiosity might help an individual to find the essence of life and bring more contentment. Furthermore, the measurement of prosperity which has been used all this time is different from Islam. Islam has particular indicator of prosperity that becomes syariah purposes. [Chapra \(2001\)](#) mentioned that faith was the most fundamental base to attain prosperity, given that it brought significant effects on the essence, quantity, and quality of both physical and psychological needs. Faith creates a balance between material and spiritual urge, gives a peacefulness of mind, family and societal solidarity improvement.

Based on Syatibi, in Laldin (2008) also argued that prosperity might be attained on which one had fulfilled the purposes of syariah. The purposes involve maintaining religion, soul, *hifdzun ad-din* (protecting beliefs), *hifdzun an-nafs* (protecting soul), logical mind, *hifdzun akl* (protecting mind), *hifdzun an-nashl* (protecting posterity) and *hifdzun maal* (protecting wealth). [Elviandri et al. \(2018\)](#) suggested that prosperity in Indonesia did not solely need government roles, but also *maqashid syariah* awareness from civil people. Moreover, family may meet the indicators which involves those for achieving the rate of group prosperity as the purpose of syariah has considered.

LITERATURE REVIEW

Religiosity

[Syamsuri et al. \(2019\)](#) explains that the role of human resource influence their behaviour to improve people's wealth. Their role includes several fields, such as the exploitation of existing natural resources, capital accumulation, and developing socioeconomic and political institutions of society. Therefore, people's religiosity influences their behavior to do economic activities, earning income, investing money or creating product/service to maximize their wealth. Furthermore, [Ancok \(2004\)](#) explained that religiosity derived from Latin, *religio*, which stemmed from *religare*, referring to *confining*. In instance context, *religiosity* refers to things that one deeply feels and it deals with his longing to have obedience and it grants rewards just so confining him in a society. Religiosity is a condition due to one's behavior that stems from a response to his faith toward his God's orders to achieve a good life now and hereafter.

The theory of religiosity relates to diversity, involving faith, knowledge, and worship. Religiosity refers to what extent the knowledge, the faith, the worship, and the comprehension about the religion he believes. For a Moslem, religiosity is seen from to what extent the knowledge, the faith, the worship, and the comprehension about Islam ([Suroso and Mucharam, 2002](#)). Religiosity in Islam consists of five things including *aqidah*, worship, deed, moral (*i.e, ikhsan*), and knowledge.

Based on [Bergan and McConatha \(2000\)](#), [Sedikides \(2009\)](#), [King and Williamson \(2010\)](#), [Adeyono and Adeleye \(2008\)](#), concluded several definitions of religiosity that are reflected in three components, namely piety (belief in something), **practice** (practice what the religion or the religion that preached), and **participation** (participation in observing religion and participating social activities related to religion community). In the context of Islam, someone who is said to be religious if he does not devout (obedient to religion) and reflect their obedience on all their activities including earning (halal) income, consuming (halal) products, or creating (halal) products / services ([Karoui & Khemakhem, 2019](#)).

Income

Income refers to revenue both in the form of fresh money and goods, from another party and own party, from work and activities measured by wages (e.g., in rupiah) of the current price. The calculation of an individual income is from his national income added by transferred income and should be subtracted by profit tax, not-shared-profit tax, and expenditure ([Samuelson and Nordhaus, 1997](#)). Obtaining income to meet the necessities of life is a natural instinct of all living things on earth. In Islam, humans are described as Allah's caliph who is ordered to earn for living as their efforts to comply with the objectives of their presence and creation on earth. This is different from other living things that do not have obligations like this. Humans are expected to work and find sources of income in a halal and thoyib way (good and right), so as not to harm people or other living things. However, because of the greedy nature of humans, they tend to have a tendency to earn income in any way. This is what then makes God lower the Qur'an and Sunnah as a guide in life, including in looking for income and economic activities. ([Iddagoda & Opatha, 2018](#)).

Islam Prosperity (Maqashid Syariah)

The theory of *Maqasid Syariah Maqashid Al-Syari'ah* refers to the value that leads to the purpose of legal requirement. It is the expected purposes in legal enactment. As Syathibi dan Ibnu Ashur argues that maintaining religion is conducted by keeping the religion from any threat and nurturing the soul of religion to be *fitri*. Nurturing the soul is related to the fulfillment of life rights, and dealing with protecting the human soul from either individual or group threats, as well as protecting the physical health such as fulfilling the needs of clothing, foods, and housing. Maintaining mind refers to keeping him away from any negative influence that relates to those spoiling his logical thinking such as consuming *khamr* (i.e., alcohol), drugs, and etc. Maintaining posterity refers to enacting the regulation of marriages and disallowance on sexual abuse, assuring both physical and mental growth (including their education and health) of his kids. Maintaining wealth is related to seeking for halal livelihood to meet the needs and proscribing any kind of *riba*, robbery, deception, and theft (Al Rasyuni, 2005); (Ashur, 2006).

A study from (Iannaccone, 1980) suggested that an orthodox religion and faith brought positive impacts on low deviant behavior including drugs and crime (Bock et al 1987; Lipford et al 1993; Stark and Bainbridge,). Another survey consistently found that a teen that was raised in less religious surrounding would be susceptible on crime, drugs, alcohol, or sex before marriage. This indicated that one's faith might affect his behavior in life (Stark, 1982).

A study by Galbraith and Gabraith et al. (2007) showed that intrinsic religiosity had positive relevance to economy growth. This relevance was due to the influence of religiosity toward business activities that gained positive economy growth. Another study from Iskandar et al. (2006) found that demographical and socio-economy factors which might influence prosperity were the number of members, the ages and educationa of the spouse, income, asset ownership, and the status of employment. The measurement of family prosperity through *maqasid syariah* was ever conducted by (Amin,2010), while Islamic prosperity of employee based on *maqasid* was investigated by (Fahrullah,2016). On the other hand, Xu (2017) suggested that religion might alleviate an individual tendency toward corruption in China. Hassan and Saleem (2017) argued that women involvement in seeking for income might bring positive impact on prosperity.

Azzam and Rettab (2016) argued that the higher income a family had, the lower expenses they would have. In other words, income may influence the prosperity of a family. Similarly, Funing and Jun (2013) suggested that low-income population is more susceptible on inprosperous rather than those with moderate or high income. It indicates that income influences both individual and family prosperity. Gebrehiwot (2016) also explained that income brought impact on household prosperity in Tigray. A policy of Minimum Wage has significant implications to employee prosperity along with their family (Aderemi dan Fidelis, 2016).

Therefore, based on explanation above, the hypotheses are written as follows:

Ho: Islamic religiosity does not influence positively to *halal* income improvement

H1: Islamic religiosity influence positively to *halal* income improvement

And

Ho: Islamic religiosity does not influence positively to prosperity.

H2: Islamic religiosity influence positively to prosperity.

METHODOLOGY

The research design of this study used explanatory approach in order to see and describe the influence among variables before testing the hypotheses. The analysis was based on the primary data. Interview using questionnaire guidelines was applied for data collection. The collected data was then analyzed using *partical least square* that aimed to measure qualitative variables. It also utilized Smart-PLS program on its analysis. The variables were classified into endogenous variable that

referred to Islamic prosperity, and exogenous one that consisted of religiosity, income, and social factor. Through Smart-PLS program, seven steps were conducted respectively, including: designing a structural model, designing measurement model, constructing a path diagram, converting the diagram into an equation system, estimating the coefficient of path, and evaluating *loading weight, goodness of fit*. Moreover, t-test implied insignificant if $t_{\text{count}} < t_{\text{table}}$ (alpha 5%), and the vice versa. If the result of testing hypotheses on *outer model* was significant, it found that the indicator might be used as the instrument to measure latent variables. However, if the result on *inner model* was significant, it indicated that there was an effect with latent variable on another latent variable.

The participants of this study were the lecturers or academic relatives of Universitas Negeri Surabaya with several characteristics, such as: (1) Moslem and (2) Certified Lecturer. There were 764 lecturers of UNESA who participated in this study. It took a sample using SEM *sample size* method; equaling five up to ten times of the number of indicators from latent variable (Solimun, 2002). Hence, if this research had 17 indicators, for instance, it needed 17×5 samples, that equaled to 85 respondents.

Instrument and Procedures

This study used three scales including religiosity, Islamic income, and Islamic prosperity scales with particular indicators which would be tested through confirmatory analysis.

It also used Likert model that consisted of some points that referred to *very agree (VA)*, *agree (A)*, *not agree (NA)*, *very not agree (VNA)*. The procedures of this study involved: (1) designing and making instrument of measurement, (2) disseminating questionnaires, (3) conducting confirmatory analysis, (4) finding significant indicators, and (5) finding the influence among variables. The variables of this study were as follow.

1. Religiosity (X1), classified into exogenous variable with independent or measurable nature. The diversity of this variable would not be affected by cause variable in a system and the causal correlation between them might not be defined.
2. Income (Y1), classified into measured endogenous variable which diversity could be affected by both exogenous and another endogenous variables. This variable was measured from the result of questionnaires.
3. Islamic prosperity for employee (Y2), classified into measured endogenous variable which diversity could be affected by both exogenous and another endogenous variables. This variable was measured from the result of questionnaires.

Operational Variable

However, the operational variables were as follow.

a. Religiosity (X1)

For a Moslem, religiosity could be seen from to what extent the knowledge, faith, worship, and comprehension about Islam (Suroso and Mucharam, 2002). This study used several indicators such as: *aqidah* (believing the truth of Al Quran, believing that no more prophet after Rasulullah SAW, believing both good and bad fate) and *ahlaq* (knowing and having good communication with neighbours, welcoming guest with pleasure, loving animals, visiting parents periodically, treating house assistance as the part of family; keeping silaturrahim with family).

b. Income (X2)

Instead of using numerical data of how much income obtained, it used several indicators such as: income that had been tithed, halal-based income, free-usury income.

c. Islamic Prosperity (Y)

It was employees' perception about how Islamic values (including the convenience of working and their prosperity) in their company could be realized. However, it should also take the norms and rules of Islam (based on Al Quran and As-Sunnah) into account. The indicators of Islamic prosperity in this study were as follow: giving advices about truth and patience to one another in a family; every member of a family had no complain in health; they were familiar with discussion and free to give opinion; the members of a family were free from being pregnant before marriage/ free sex; their needs in economy was fulfilled.

Data Analysis

Fit and Quality Indices Model

In WarpPLS analysis, there were several measures of Fit dan Quality Indices Model, described as follow.

Table 1. Fit and Quality Indices Model

No.	Fit and Quality Indices Model	Criteria of Fit	Analysis Result	Note
1	APC	$p < 0,05$	0,492 (P<0.001)	Good
2	ARS	$p < 0,05$	0,482 (P<0.001)	Good
3	AARS	$p < 0,05$	0,475 (P<0.001)	Good
4	AVIF	acceptable if ≤ 5 , ideally ≤ 3.3	1,436	Ideal
5	AFVIF	acceptable if ≤ 5 , ideally ≤ 3.3	2,280	Ideal
6	GoF	small ≥ 0.1 , medium ≥ 0.25 , large ≥ 0.36	0,479	Ideal
7	SPR	acceptable if ≥ 0.7 , ideally = 1	1000	Ideal
8	RSCR	acceptable if ≥ 0.9 , ideally = 1	1000	Ideal
9	SSR	acceptable if ≥ 0.7	1000	Ideal
10	NLBCDR	acceptable if ≥ 0.7	1000	Ideal

Source: the data was processed by the researcher

The result of Fit and Quality Indices Model was found qualifying the requirement of Fit Model. Thus, all the data in this study was considered *Fit*.

Variable Profile

The information presented on variable profile was the composite of some fundamental indicators based on the value of factor loading in which the empirical condition of the variables were based on the mean score.

Table 2 Variable Profile X1, Y1, and Y2

No	Indicator	Factor Loading	Mean Score	Proposition
1	X1.1	0,650	4,9	Maintained
2	X1.2	0,853	4,9	Maintained
3	X1.3	0,732	4,6	Maintained
4	X1.4	0,726	4,3	Maintained

Table 2 Variable Profile X1, Y1, and Y2

No	Indicator	Factor Loading	Mean Score	Proposition
5	X1.5	0,708	4,4	Maintained
6	X1.6	0,603	4	Maintained
7	X1.7	0,390	4,4	Maintained
8	X1.8	0,690	4	Maintained
9	X1.9	0,616	4,7	Maintained
10	Y1.1	0,691	4,1	Improved
11	Y1.2	0,860	4,5	Maintained
12	Y1.3	0,706	4	Improved
13	Y2.1	0,760	4,5	Maintained
14	Y2.2	0,579	3,6	Maintained
15	Y2.3	0,744	4,1	Improved
16	Y2.4	0,557	4,5	Maintained
17	Y2.5	0,743	4,1	Improved

Source: the data was processed by the researcher

When the factor loading increased, it indicated that the indicator either gave a stronger reflection or became an important indicator in that variable. from several variables, the important indicators were as follow.

- Variable X1 was Islamic religiosity with important indicator X1.2; believing that no more prophet after Rasulallah Muhammad SAW. The factor loading was 0.853, which condition was good to be maintained (the mean score was 4.4).
- Variable Y1 was Islamic income with important indicator: Y1.2; income obtained from halal sources with factor loading in 0.860, which condition was good to be maintained (the mean score was 4.5). In addition, indicator Y1.1 referred to the income that had been tithed, and the factor loading was the lowest one (0.691).
- Variable Y2 was Islamic prosperity with important indicator: Y2.1; giving advices about truth and patience to one another in a family, and the factor loading was 0.760 which condition was good to be maintained (the mean score was 4.5). In addition, indicator Y2.3 (every member of a family were all familiar with discussion and deliberation, as well as being free to give opinion) and Y2.5 (the family need in economy had been fulfilled) with the lowest loading of indicator (0.744 and 0.743 respectively).

RESULT AND DISCUSSION

Based on the result of statistic test, there were some indicators that were found statistically significant. The effect of Variable X1 (i.e., Islamic religiosity) with the biggest important indicator disbanded indicator X1.2 (i.e., believing that no more prophet after Rusulullah Muhammad SAW). It could be qualitatively explained that, currently, there were many perception that disagreed to people beliefs that Rasulullah Muhammad SAW was the last prophet such as Ahmadiyah and Syiah beliefs.

Variable Y1 was Islamic income with important indicator Y1.2 (i.e., income was obtained from halal sources) and the factor loading was 0.860, which condition was good to be maintained (the mean score was 4.5) since it corresponded to the empirical condition that the respondents were families who sought for livelihood in UNESA had been very sure that their job was halal. For indicator Y1.1 (the income that had been tithed), however, had the lowest factor loading 0.691, given that the empirical condition was not too high (4.1). This indicated that their awareness to tithe should be improved. In addition, the result of questionnaire that the family income was free from any usury was in between two indicators above, and it showed that the family of UNESA was quite sure that their income was free from any usury.

Variable Y2 (i.e., Islamic prosperity) with important indicator Y2.1 (i.e., every member of a family gave advices to one another in truth and patience) had factor loading 0.760, which condition was good to be maintained (the mean score was 4.5)

since the family of UNESA was sure that they had advised to one another. For indicator Y2.3 (the family was familiar with discussion and deliberation, and they were all free to give opinion) and Y2.5 (their needs in economy was quite fulfilled), however, had the lowest indicator loading (0.744 and 0.743 respectively), given that the empirical condition was not too high (4.1). Hence, it indicated that there was still compulsion and not really familiar with discussion. In addition, UNESA family also thought that their economy needs were relatively less fulfilled. This might be due to the fact that the members of UNESA family worked as government employees, which financially had lower standard of salary rather than the private sector.

Moreover, the direct-influence between variables as follows:

1. The effect of Islamic religiosity (X1) on Islamic income (Y1) with path coefficient at 0.565 and $p < 0.001$ (given that the p was less than 0.01) was considered significant, and thus, the hypothesis was supported. It noted that the effect of Islamic religiosity (X1) on Islamic income (Y1) was 56%.
2. The effect of Islamic income (Y1) on Islamic prosperity (Y2) with path coefficient at 0.505 and $p < 0.001$ (given that the p was less than 0.01) was considered significant. Hence, the hypothesis was supported. It noted that the effect of Islamic income (Y1) on Islamic prosperity (Y2) was 50%.
3. The effect of Islamic religiosity (X1) and Islamic prosperity (Y2) with path coefficient at 0.405 and $p < 0.001$ (given that the p was less than 0.01) was considered significant. Hence, the hypothesis was supported. It noted that the effect of Islamic religiosity (X1) and Islamic prosperity (Y2) was 40%.

In the context of model, however, it could be statistically verified that Islamic income was, in fact, not a mediating variable between Islamic religiosity and Islamic prosperity. Therefore, Islamic religiosity was found giving direct effect to Islamic prosperity without by means of Islamic income. The total effect of religiosity (X1) on prosperity (Y2) was only 4.7%. Hence, it was expected to make a new stronger model. However, it would not abrogate a comprehension that Islamic religiosity affected Islamic prosperity. Therefore, this study extended the previous study on religiosity and prosperity.

In Islam, Al Quran perspective on this issue was quite clear, such as in QS Ar Rum verse 37, as follow.

أَوَلَمْ يَرَوْا أَنَّ اللَّهَ يَبْسُطُ الرِّزْقَ لِمَنْ يَشَاءُ وَيَقْدِرُ إِنَّ فِي ذَلِكَ لَآيَاتٍ لِقَوْمٍ يُؤْمِنُونَ

4
Do they not see that Allah extends provision for whom He wills and restricts [it]? Indeed, in that are signs for a people who believe.

Wahbah Zuhaili, Tafsir al-munir, juz 11 page 97, Damaskus: darul fiki: "Indeed, Allah SWT who gives and sets blessing to His followers. Allah is able to expand His blessing to someone although he is kufur and disobeys Allah. Otherwise, Allah is also able to restrict His blessing to someone although he is a believer and always obeys Allah."

With His justice, Allah expands His blessing to one group and restricts His blessing to another group without being influenced by their obedience and disobedience. Whatever the condition is, the obedient believer would always be blessed with the fate that Allah had decided, and thus they would not be easily desperate to enjoy the life.

As what we had seen in previous study that religiosity brought positive effect on alleviating any crime and drugs (Iannaccone, 1980), alcohol and free sex (Stark, 1982), improving business activities (Galbraith, 2007), and decreasing the tendency to do corruption (Xu, 2017). In this current study, additionally, we found that Islamic religiosity brought effects on Islamic prosperity.

The number of family members, the age of spouse, their education background, their ownership on assets, and their status of employment might affect their prosperity (Iskandar, 2006). Measuring prosperity through *maqashid* was also conducted by Amin (2010) and Fahrullah (2016). Fahrullah suggested that Islamic leadership brought effects on Islamic prosperity. In addition, this current study found that Islamic prosperity was also affected by Islamic religiosity. Therefore, this

study was considered extending the previous studies about religiosity and prosperity.

CONCLUSION

This study extended the previous studies on religiosity and prosperity. Islamic religiosity brought direct effects on Islamic income, Islamic prosperity, and religiosity at 56%, 50%, 40%, respectively. In the context of model, it showed that Islamic income was not a mediating variable between religiosity and Islamic prosperity. Therefore, religiosity was found having direct effect on Islamic prosperity.

LIMITATION AND STUDY FORWARD

The results of this study indicate some instability of the steps and can cause bias. For example, the respondents are the lecturer at Surabaya State University who may not reflect the details of the Muslim population in Indonesia. This means the findings cannot be directly generalized to other organizations or other industries. Further testing will be needed to confirm the relationship in other settings. The specific dimension was chosen for this study because of its specific relevance to prosperity and income. However, it is likely that other factors will reflect different results. Besides that, religiosity is sensitive and personal so that it can reduce the validity and reliability. Further research must be conducted to examine ethnic, cultural, and nationality differences in Muslim consumers, which can be vital in influencing income improvement and prosperity.

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