



The Relationship between Religiosity and New Product Adoption: Case Study on Muslim Students in Yogyakarta

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Abstract: This paper aims to fill the knowledge gap by gathering evidence from the fourth largest Muslim country in the world, Indonesia, through an analysis of the effect of consumer religiosity on new product adoption. The research uses a quantitative research method, where the hypothesis testing was carried out using the Structural Equation Modelling-Partial Least Square (SEM-PLS) method. The data used in this study are primary data obtained from questionnaires distributed to the respondents, per the criteria and research needs. The results show that Islam affects the purchase decision and adoption of new products. Hypothesis H1 examined in this study has supported the assumption that religion has greater control over a new product adoption. This finding is factual that, in Islam, the actions of consumers are ruled by religious tenets. The distinct feature of this study compared with another similar paper is that this study uses an SEM-PLS method and Warp-PLS in analysing the data. On the contrary, the previous research applies Smart-PLS and SPSS methods. More distinctively, the main focus of this study is the Muslim students in Yogyakarta. This is an exploratory study, in which its findings may not be generalised due to the limited number of participants. The findings of this study draw attention to investigating the impact of religiosity among Muslim consumers on new product adoption. It was so appealing for the authors to see the influence of Islam on the purchase decision and adoption of any new products.

Keywords: *Religiosity, New Products, Consumer Behaviour, and Yogyakarta Muslim Students.*

JEL Classification: *D91, N3, and C1.*

Article History

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Introduction

In recent years, new products have started to appear and grow in Indonesia. As a country with a relatively high Muslim population, Indonesian people are adherents of Islam and a Muslim is obliged to consume something halal (Septianingsih et al., 2021). Nonetheless, this obligation brings a positive influence, where the economy in Indonesia has increased from the sales of new products (Fitria & Artanti, 2020).

Products are everything in the form of physical goods, services, experiences, events, people, places, organisations, information, and ideas that the market offers to customers to fulfil what customer wants and needs (Romdhoni & Sari, 2018). The selection of products is influenced by internal and external (An-Nada, 2018). Consumer decisions to make purchases are strongly affected by the buyer's cultural, social, personal, and psychological factors (Wahyuningsih, 2019). One of those factors is the influence of individual religiosity manifested in various aspects of human life (Zuhirsyan & Nurlinda, 2018). Lubes stated that religiosity is a level where a person can be committed or loyal to his religion. In

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general, religion can have a powerful influence on a person. This influence will be manifested in the character's identity and values that eventually affect how a person consumes (Al Ghozi, 2021).

Religious belief is closely related to the cognitive element. Furthermore, religion has provided a basic knowledge of how to control and justify the attitudes and behaviour of its people. This influence will significantly shape individual attitudes and behaviour towards goods and services usage (Sarah & Aratani, 2020). For Muslims, consuming halal products is an obligation because it is a form of obedience to Allah's commands (Yanti, 2018). Therefore, religion, in general, and Islam, in particular, have become an integral part of the culture that influences marketers to explore their role in the consumer environment. Companies need to investigate, understand, and measure the role of religion in consumer purchasing decisions in their segments to enable them to develop products according to the religious needs of their customers (Kusumaningtyas, 2017).

A well-versed Muslim has a high sense of understanding that pushes him towards a strong affirmation of truth verbally, witnessed by his heart and reflected in his actions. It is what is considered a devout Muslim. Thus, the authors assume that someone who carries out religious obligations will be religious more than those who are not diligent and vigilant in performing them. Assessment of the extent to which religiosity is measured uses five dimensions, consisting of ideological, ritualistic, intellectual, experimental, and consequential (Baig & Baig, 2013).

Religion is one of the most significant forces in people's lives that will determine whether or not something is religiously acceptable. Religious works are the best sellers of all time (Rehman & Shabbir, 2010). Regarding this, decisions are vital to be considered when purchasing whether or not a product is halal (Niswah, 2018). The purchasing decision is an approach to solving human problems when buying an item to fulfil their needs and desires, including recognising the needs and wants, seeking information, evaluating purchases, and behaving after purchase (Ayu, 2020).

Many academics have written about the relationship between religiosity and new product adoption, including Septianingsih et al. (2021), Al Ghozi (2021), Amalia (2020), An-Nada (2018), Nasrullah (2015), Baig and Baig (2013), and Rehman and Shabbir (2010). All this previous research confirms that religiosity has a significantly positive impact on new product adoption. On the other hand, the papers from Ayu (2020) and Sarah and Artanti (2020) explain that religiosity does not significantly influence purchasing decisions, indicating that religiosity is insignificant and has a negative effect on new product adoption.

The main focus of this study is limited to Muslim students in Yogyakarta. Yogyakarta is selected as the object of this study considering that this region is a City of Students, which has a distinct trait from the other regions. Moreover, unlike the previous papers, this study applies an SEM-PLS method with Warp-PLS to analyse the data. Meanwhile, the other preceding studies use a different approach, namely the Smart-PLS and SPSS methods. The primary objective of this study is to fill the knowledge gap by gathering evidence from the fourth largest Muslim country in the world, Indonesia, through an analysis of the effect of consumers' religiosity on new product adoption.

This paper is presented in an organisation as follows. Section 2 reviews the theoretical and empirical literature. The sample and methodology will be presented in Section 3. Sections 4 and 5 contain the crux of this study, presented with the empirical results. Section 6 provides the discussions and conclusion.

Literature Review

Religiosity

Religion comes from the Latin word *religio*, derived from the root word *relegare*, meaning binding. In Arabic, religion is *tadayyon*, meaning being careful or obedient (Zuhirsyan & Nurlinda, 2018). Religiosity is an individual activity related to the wider community to develop creativity in worshipping God (Allah SWT). Religiosity is manifested through various aspects of human life and activities, not only from worship but also from other behaviours, both visible to the senses and invisible activities that occur in one's heart. Amalia (2020) defines religiosity as an individual's commitment to religion and the teachings contained therein, including those based on religion to their attitudes and behaviour.

Nasrullah (2015) suggests that religiosity has five dimensions. These dimensions are: (1) ideological, which refers to the level of belief of a Muslim in the truth of religious teachings; it relates

to the pillars of faith that contain the six beliefs of Muslims stating that the Oneness of Allah is the basis of this dimension, (2) practical, which relates to the commitment to obedience to the religion adopted, (3) experience, which relates to how much a person can feel his religious experience, (4) religious knowledge, which refers to the level of knowledge and understanding of Muslims related to their religious teachings, especially those stated in the Qur'an, (5) consequences, which refers to what extent the Muslim's behaviour are affected by their religious teachings.

Religiosity refers to an individual level of religious values, beliefs, and religious practices in everyday life (Amalia, 2020). Religion is a form of an individual's feelings towards the religion adopted. It is a system of beliefs and practices that govern individual responses and interpretations of what is supernatural and sacred. It also affects people's goals, motivation, decisions, and satisfaction (Mukhtar & Mohsin Butt, 2012). Some argue that religious beliefs are entwined with cognitive elements, providing the knowledge base that controls and justifies our attitudes and behaviour. This influence also affects the attitudes and behaviour of individuals towards goods and services. Lastly, religion acts as a cultural lens through which individuals translate their intentions in selecting appropriate products.

New Product Adoption (NPA)

Consumer perceptions and various factors may affect new product adoption. It includes product uniqueness, innovation, and functionality (Hirunyawipada & Paswan, 2006). Some researchers say that consumers are more willing to acquire a new product when it is found to be innovative and performs as expected. Knowledge of new products also influences consumer decisions to accept or reject the product.

The impact of religion on various aspects of human life has been studied by many researchers, such as (Anderson et al., 2000; Jackson, 1995; Yun et al., 2008). Those studies show the importance of religion in social life. Individual religious commitment impacts their tastes; for instance, consumers consider buying a product when it does not violate their principles.

Prabowo et al. (2007) state that the adoption process is a mental process experienced by a person from his first introduction to innovation until his acceptance or final adoption of the product. In other words, adoption is a decision made by someone to become a regular user of a product.

Concept of Halal Product

Halal is synonymous with Islam since this word refers to everything permitted in Islamic teachings (Astuti & Asih, 2021). In Arabic, *halal* is defined as something that is allowed (*permissible*) or legal according to the law (Maharani & Silvia, 2019). The concept of halal itself is associated with the word *good* and implicitly asserts that it is related to everything good. Essentially, halal is not only focused on food or drinks but includes broader things starting from cosmetics, pharmacy, skincare, finance, to business. The basis for determining halal or haram products has been stated in the Qur'an, Surah Al-Baqarah.

In the context of halal, consumers have several different meanings related to the concept of halal. Highlighting the personality of a halal brand allows society to unify meanings among various groups, both Muslim and non-Muslim. Determining a halal brand personality can help consumers to build a close association with halal brands and express them through the products they use (Miftahuddin et al., 2020).

The increasing number of halal product consumption at the national and global levels indicates an increase in public interest in consuming halal products. Moreover, several supporting factors, such as halal labels and Islamic branding, will influence public interest in buying halal products (Nurnazli, n.d).

Buying Decisions

A purchase decision is an act of consumer behaviour towards determining whether to buy a product or not based on the intention to make a purchase. It is a decision that consumers make before they purchase a product and have a continuation after making a purchase (Amalia, 2020). Nur Jono (2012) suggests that purchasing decisions are a process in which consumers make choices and choose the required alternatives based on several considerations.

The role of religiosity in making decisions in buying products, especially halal products, is essential to carry out particular religious rules in every activity, whether eating, drinking, or making purchasing decisions. From an Islamic perspective, consumer behaviour will fulfil their physical and spiritual needs. In other words, consumption behaviour carried out by Muslim consumers is a part of worship, which is also a means to obtain rewards. Therefore, the model of Muslim consumer behaviour must follow Islamic rules and doctrines. Muslim consumers who describe themselves as religious and have high religiosity will have different consumption patterns and tend to consume halal products and services. In addition, Muslim consumers who are more religious have a better understanding of halal standards and certification (Astuti & Asih, 2021).

Research Framework

From the research framework below, as described in Figure 1, religiosity has five dimensions, namely Ideological Dimension (ID), Ritualistic Dimension (RD), Intellectual Dimension (IN), Consequential Dimension (CD), and Experience Dimension (ED). These dimensions can be used to measure religiosity level. Further analysis will be performed to see whether or not these religiosity dimensions have a significant effect on the decision to buy new halal products (NPA).

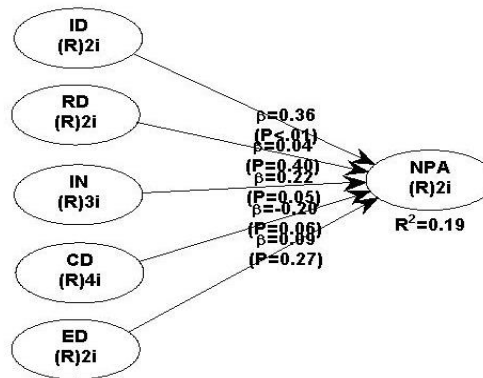


Figure 1. Research Framework

Research Methodology

The sample of this study consisted of 50 respondents; all were active Muslim students in Yogyakarta. The respondents, taken from various campus representatives, were asked to answer the questionnaire. The data source was primary data, collected through a questionnaire that the respondents should fill out per the criteria and research needs. The analytical method used in this study was quantitative research since the data obtained were in the form of numbers and thus were analysed using statistics. The data in this study were processed and analysed using Windows Warp-PLS by looking at the Average and Cronbach's Alpha values to test the validity and reliability values.

Hypothesis

Based on the literature review, there are some hypotheses proposed, as listed below:

- H₁ : The ideological dimension has a significant positive effect on NPA
- H₂ : The ritualistic dimension has a significant positive effect on NPA
- H₃ : The intellectual dimension has a significant positive effect on NPA
- H₄ : The experimental dimension has a significant positive effect on NPA
- H₅ : The consequential dimension has a significant positive effect on NPA

Result and Discussion

There are two criteria for assessing whether or not the outer model has met convergent validity for the reflective construct, including (1) the loading factor must be above 0.70 and the significance value (p-value <0.05). From the questionnaires used to observe the relationship between religiosity and NPA show that the composite reliability for religiosity as a whole was above 0.70, while the composite reliability for NPA was 0.82. The reliability of each religiosity dimension is also measured, as seen in [Table 1](#).

Table 1. Reliability of Each Dimension of Religiosity

Variables	Composite Reliability
<i>Ideological Dimensions</i>	0.71
I believe there is only one Allah.	
I believe that Muhammad (PBUH) is His last Prophet.	
<i>Ritualistic Dimensions</i>	0.83
I regularly offer prayer five times a day.	
I regularly recite the Holy Qur'an.	
<i>Intellectual Dimensions</i>	0.85
I always try to avoid minor and major sins.	
I know the basic and necessary knowledge about my religion.	
I always try to follow Islamic junctions in all matters of my life.	
<i>Consequential Dimensions</i>	0,91
I must respect others and give them their rights according to Islamic injunctions.	
I try to avoid any activities that may hurt others.	
I always try to help those who need my help.	
I try to be honest and fair with others.	
<i>Experiential Dimensions</i>	0,81
I have a feeling of being tempted by the devil.	
I feel pleasure by seeing others following Islamic teaching.	
<i>New Product Adoption (NPA)</i>	0,82
I never care about other people's opinions on the products I buy.	
I will buy products I love despite negative opinions from friends and family members.	

Source of Questionnaire: [Rehman and Shabbir \(2010\)](#).

To investigate the relationship between religiosity and NPA, the data were subjected to regression and correlation analysis. The results shown in [Table 2](#) clearly show the relationships between the independent and dependent variables (religiosity and NPA).

PLS-SEM Analysis

Data analysis in this study examined the effect of several exogenous variables on endogenous variables and mediating variables. Hypothesis testing was carried out using the Partial Least Square (PLS) method. Partial Least Square is a structural Equation Modelling (SEM) solution method. The steps in analysing the data are as follows:

Outer Model

Data management in this study uses Partial Least Square (PLS), where the endogenous variable is the adoption of new products, while the exogenous variable is religiosity. Data testing was conducted to determine how much the influence of the exogenous variables had on the endogenous variables.

Model fit is required to test the overall level of suitability of the research model. Testing the significance of exogenous variables on the endogenous variables can be declared significant by fulfilling the requirements if the P value is less than 0.05.

Table 2. Respondent Demographic Profile

Characteristic	Frequency	Personates	CF (%)
<i>Age</i>			
< 18	3	6	6
19-23	47	94	100
24-28	0	0	100
> 29	0	0	100
<i>Education</i>			
D3	0	0	0
D4/S1	44	88	88
S2	0	0	88
S3	0	0	88
Other	6	12	100
<i>Income</i>			
< 500.000	31	62	62
500.000 - 1.000.000	11	22	84
1.000.000 - 5.000.000	3	6	90
5.000.000 - 10.000.000	0	0	90
> 10.000.000	0	0	90
Other	5	10	100

Table 3. Model Fit

Model Fit	Fit Indices	P-Value
APC	0.181	0.044
ARS	0.194	0.037
AARS	0.102	0.114
AVIF	1.356	Good if ≤ 5
AFVIF	1.752	Good if ≤ 5

The outputs revealed in Table 3 show that the model fit indicators were APC 0.181, ARS 0.194, and AARS 0.102. Meanwhile, the AVIF of 1,356 met the requirements of less than 5. The data were tested with a fit model; since they were declared fit, no multicollinearity occurred in the data.

Combined Loading and Cross Loading

Cross-loading is another measure of discriminant validity. The combined loading and cross loading test was to measure the reflective and formative indicators in this study (see Table 4), consisting of ID1, ID2, RD1, RD2, IN1, IN2, IN3, CD1, CD2, CD3, CD4, ED1, ED2, NPA1, and NPA2 with P-value of < 0.001 . In that case, all research variables were significant as they were < 0.70 . Discriminant validity is a cross loading factor value that is useful for determining whether a construct has an adequate discriminant, namely by comparing the loading value on the intended construct which must be greater than the loading value with other constructs. Seen in Table 5, Shows that each variable indicator was significant because < 0.70 .

Average Variance Extracted

As seen in Table 6, the AVEs can be used to measure the amount of variance in the construction compared to the variance generated in the measurement. The results of the AVEs test in this study show that all indicator variables exceeded 0.70. In brief, it meets the standard of the AVE value.

Table 4. Combined Loading and Cross Loading

	ID	RD	IN	CD	ED	NPA	P Value
ID1	(0.708)	0.265	0.002	-0.512	0.401	-0.262	<0.001
ID2	(0.708)	-0.265	-0.002	0.512	-0.401	0.262	<0.001
RD1	0.113	(0.842)	-0.009	-0.019	-0.043	0.075	<0.001
RD2	-0.113	(0.842)	0.009	0.019	0.043	-0.075	<0.001
IN1	-0.008	0.302	(0.835)	0.004	-0.302	0.081	<0.001
IN2	0.252	-0.269	(0.772)	-0.319	0.232	-0.216	<0.001
IN3	-0.231	-0.054	(0.815)	0.298	0.090	0.122	<0.001
CD1	-0.050	-0.310	0.269	(0.839)	-0.017	0.210	<0.001
CD2	0.100	0.105	-0.298	(0.856)	0.011	-0.004	<0.001
CD3	-0.087	0.235	0.019	(0.858)	0.054	-0.033	<0.001
CD4	0.038	-0.039	0.017	(0.809)	-0.051	-0.178	<0.001
ED	0.230	-0.078	0.278	-0.615	(0.821)	-0.006	<0.001
ED2	-0.230	0.078	-0.278	0.615	(0.821)	0.006	<0.001
NPA1	-0.127	-0.229	0.104	0.191	-0.160	(0.835)	<0.001
NPA2	0.127	0.229	-0.104	-0.191	0.160	(0.835)	<0.001

Table 5. Determinant Validity

	ID	RD	IN	CD	ED	NPA
ID	(0.708)	0.041	0.151	0.289	0.211	0.151
RD	0.041	(0.842)	0.528	0.514	0.396	0.073
IN	0.151	0.528	(0.808)	0.685	0.390	0.047
CD	0.289	0.514	0.685	(0.841)	0.630	0.087
ED	0.211	0.396	0.390	0.630	(0.821)	0.246
NPA	0.151	0.073	0.047	0.087	0.246	(0.835)

Table 6. Average Variance Extracted (AVEs)

ID	RD	IN	CD	ED	NPA
0.708	0.710	0.842	0.808	0.821	0.835

*Inner Model**Latent Variable Coefficients*

This test was conducted to determine the reliability of a set of latent variables used. The results of the latent variable coefficients test presented in Table 7 show that two components acquired can be used to see whether the variables are reliable consisting of the composite reliability and Cronbach's alpha. In this study, the composite value is considered reliable because the value obtained is better than Cronbach's alpha value, which was < 0.70. It indicates that all of these variables are reliable for use in research.

Table 7. Latent Variable Coefficients

	ID	RD	IN	CD	ED	NPA
Composite Reliability	0.71	0.83	0.85	0.91	0.81	0.82
Cronbach's Alpha	0.003	0.59	0.73	0.86	0.52	0.57

Path Coefficient and P-Value

Table 8, which illustrates the Path Coefficient and P-Value results, shows there is only one significant positive effect on the decision to buy new halal products, namely the ideological dimension (ID). It can be seen from the positive path coefficient value, with a P-value of < 0.05 . Therefore, it can be concluded that the accepted hypothesis is H1, where the ideological dimension has a significant positive effect on the NPA.

This study reveals that the remaining four dimensions have an insignificant impact on NPA. The results of this study, however, are contrary to some previous research stating that all dimensions have a significant effect on new product adoption; some of the said studies include those conducted by Rehman and Shahbaz (2010), Baig and Baig (2013), and Nasrullah (2015). In addition, this study also proves that there is only one significant dimension, namely the ideological dimension, which essentially affects NPA. In that case, the insignificant dimensions consist of the ritualistic dimension, intellectual dimension, consequence dimension, and experience dimension. The underlying reason why these dimensions are not significant to NPA, as the authors have assumed, is that the higher the level of a person's ritualistic behaviour and intellectuality, the harder the person will adopt new products. As to why consequences and experience dimensions are insignificant to NPA is, if a Muslim is aware of the impacts or risks of adopting new products, they will consider that they may face a higher risk by purchasing some new products.

Table 8. Path Coefficient and P-Value

Correlation	Path Coefficient	P Values	Description
Ideological dimension -> NPA	0.363	0.002	Significantly-positive effect
RN -> NPA	0.036	0.399	No significant effect
IN -> NPA	0.219	0.049	No significant effect
CD -> NPA	-0.202	0.064	The negative effect is not significant
ED -> NPA	0.085	0.268	The positive effect is not significant

Conclusion

The main objective of this study was to investigate the impact of religiosity among Muslim consumers on NPA. In this study, all respondents are Muslim. The findings provide evidence that there is a relationship between these two variables. It was so appealing for the authors to see how Islam influences the purchase and adoption of new products. Hypothesis H1 examined in this study has supported the assumption that religion has greater control over new product adoption. This situation is factual that, in Islam, the actions of consumers are ruled by religious tenets.

The differences in religiosity among different religious groups and the effects of these differences on NPA represent a rich field of study. The comparison of religiosity and NPA is also a compelling field to research. Moreover, religiosity can be observed further in terms of the type of product, i.e., consumables, electronics, durable goods, and so on.

The major limitation of this study is that all respondents are students with limited income. Thus, the strength of their beliefs is based on idealism, a common trait of a student. Thus, it is essential to note that consumer consumption habits and beliefs tend to change as their income increases. What people say they will do when they reach a certain income level can be very different from what they will do if they go to the next level. Therefore, a more heterogeneous sample that includes different backgrounds with varying incomes, educations, and ages would be a better predictor to analyse the strength of the relationship between faith and NPA.

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