



**Does Religiosity Respond to Excessive Consumption (*Israf*)?
Analysis of Indonesia Family Life Survey 5**

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Abstract

This paper investigates the relationship between Islamic religiosity and excessive conspicuous luxury consumption (*israf*) in Indonesia, the largest Islamic society in the world. This paper is the first of research projects that examined the relationship between religiosity and *israf* in the scale of the country. This study uses a probit model estimation model using STATA 12 software. The data set being used is Indonesia Family Life Survey 5 (IFLS5), which consist of a 5.646 Moslem family sample (>20.000 individual Moslem) representing about 83% of the Indonesian population living in 13 of the 26 provinces in Indonesia. This paper examined the relationship between Islamic religiosity (identity religiosity, intrinsic religiosity, extrinsic religiosity) and excessive conspicuous luxury consumption (*israf*). The result is no relationship between Islamic religiosity and *Israf* in Indonesia. Identity, intrinsic and extrinsic religiosity insignificantly corresponds to *israf*. The findings of the paper can be a suggestion for Islam in teachings about *israf*, which can be more emphasized in the family by the parents, to be included in the school curriculum, and in prayer meetings by the religious leader in order to

make having an Islam religiosity can have a significant negative relationship to *israf* lifestyle.

Keywords: Religiosity, *Israf*, Luxury consumption, Conspicuous Consumption, Indonesia Family Life Survey.

Introduction

Consumption is seen as a positive behavior in Islamic economics that contribute to human well-being. Islam sees consumption as a moral agenda and noble goals, not just a wish-fulfilling adventure in the personal realm of self-happiness. Consumption under the Islamic framework is not only for satisfying individual need because such an effort would be a waste of time and meaningless. Religious teachings are also one of the driving forces for a person not to squander money with excessive consumption.¹ Islam teaches the concept of a caliphate which guides a Muslim to use his assets and resources wisely because later, he will be accounted for before Allah.² Instead, the goal of consumption in Islam is to direct consumption of the individual to social welfare (*maslahah*) and the higher purpose of gaining God's favor.³

The Qur'an and the Sunnah have established guiding principles of consumption that constitutes the framework of Islamic consumer behavior economic perspective.⁴ A consumer is expected to avoid 'over-consumption' by transgressing the higher constraints or 'under-consumption' in, the lower constraints.⁵ Over-consumption in the long term can adversely affect human well-being and environmental sustainability.⁶

¹ Stillman, T. F., Fincham, F. D., Vohs, K. D., Lambert, N. M., & Phillips, C. A. (2012). The material and immaterial in conflict: Spirituality reduces conspicuous consumption. *Journal of Economic Psychology*, 33(1), 1–7.

² haikh, S. A., Ismail, M. A., Ismail, A. G., Shahimi, S., & Muhammad, M. H. (2017). Towards an integrative framework for understanding Muslim consumption behaviour. *Humanomics*, 33(2), 133–149.

³ Karoui, S., & Khemakhem, R. (2019). Factors affecting the Islamic purchasing behavior – a qualitative study. *Journal of Islamic Marketing*, 10(4), 1104–1127.

⁴ Ramazani, A., & Kermani, M. (2022). Spiritualism versus materialism: can religiosity reduce conspicuous consumption? *Journal of Islamic Marketing*, 13(8), 1639–1655.

⁵ Furqani, H. (2017). Consumption and morality: Principles and behavioral framework in Islamic economics. *Journal of King Abdulaziz University, Islamic Economics*, 30(Specialissue), 89–102.

⁶ Brown, P. M., & Cameron, L. D. (2000). What can be done to reduce overconsumption? *Ecological Economics*, 32(1), 27–41. Brown, P. M., & Cameron, L. D.

On the other hand, Muslims are expected to adopt these Islamic consumption principles to avoid Israf (excessive/over consumption) in their reality actual consumption. Islam also prohibits its followers from hoarding and lavishing their wealth for immoral purposes.⁷ Is it true that Muslims are avoiding excessive consumption in reality? Previous studies have examined the concept of religion and luxury goods consumption in Muslim-majority populations such as Indonesia,⁸ Malaysia,⁹ Saudi Arabia,¹⁰ Kuwait,¹¹ Iran,¹² Nigeria,¹³ and Tunisia.¹⁴ Several studies, such as,¹⁵ found that the level of welfare correlates with the tendency to purchase luxury goods. Consumers perceive that having luxury goods will have an essential managerial impact on the business environment they live in.

Luxury branded products and brand buying motives are becoming increasingly popular with consumers in Asia. However, there is little scholarly literature dealing with luxury goods in the context of these

(2000). What can be done to reduce overconsumption? *Ecological Economics*, 32(1), 27–41.
Fook, L. A., & McNeill, L. (2020). Click to buy: The impact of retail credit on overconsumption in the online environment. *Sustainability (Switzerland)*, 12(18).

⁷ Hamelin, N., & Thaichon, P. (2016). Consumer motives and impact of western media on the Moroccan luxury buyer. *Journal of Retailing and Consumer Services*, 32, 164–170.

⁸ Arli, D., Cherrier, H., & Tjiptono, F. (2016). God blesses those who wear Prada: Exploring the impact of religiousness on attitudes toward luxury among the youth of Indonesia. *Marketing Intelligence & Planning*.

⁹ Ahmed, Z., Anang, R., Othman, N., & Sambasivan, M. (2013). To purchase or not to purchase US products: role of religiosity, animosity, and ethno-centrism among Malaysian consumers. *Journal of Services Marketing*.

¹⁰ Abalkhail, T. S. (2020). The impact of religiosity on luxury brand consumption: the case of Saudi consumers. *Journal of Islamic Marketing*, 12(4), 763–775.

¹¹ Al-Issa, N., & Dens, N. (2021). How do religiosity and acculturation to the global consumer culture drive the perceived value of luxury? A study in Kuwait. *Journal of Islamic Marketing*, October.

¹² Teimourpour, B., & Hanzae, K. H. (2011). The impact of culture on luxury consumption behaviour among Iranian consumers. *Journal of Islamic Marketing*, 2(3), 309–328.

¹³ Teimourpour, B., & Hanzae, K. H. (2015). An analysis of Muslims' luxury market in Iran Challenges and opportunities. *The Electronic Library*, 34(1), 1–5.

¹⁴ Aksoy, H., & Abdulfatai, O. Y. (2019). Exploring the impact of religiousness and culture on luxury fashion goods purchasing intention: A behavioural study on Nigerian Muslim consumers. *Journal of Islamic Marketing*, 10(3), 768–789.
Dekhil, F., Boulebech, H., & Bouslama, N. (2017). Effect of religiosity on luxury consumer behavior: the case of the Tunisian Muslim. *Journal of Islamic Marketing*.

¹⁵ Kassim, N. M., & Zain, M. Z. (2016). Quality of lifestyle and luxury purchase inclinations from the perspectives of affluent Muslim consumers. *The Electronic Library*, 7(1), 1–5.

markets. The motivation to buy luxury goods is mainly based on Western thinking and the market. Perhaps experts in the luxury industry believe that a golden rule for success in the luxury industry applies everywhere. However, even if consumers in different countries consume the same luxury product, it should not be assumed that the motives for consuming luxury products will be the same. Cultural values have been shown to influence consumer behavior in many studies.¹⁶ The literature dealing with perceptions and motivations for luxury in Asian contexts is not common and even less common when Asian countries' attitudes are being compared on luxury consumption. Consumer behavior varies according to the culture and characteristics of the market, but studies of luxury consumption in specific markets in specific countries were very few.¹⁷

Religious consumers are not necessarily anti-materialism and often opt for luxury brands over purely utilitarian possession. Religiosity influences the product judgment of consumers through their ethnocentric tendencies. Religion influences consumers' perceived values, motivations, and beliefs about products, including those that are luxury in nature, toward conspicuous consumption.¹⁸ Consumers may identify themselves as Moslems, but it does not reflect their consumption following the consumption style guidance by the Al-Quran and As-Sunnah.¹⁹ Religiosity did not hinder the consumption of luxury goods.²⁰

Thus, previous studies seemed to contradict in reality with the theory of Islamic principal consumption that Moslems should prevent the style of excessive consumption (Israf). The previous studies.²¹ Some research

¹⁶ Arli, D., Cherrier, H., & Tjiptono, F. (2016). God blesses those who wear Prada: Exploring the impact of religiousness on attitudes toward luxury among the youth of Indonesia. *Marketing Intelligence & Planning*.

¹⁷ Ahmed, Z., Anang, R., Othman, N., & Sambasivan, M. (2013). To purchase or not to purchase US products: role of religiosity, animosity, and ethno-centrism among Malaysian consumers. *Journal of Services Marketing*.

¹⁸ El-Bassiouny, N. M. (2017). The Trojan horse of affluence and halal in the Arabian Gulf. *Journal of Islamic Marketing*, 8(4), 578–594.

¹⁹ Teimourpour, B., & Hanzae, K. H. (2011). The impact of culture on luxury consumption behaviour among Iranian consumers. *Journal of Islamic Marketing*, 2(3), 309–328.

²⁰ Dekhil, F., Boulebech, H., & Bouslama, N. (2017). Effect of religiosity on luxury consumer behavior: the case of the Tunisian Muslim. *Journal of Islamic Marketing*.

²¹ Ahmed, Z., Anang, R., Othman, N., & Sambasivan, M. (2013). To purchase or not to purchase US products: role of religiosity, animosity, and ethno-centrism among Malaysian consumers. *Journal of Services Marketing*. Arli, D., Cherrier, H., & Tjiptono, F. (2016). God blesses those who wear Prada: Exploring the impact of religiousness on attitudes toward luxury among the youth of Indonesia. *Marketing Intelligence & Planning*. Dekhil, F.,

used convenience samples which the samples are not the exact representation of the demographic of a country.²² Those researchers focused only on using a purposive sample.²³ So, there is a research gap in previous studies concerned with using more samples that can be representative of the broader population in a country.²⁴

This research focuses on Indonesia because Indonesia is the largest Muslim population in the world (231.06 million, equivalent to 86.7% of the total population of Indonesia and 11.92% of the total population in the world, equivalent to more than 50% of total Moslem population in the world) based on MABDA entitled The Muslim 500 '2022 edition.²⁵ As a majority Muslim country, Indonesia has its own cultural characteristics.²⁶ Religion, as a subculture, influence the perceived value, motivations and beliefs of consumers about products, including those of a luxury nature.²⁷ Indonesian consumers, as well as Muslim consumers, are included in this topic. As a result, these markets and their consumers can be more complex and unique. This provides a rationale for questioning the validity of common Western motives for luxury purchases as applied to different cultures in their respective luxury markets.²⁸ If there are differences between consumers in different parts of the world, this can be helpful for merchants

Boulebech, H., & Bouslama, N. (2017). Effect of religiosity on luxury consumer behavior: the case of the Tunisian Muslim. *Journal of Islamic Marketing*.

²² Teimourpour, B., & Hanzae, K. H. (2011). The impact of culture on luxury consumption behaviour among Iranian consumers. *Journal of Islamic Marketing*, 2(3), 309–328.

²³ Ahmed, Z., Anang, R., Othman, N., & Sambasivan, M. (2013). To purchase or not to purchase US products: role of religiosity, animosity, and ethno-centrism among Malaysian consumers. *Journal of Services Marketing*. Arli, D., Cherrier, H., & Tjiptono, F. (2016). God blesses those who wear Prada: Exploring the impact of religiousness on attitudes toward luxury among the youth of Indonesia. *Marketing Intelligence & Planning*. Dekhil, F., Boulebech, H., & Bouslama, N. (2017). Effect of religiosity on luxury consumer behavior: the case of the Tunisian Muslim. *Journal of Islamic Marketing*.

³⁰ Teimourpour, B., & Hanzae, K. H. (2011). The impact of culture on luxury consumption behaviour among Iranian consumers. *Journal of Islamic Marketing*, 2(3), 309–328.

²⁵ The Royal Islamic Strategic Studies Center. (2021). *The Muslim 500 - The World's 500 Most Influential Muslim 2022*.

²⁶ Pintak, L. (2014). Islam, identity and professional values: A study of journalists in three Muslim-majority regions. *Journalism*, 15(4), 482–503.

²⁷ Agarwala, R., Mishra, P., & Singh, R. (2019). Religiosity and consumer behavior: a summarizing review. *Journal of Management, Spirituality and Religion*, 16(1), 32–54.

²⁸ Wilson, J. A. j., & Grant, J. (2013). Islamic marketing – a challenger to the classical marketing canon? *Journal of Islamic Marketing*, 4(1), 7–21.

whose luxury products are sold in markets other than those studied. Determining whether there is a relationship between cultural values and luxury consumption motives will be beneficial for luxury marketers. This will allow informed marketing strategy decisions to be made across multiple countries. Overall, a study of luxury consumption in the Indonesian market as a sample of Muslim society provides insight into consumer behavior in different cultures.

Future research should obtain data from a broader sample that is more representative of the broader population in Indonesia.²⁹ This shows that this research has a significant contribution to giving more representative data because this research uses samples that can represent the Moslem population in Indonesia. Therefore, this research intends to use a sample that can represent the Moslem population in Indonesia using broader data such as the Indonesian Family Life Survey (IFLS). This research examines whether the religious level affects the excessive consumption of Muslim families in Indonesia, using the Probit Method and micro-level data from the fifth wave of the IFLS. The sample from IFLS wave 5 (IFLS5) is representative of about 83% of the Indonesian population and contains over 30,000 individuals living in 13 of the 26 provinces in the country.

It needs further study to examine whether this excessive tendency toward consumption is related to religious values or other factors are involved. Therefore, this paper aims to find an explanation for the relationship between Islamic religiosity and excessive conspicuous luxury consumption in Indonesia, the largest Islamic society in the world.³⁰

Research Method

This study aims to find an explanation for the relationship between Islamic religiosity and excessive conspicuous luxury consumption in Indonesia, the largest Islamic society in the world. Therefore, this study uses a quantitative approach. It uses a probit regression data analysis technique with STATA software version 16 using secondary data from IFLS5. The study involved three independent variables, namely religious/identity

²⁹ Arli, D., Cherrier, H., & Tjiptono, F. (2016). God blesses those who wear Prada: Exploring the impact of religiousness on attitudes toward luxury among the youth of Indonesia. *Marketing Intelligence & Planning*.

³⁰ Wilkes, R.E., Burnett, J.J. & Howell, R.D. (1986), "On the meaning and measurement of religiosity in consumer research", *Journal of the Academy of Marketing Science*, Vol.14 No. 1, pp. 47-56.

religiosity (X1), pray/intrinsic religiosity (X2), and pray meeting/extrinsic religiosity (X3). And the dependent variable used in this study is the ownership of jewelry/ Israf (excessive/conspicuous luxury consumption (Y).

The population in this study is families/household in Indonesia. The Indonesia Family Life Survey wave 5 (IFLS5) complements and extends the existing survey data available for Indonesia. It is relatively few large-scale longitudinal population-based studies available in developing countries, and only a few studies are available over time. Twenty-one years since the first wave of IFLS. IFLS is the only large-scale longitudinal study available in Indonesia. With data available for the same individual from multiple points in time, IFLS offers an opportunity to understand the dynamics of behavior at the individual, household, family, and community levels.

IFLS is an ongoing longitudinal survey. The first wave, IFLS1, was conducted in 1993–1994. The survey sample represented about 83% of the Indonesian population living in 13 of the country's 26 provinces. IFLS2 followed up with the same sample four years later, in 1997–1998. One year after IFLS2, a 25% subsample was surveyed to provide information about the impact of Indonesia's economic crisis. IFLS3 was fielded on the full sample in 2000, IFLS4 in 2007–2008, and IFLS5 in 2014–2015.

Since the IFLS is a longitudinal survey, the sampling design of the first wave is a major determinant of the pattern of the following waves. IFLS1 sampling scheme stratified by provinces and then randomly sampled within provinces. The provinces were selected to maximize population representation, capture Indonesia's socio-economic and cultural diversity, and cost-effectively give the survey based on the size and topography of the land. country. The sample includes 13 of Indonesia's 26 provinces with 83% of the population.

In each of the 13 provinces, enumeration areas (EAs) were randomly selected from a nationally representative sampling frame used in SUENAS (The National Socioeconomic Survey) 1993, a socioeconomic survey of approximately 60,000 households. IFLS randomly selected 321 enumeration areas in 13 provinces, sampling urban areas and census tracts of smaller provinces to facilitate comparisons between urban and rural and non-Javanese Javanese. In a selected site, the field teams randomly selected households based on the 1993 SUENAS list obtained from the BPS (Census Bureau) regional office.

In IFLS1, 7,224 households were interviewed and detailed individual-level data was collected from more than 22,000 people. In IFLS2,

94.4% of IFLS1 households were re-contacted (surveyed or passed away). In IFLS3, the response rate was 95.3% of IFLS1 dynastic households (any portion of the original IFLS1 households). In IFLS4, the reactivity rate of the initial IFLS1 dynasties was 93.6% (the interval between waves was 7 years).

For IFLS1, a total of 7,730 households were sampled to achieve the final sample size target of 7,000 households. Indeed, interviews were conducted with 7,224 households in IFLS1. In IFLS2, our goal was to relocate and re-interview the 7,224 households originally interviewed in 1993. If no household members were found at the 1993 interview site, we asked the locals where to find them. If the household is believed to be in one of the 13 IFLS provinces, the household is tracked to the new location and, if possible, interviewed there. In IFLS2, 94% of IFLS1 households were transferred and re-interviewed. (This includes 69 IFLS1 households where every member in 1993 died in 1997, according to local informants.) In addition, we interviewed 878 households "separated". These households are the result of following an IFLS1 household member who has left the "original" household and from his interview at the new residence.

In IFLS5, the dynastic contact rate is 92%. For individual households (including split and split households), the response rate is somewhat lower, at 90.5%. Among the IFLS1 dynasties, 87.8% were interviewed in 5 waves, or died, or 6,341 households, of which 6,275, or 86.9%, were actually interviewed in 5 waves. This response rate is higher or higher than most longitudinal surveys in the US and Europe. The high re-interview rate is achieved in part because of our commitment to tracking and interviewing people who have moved or separated from the original IFLS1 households. High review rates contribute significantly to data quality in a longitudinal survey because they reduce the risk of bias due to non-random attrition in studies using data.

Results and Discussion

Based on the results of probit regression, it is known that the chi-square value calculates 4,77 with a degree of freedom of 3 and value of significance of 0,1891. The significance value obtained is more than the significance level = 5% or $(0,1891 > 0.05)$ so that H_0 is accepted or the resulting regression model fits the data. Therefore, there is no difference between the predicted probability and the observed data so that the model is suitable for use. In addition, R test square has a value of 0.0039 or 0,39%. These results indicate that the ability independent variables that consist of identity

religiosity, intrinsic religiosity, and extrinsic religiosity in explaining the dependent variable Israf (excessive/conspicuous luxury consumption) share ownership of 0,39%. Meanwhile 99.61% is explained by other factors that not discussed in this study.

All religiosity variable that determinant Israf (excessive/conspicuous luxury consumption in this probit regression are statistically insignificant. This means, the hypothesis 1,2 and 3 are rejected. The marginal effect of probit regression become pointless since the result of probit regression for all independent variable are insignificant. The result can be concluded that the probability of Israf (excessive/conspicuous luxury consumption) lifestyle does not depend on religiosity weather identity religiosity, intrinsic religiosity and extrinsic religiosity). There is no relationship between Islamic religiosity and excessive conspicuous luxury consumption in Indonesia as a case of the largest Islamic society in the world based on data set IFLS5. Indonesian citizen view themselves, on average, as a religious people (mean:0,75; SD:0,43; observation: 28402 individuals).

This paper aims to find an explanation for the relationship between Islamic religiosity and excessive conspicuous luxury consumption in Indonesia as the largest Islamic society in the world. There is no relationship between Islamic religiosity and excessive conspicuous luxury consumption in Indonesia as the largest Islamic society in the world based on data set IFLS5 in this study. All religiosity variable that determinant Israf (excessive/conspicuous luxury consumption in this probit regression are statistically insignificant. Therefore, the result of this study can be said that the probability of Israf (excessive/conspicuous luxury consumption) lifestyle does not depend on any Islamic religiosity weather it is identity religiosity, intrinsic religiosity or extrinsic religiosity.

Findings on previous study about luxury consumption in Indonesia (Amalia et al., 2019) said that functional value had a significant positive relationship with affective attitude and purchase intention, but not with willingness to pay. Symbolic value was found to drive affective attitude, purchase intention, and willingness pay. Experiential value was confirmed only to have positive relationship with affective attitude; whereas affective attitude was revealed to be a driver to purchase intention, but not to willingness to pay. So, luxury consumption in Indonesia is more connected to functional, symbolic and experiential value of the luxury product whenever the scale of religiosity from the people.

Identity religiosity, which is proxied by how the respondents view

their own of religiosity, is negatively associated with *israf* and insignificant. An individual who view their religiosity is high, tended to live daily life according to her or his religion,³¹ which means negatively associated with *Israf* and have significant relationship.

Meanwhile the results in this study, identity religiosity is insignificant. Self-view in their own religiosity, does not significantly contributed to *israf*. This study has the same result with that says no relationship between religiosity and consumption of luxury personal items in UAE.³² For religious consumers, it is a social hedonistic orientation that is more oriented toward the group than toward one's "own self" respondent that also constituted the insignificant on identity religiosity.³³

Meanwhile the intrinsic religiosity/basic religiosity which is proxied by doing the mandatory personal prayers is negatively associated with *Israf* and also insignificant. There is a positive relationship between intrinsic religious commitment and conspicuous consumption.³⁴ The people who used the same proxied for intrinsic religiosity/basic religiosity 'Frequency of personal prayer to Allah', it seems that Muslims in the Middle East Islamic rich countries have a positive attitude toward conspicuous consumption, although Islam disapproves consuming excessively by the notion of *Israf*. But the results in this study, intrinsic religiosity/basic religiosity is insignificant. The more Moslem pray in a day insignificantly contributed to *Israf*. The result supported the study by showed that in Qatar,³⁵ consumers enjoyed purchasing luxury brands without repercussions for religion and its teachings. Religiosity is not related to luxury consumption in most age

³¹ Wright, H. (2015). YBMs: religious identity and consumption among young British Muslims. *International Journal of Market Research*, 57(1), 151–164. Coşgel, M. M., & Minkler, L. (2004). Religious identity and consumption. *Review of Social Economy*, 62(3), 339–350.

³² Alserhan, B. A., Bataineh, M. K., Halkias, D., & Komodromos, M. (2014). Measuring luxury brand consumption and female consumers' religiosity in the UAE. *Journal of Developmental Entrepreneurship*, 19(2).

³³ Mokhlis, S. (2006). The effect of religiosity on shopping orientation: an exploratory study in Malaysia. *Journal of American Academy of Business*, 9(1), 64–74.

³⁴ Allport, G. W., & Ross, J. M. (1967). Personal religious orientation and prejudice. *Journal of Personality and Social Psychology*, 5(4), 432. Ramazani, A., & Kermani, M. (2022). Spiritualism versus materialism: can religiosity reduce conspicuous consumption? *Journal of Islamic Marketing*, 13(8), 1639–1655.

³⁵ Sharif, K., Kassim, N., & Faisal, M. N. (2019). Domains of Living and key demographics: Their impact on luxury consumption behavior of affluent Qataris. *Asia Pacific Journal of Marketing and Logistics*, 31(2), 359–377.

groups female UAE.³⁶

The extrinsic religiosity which is proxied by attending prayer meeting outside the house or in mosque is negatively associated with Israf and insignificant. Self-oriented consumers buy luxury products that are congruent with their inner selves, without worrying about the image of themselves that is presented to others.³⁷ Meanwhile, there is a positive relationship between extrinsic religiosity and conspicuous consumption.³⁸ 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.

To sum up, the result of this study that said there is no relationship between Islamic religiosity and excessive conspicuous luxury consumption in Indonesia consistent with some of previous study but also contradict with others of previous study. The different methodology, sample, location and timing data set being used between this study and some other of previous study might be the reason for the results in this study contradict/consistent with previous study.

Conclusion

This paper examined the relationship between Islamic religiosity and excessive conspicuous luxury consumption in Indonesia as a case of the largest Islamic society in the world. Using Indonesia Family Life Survey wave 5 which data set was conducted in 2014 representing about 83% of the Indonesian population and contains over 30,000 individuals living in 13 of the 26 provinces in the country, the result is no relationship between Islamic religiosity and excessive conspicuous luxury consumption (Israf) in Indonesia. Identity, intrinsic and extrinsic religiosity insignificantly corresponds to Israf.

Based on our knowledge, this study is one of the research that

³⁶ Alserhan, B. A., Bataineh, M. K., Halkias, D., & Komodromos, M. (2014). Measuring luxury brand consumption and female consumers' religiosity in the UAE. *Journal of Developmental Entrepreneurship*, 19(2).

³⁷ Tsai, S. (2005). Impact of personal orientation on luxury-brand purchase value: An international investigation. *International Journal of Market Research*, 47(4), 427–452.

³⁸ Allport, G. W., & Ross, J. M. (1967). Personal religious orientation and prejudice. *Journal of Personality and Social Psychology*, 5(4), 432.

examined the relationship between religiosity and Israf in the scale of nation. Despite its richness and unique nature, in the context of this paper, IFLS dataset has a shortcoming for this research. IFLS is more general socio-economic survey not intended in particular to survey the lifestyle of excessive conspicuous luxury consumption (Israf). There is many factor other than Islam religiosity that significantly corresponds to Israf (that not included in IFLS), since Islam religiosity only 0,39% in explaining Israf (excessive/conspicuous luxury consumption). Islam has already given the upper borderline for consumption that said, Moslem should avoid Israf. If the religion value can't have significant relationship in the middle of Israf lifestyle, then what value that can minimize the Israf lifestyle which nowadays has become the current lifestyle.

This research should be regarded as a critical starting point in analyzing the syllogisms between the notions of Israf, luxury consumption, conspicuous consumption, and Islam religiosity. The originality of this research, is the study that measure the relationship between Islamic religiosity and excessive conspicuous luxury consumption in nation scale. Future research can be elaborate on why Moslem still do Israf knowing that Israf is forbidden in Islam, how Moslem correspond to Israf based on demography, how Israf lifestyle in Moslem country compare to non-Moslem country, how to make the consumption lifestyle nowadays get along with Israf lifestyle especially in Moslem country.

The social implication is the present paper invites academics and practitioners to introspect into the Israf lifestyle that still be done by Moslem. It asks the critical metaphorical question of whether avoiding Israf lifestyle can be the way of Moslem consumption style. In addition, for the practical implication, findings of the paper can be a suggestions for Islam teachings about Israf can be more emphasized in family by the parents, to be included in school curriculum, in prayer meeting by the religious leader in order to make religiosity can have a negative significant relationship to Israf lifestyle.

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