

The Relationship between Religiosity, Self-Interest, and Impulse Buying: an Islamic Perspective

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Abstract

The expansion of e-commerce dramatically changes the spending patterns which are found a significant number of impulse buying. Practical method and easy way to buy specific goods from e-commerce might be an important factor why customers spent their money more impulsively. Researches on this phenomenon showed that psychological values emerged from religiosity condition and self-interest encouragement play as self-regulation for controlling impulsive buying behavior. Viewed from Islamic economic perspective, this study seeks to configurate self-interest (al-nafs) into three levels namely al-nafs al-ammarah, al-nafs al-lawwamah, and al-nafs al-muthmainnah when al-nafs involved in online impulse buying. The first two layers of al-nafs refer to the level of self-interest which are material oriented, whereas the last one represents the highest level of self-interest which is spiritual oriented. By employing

134 respondents from e-commerce customers in Jakarta, the research findings revealed that there was no relationship between religiosity and al-nafs al-ammarah and al-nafs al-lawwamah. However, al-nafs al-ammarah (sig.= 0.000) and al-nafs al-lawwamah (sig.=0.040) positively influenced impulse buying. Meanwhile, there was strong relationship between religiosity and al-nafs al-muthmainnah (sig.= 0.000) in which this highest level of self-interest did not have relationship with impulse buying. These research findings have important implications that in order to regulate impulsive buying behavior, customers should control their self-interest and make it to be al-nafs al-muthmainnah.

Keywords:

impulse buying, e-commerce, religiosity, self-interest, transformation of al-nafs

1. Introduction

Recently, e-commerce has developed rapidly and attracted customers to online shopping more impulsively (Akram et. al, 2016). According to Katadata (2018) the number of online shoppers in Indonesia has reached 44 milion buyers with total sale around 8.5 billion dollars. Among e-commerce providers, Lazada, Tokopedia, Elevania, Bukalapak, Blibli, and Shopee are the most famous shop for online customers in Indonesia. Due to its advantage in allowing customers to electronically exchange goods and services with no barrier, time, and distance, e-commerce has successfully attracted so many customers and it is predicted to accelerate (Franco and Bulomine, 2016).

Commonly impulse buying refers to a sudden desire of customer to make unplanned purchase (Mathai and Haridas, 2014). In the context of online shopping, impulse buying was defined as the spur of the moment buying without a priori shopping intension (Singh and Verma, 2018) that reflects an integrated manifestation of rational and irrational behavior (Shih-Lo et. al, 2016). By the massive use of internet, people

make purchase online to conserve time and efforts. Many of them make internet to espouse the individuality culture (Akram et. al., 2018). However, a classical work of Rook and Fisher (1995) stated that impulse buying has been associated with “**being bad**” that lead to negative consequences in the areas of personal finance, post purchase satisfaction, social reaction, and other personal traits. Furthermore, the buying causes to myopic and inconsistent behaviour as customers buy a product with unintended, immediate, and unreflective purchases (Badgaiyan et. al, 2016).

Viewed from psychological aspects, Verplanken and Sato (2011) pointed out that impulse buying can lead customers to paradoxical behavior; in one side impulse buying is associated with pleasure but in another side it is related to negative emotions. Hence, self-regulation is needed to control customers whether they buy impulsively or they should be prevented against impulsivity.

This paper come up with a notion that part of self-regulation in impulse buying is driven by religiosity quality and customer’s self-interest. In neoclassical economics, self-interest has formed individual’s rationality and become a driving motive of individual’s action (Vriend, 1996). However, we configure this self-interest into three layers namely *al-nafs al-ammarah*, *al-nafs al-lawwamah*, and *al-nafs al-muthmainnah* (Hoetoro, 2017) and aim to search their roles in online impulse buying. Some verses in the Holy Quran shows this configuration, and it is assumed that all these configuration of self-interest will influence human behavior.

For the basis of this configuration we assumed that along with rationality in fact religiosity also plays another role for individual’s action. This paper then examines the relationship between religiosity, self-interest configuration and online impulse buying. Our study is expected to contribute to customer field by investigating this relationship that have attracted little attention in the scientific research.

2. Literature Review

2.1 Religiosity and Online Impulse Buying

Recently, researches on economic behavior proved that religious values influence economic activity. These values affect economic activities by fostering individual's traits such as work ethic, thrift, and honesty (McCleary and Barro, 2006). In Islam, all these traits called as *akhlaq* guides every muslim to fit their consumption behavior with moral utility (Alam et.al, 2011) such as stated in the Holy Quran *surat al-Isra* [17]: 26-27 that Allah prohibits muslims to spend extravagantly. Besides, every muslim must also spend their money in accordance with his needs and ability. They are prohibited to consume goods that gives them debt and another financial difficulty. Hence, Borzooei and Asgari (2014) emphasized that religion becomes the most influential factor that makes the consumers to decide their purchase intention. In addition, Musadik and Azmi (2017) stated there are five types of religious factors that influence customer behavior namely: religious affiliation, religious commitment, religious motivation, religious knowledge, and awareness of the social consequences of following a religion.

Religiosity is the centre of religion. It refers to the religious commitment in which Worthington et. al (2003) defined it as "the degree to which a person adheres to his or her religious values, beliefs, and practices and uses them in daily living". He furthermore found that there was differences those are had commitment to religion and those who are moderately to less religiously committed. In line with the rapid development of e-commerce the role of religiosity seems to be more important whether impulse buying can be controlled or not. Since impulse buying is being associated with bad behavior (Rook and Fisher, 1995), self-regulation is needed to control this behavior (Pradipto et. al, 2016). This is because impulsive buying has been framed as result from a lack of self-control such as thinking about spending the money or down regulating elated emotions (Verplanken and Sato, 2011). Hence, religiosity takes its place as religious beliefs and norms tell the customers what is the morally right or wrong thing to do (Hofmann et. al, 2018). Gebauer et.al (2016), however, stated that a comparatively cross-cultural studies has questioned the important of religiosity. It depends on religious cultures. From Islamic perspective, Aliman et. al (2017) found that Islamic

religiosity commitment is very important. For young-adult Muslim consumers in Malaysia, Islamic religiosity become an essential consideration in shopping styles.

Researches on online impulse buying basically have been done in numerous number with various scopes and concerns. For example, Franco and Bulomine (2016) identified advantages and challenges in e-commerce; Ling and Yazdanifard (2015) investigated internal and external factors that urge customers to spend impulsively; and Verplanken and Sato (2011) scrutinized psychological approach in impulse buying. However, researches on the relationship between Islamic religiosity and online impulse buying are limited in number.

In terms of Islamic religiosity, *al-Quran* and the Prophet's traditions encourage every muslim to consume moderately. It is clear that Islam commands to the believers to behave in accordance with Islamic legislation objectives (*maqasid al-shari'at*). Within *maqasid*, money must be spent to fulfill the basic needs before enjoying luxury goods or other pleasure spending. In contrast, being impulsive in spending and consumption will lead consumers in bad manner such as being greedy, selfish, arrogant, as well as entrapped in debt. All these are accounted as extravagant and unplanned consumption which is impermissible in Islamic teaching. However, Musadik and Azmi (2017) noted that researches on this issue and its relationship with impulse buying still need deep investigation.

2.2 Religiosity and Self-Interest

In neoclassical economics self-interest has been constructed as the heart of individual's actions. It guides to the rationality state that *homo economicus* consistently tends to maximize his or her utility. However, many critics on this economics foundation are claiming that people are not rational and they nor solely self-interested (Hill and Myatt, 2010). They also have plural motives that create individual behavior in both the social and economic contexts. In this regard, emotional intelligence determined individual behavior (Fiori, 2009).

While religiosity expresses an esoteric layer of psychological aspect of economic man, self-interest represents

its exoteric one. Sedikides and Gebauer (2010) stated that people are motivated by their religiosity to self-enhance; their extrinsic orientation are disposed to use religion for their own ends. Specifically, Koole et. al (2010) proposed that religious belief leads people to a self-regulatory mode that is flexible, efficient, and governed by unconscious processes. In this regard, religiosity may shape not only individuals' motives, but also the mechanism whereby he or she engages in motivated action. In short, religiosity in everyday languages refers to the piety on the regulations that govern man's relationship with the unseen world, especially with his Lord (Arjuna et. al., 2017).

Due to religious values are congruent with extrinsic behavior, self-interest cannot be assumed as a single entity that drives people to simply maximize their utility. Viewed from Islamic economics perspective, self-interest must be inherent in *homo islamicus* but in another form. Following Warde, Farooq (2011) identified *homo islamicus* as an economic individual who emphasizes on welfare and behaves altruistically according to religious norms. Hoetoro (2017) then elaborates self-interest in three configuration namely: self-material interested (*al-nafs al-ammarah*), self-ambiguity (*al-nafs al-lawwamah*), and self-theistic consciousness (*al-nafs al-muthmainnah*). This configuration of self-interest can be found in the Holy Quran verses Yusuf [12]: 53, al-Qiyamah [75]: 2, and al-Fajr [89]: 27-28. Rothman and Coyle (2018) put *al-nafs al-muthmainnah* on the highest level of self-interest. It relates with *ruh* that tends to *fitrah*. *Al-nafs al-lawwamah* laid down in conflicting forces between *qalb* and *aql* that tries to follow *fitrah*. Finally, *al-nafs al-ammarah* tends to be material oriented and follows *addunya* (this life).

In the lowest level of self-interest, *al-nafs al-ammarah* leads people to behave in line with utility maximization principle. According to Hamzah et. al. (2010), *al-nafs al-ammarah* is the lowest spiritual development level and this *nafs* is also identified as the animal soul. In sufistic terminology, the ego-consciousness of the ordinary man is constructed as the sensuous and sensual of big "I". For example, if consumers follow althis kind of self interest they will consume extravagantly just to maximize their pleasure. They might be entrapped in selfish behavior as well. In terms of online

shopping they might tend to buy some items impulsively, and without consideration. Abdullah (2011) stressed that due to a low level of spirituality *al-nafs al-ammarah* exhibits negative characteristics and becomes self-centered. The Holy Quran (2: 90) says:

“Evil is that for which they sell their souls: that they should disbelieve in that which Allah hath revealed, grudging that Allah should reveal His bounty unto whom He will of His bondmen. They have incurred anger upon anger. For disbelievers is a shameful doom”.

Turning to the second level, *al-nafs al-lawwamah* guides people to develop their social consciousness in a sense that they share part of their utility for social objectives. However, *al-nafs al-lawwamah* is an ambiguous mentality that often tends to material oriented as well. Hence, consumers behave with this self-interest will consume commercial goods remains to seek pleasure. Ubale and Abdullah (2015) stated that *al-nafs al-lawwamah* is the part of the soul that brands one to blame. It starts to consider the devinity aspect, but it tends to satisfies its interest to material things. That is way *al-nafs al-lawwamah* blames this condition. Yousofi (2011) identified this stage of *al-nafs* as the individual interest that is charaterized by constant awareness. The Holy Quran (75: 1-2) says:

“Nay! I swear by the Day of Resurrection. Moreover, nay! I swear by *al-nafs al-lawwmah*”.

Finally, *al-nafs al-muthmainnah* (Quran 89: 27-28) as the highest level of self-interest guides people to internalize religious values in any economic action that is they are guided by Islamic norms. According to Rezaeitatarposthi (2013) this *nafs* is the peaceful self that refers to peace and happiness in personality. Consumers with this self-interest will fit their spending in line with religious beliefs and norms so as to they do not consume extravagantly. They might also hold themselves

to buy items impulsively and make a balance in satisfying both body and soul. The Holy Quran (28: 27) says:

“But seek the abode of the hereafter in that which Allah has given you and neglect not your portion of the world, and be kind even as God has been kind to you and seek not corruption in the earth”.

Hence, this research proposes that religiosity improves self-interest from its lowest level to the highest one; from *al-nafs al ammarah* to *al-nafs al-muthmainnah*. It means muslim consumers will transform their material orientation to spiritual ones.

Our study paid attention on this configuration in wich self-interest influenced by islamic religiosity. Hasan (2011) pointed out that in Islam self-interest seems to be some sort of affinity in the moral conduct. In buying bahavior, Khayruzzaman (2016) stated that there was a strong relationship between religiosity in Islamic countries and consumption behaviour that influences their purchase decisions.

2.3 Self-Interest and Online Impulse Buying

As an actualization of religiosity, self-interest exhibits extrinsic behavior in online impulse buying. Consumers tend to maximize their utility for commercial goods bought from e-commerce. When they decide to buy goods from online system they are often driven to realize their strong desire that leads them to spend money impulsively. Hofmann et. el (2018) stated that strong selfish desire and weak moral standard and values can be dominant factor why people cannot resist their impulsive behavior. They stated that morality will mediate the effect of moralization of self-control.

In terms of self-interest configuration, it is proposed that self-interest will respond a tendency to ilmpulse buying differently. As Hoetoro (2017) stated that part of self-interest tends to maximise its utility and another part tends to resist from selfishness and fits an internal desire with religious norms. Hence, due to its high desire to enjoy pleasure *al-nafs al-*

ammarah and *al-nasf al-lawwamah* contribute consumers to buy impulsively while *al-nafs al-muthmainnah* will resist self-interest from impulse buying. Consumers who have *al-nafs al-muthmainnah* consider that they have to spend their money for the better in future live. The Holy Quran (57: 18) says:

“Surely, the man who gives alms, and the woman who gives alms and those who lend to Allah a goodly loan, it will be increased manifold for them, and theirs will also be a honorable reward”.

3 Research Method

3.1 Sample and Measures

This research scrutinized and examined whether self-interest with its configurations has relationship with religiosity and impulse buying in online purchase context. For such a purpose, this study then employed 134 customers of e-commerce in Jakarta. The capital city of Indonesia was selected as research location because its high circulation of e-commerce. The data collected from questionnaires were analyzed by utilizing Smart-PLS, since the PLS approach gives minimal restrictions on sample size and residual distribution. The research was conducted during April and May 2018.

Departed from research objectives, the research framework used three constructs with multiple items to measure each of the construct. Items to construct impulse buying were adapted from Badgaiyan (2016), items for religiosity were constructed from Mokhlis (2009) and Worthington (2003), and self-interest configuration were taken from Hoetoro (2017). At initial step there were 19 indicators used for the constructs (see Appendixes). However, when reliability test was conducted, some items must be removed from the constructs as can be reviewed on Tabel 1 as follows.

Table 1 Measurement Items; Factor Loadings, Composite Reliability, and Cronbach's alpha

Constructs & Items	Factor Loadings	Composite Reliability	Cronbach's alpha
Impulse Buying		0.798	0.621
IB.1	0.761		
IB.2	0.652		
IB.3	0.709		
Religiosity		0.894	0.843
R.1	0.765		
R.2	0.853		
R.3	0.835		
R.4	0.837		
<i>al-Nafs al-Ammarah</i>		0.889	0.757
NA.1	0.931		
NA.2	0.856		
<i>al-Nafs al-Lawwamah</i>		1.000	1.000
NL.2	1.000		
Al-Nafs al-Muthmainnah		0.791	0.515
NM.1	0.879		
NM.2	0.736		

3.2 Hypotheses

Based on prior discussions, it is obviously perceived that self-interest (*al-nafs*) plays an important role in regulating an inclination to shop e-commerce impulsively. This come up with some hypotheses that religiosity and self-interest have relationship with impulse buying. Hence, five hypotheses can be developed as follows:

Hypothesis 1: Islamic religiosity has negative relationship with online impulse buying.

Hypothesis 2: Islamic religiosity positively influences self-interest configuration.

Hypothesis 3: *Al-nafs al-ammarah* positively influences online impulse buying.

Hypothesis 4: *Al-nafs al-lawwamah* positively influences online impulse buying.

Hypothesis 5: *Al-nafs al-muthmainnah* negatively influences online impulse buying.

4 Findings and Discussion

4.1 Respondents' Profile

The respondents of this research were taken from online customers in Jakarta. They had been asked through online questionnaire and then the respond from this online questinary were given by 134 respondents. The respondents' profile of this research is presented in Table 2 as follows:

Table 2. Respondents' Profile

Category	Respondents (N= 134)	
	Frequency	Percentage (%)
Gender		
Male	40	29.9
Female	94	70.1
Age		
< 20	27	20.1
21 – 30	91	67.9
31 – 40	10	7.6
41 – 50	3	2.2
50 > 60	3	2.2
Expenditure/month		
1.000.000 – 3.000.000	72	53.8
3.001.000 – 5.000.000	31	23.1
5.001.000 – 7.000.000	31	23.1
Value of transaction		
< 500.000	70	52.2
500.000 – 1.000.000	40	29.9
1.001.000 – 2.000.000	15	11.2
2.001.000 – 3.000.000	4	3.0
> 3.000.000	5	3.7
Total	134	100.0

It can be reviewed from Table 2 that the respondents employed in this study consisted of 29.9% of male respondents and 70.1% of female ones. The female group seems to more online shopping than male. It is an interesting finding about three times customers of online buying are dominated by female customers.

In terms of respondents' age, the respondents centered around the productive age, that is in between 20–40 years old. As many as 88% of respondents aged around 21–30 years and 7.6% of respondents are in the age of 31–40 years. The age distribution of respondents indicated that online customers are categorized as young segment of e-commerce customers. It might be caused by an increasing trend among young generation that customized themselves with internet.

Meanwhile, the level of expenditure paid by the respondents showed that the respondents can be categorized as middle income level of customers. They spend their money for consumption per month in between Rp3.000.000 to Rp7.000.000. Finally, the value of e-commerce transaction has been dominated below Rp500.000 by 52.2% respondents, around Rp1.000.000 by 29.9% respondents, and more than Rp2.000.000 by 17.9% respondents.

4.2 The Interrelation among Variables

The efficacy of IWE in strengthening firms' performance of CBR was tested by using Partial Least Square (PLS) method. The findings then were calculated by using Smart-PLS as presented in Figure 1 and Table 4 as follows:

Figure 1 Research Findings

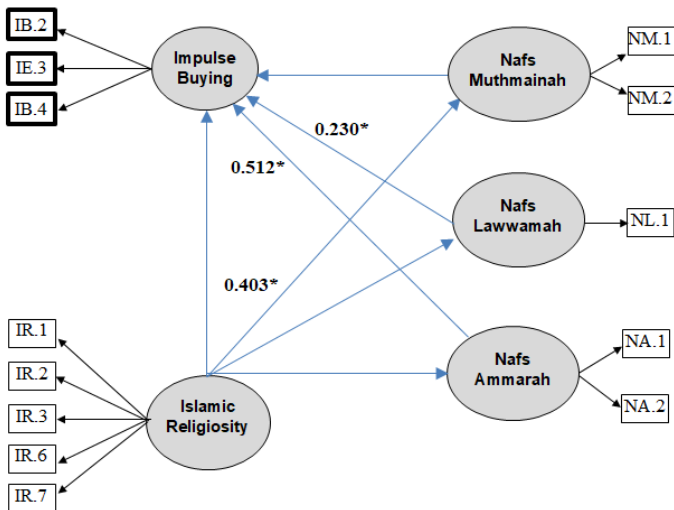


Table 3 Inner Model and Hypotheses Testing

Inter-Variable Relationship	Coefficient	Mean	SD	T Statistic	P Values	Significance
<i>Nafs Ammarah</i> → Impulse Buying	0.512	0.510	0.012	5.045	0.000	Significant
<i>Nafs Lawwamah</i> → Impulse Buying	0.230	0.221	0.120	1.911	0.057	Significant*
<i>Nafs Mutmainah</i> → Impulse Buying	-0.001	-0.016	0.089	0.006	0.995	Not Sig
Islamic Religiosity → Impulse Buying	0.074	0.083	0.093	0.788	0.431	Not Sig
Islamic Religiosity → <i>Nafs Ammarah</i>	0.131	0.119	0.124	1.049	0.295	Not Sig
Islamic Religiosity → <i>Nafs Lawwamah</i>	0.004	-0.000	0.117	0.031	0.975	Not Sig
Islamic Religiosity → <i>Nafs Mutmainah</i>	0.403	0.421	0.083	4.855	0.000	Significant

* Significance at $\alpha = 10\%$

4.2.1 Islamic Religiosity and Impulse Buying

Hypothesis 1 is proposed to find an answer of the relationship between Islamic religiosity and impulse buying. It is stated that Islamic religiosity negatively influences impulse buying. The result of PLS (Table 3) shows this relation, in fact, is not significant. The reason might be addressed that Islamic religiosity in this case is simply a knowledge that is not actualized in practice. Religious beliefs need to be practised in daily living. According to Muhammad and Mizerski (2010) that a religion consists of religious commitment, religious knowledge, and religious orientation that are implemented equally. However, Musadik and Azmi (2017) pointed out that previous researches on the relationship between Islamic religiosity and impulse buying is still inconsistent. A part of the researches provide positive relationship and another part shows negative one. The result of this study showed insignificant relationship between Islamic religiosity and impulse buying.

4.2.2 Islamic Religiosity and Self-Interest Configuration

Hypothesis 2 is proposed to find an answer that Islamic religiosity configures the levels of self-interest among muslim customers. As it is formulated that self-interest which so called as *al-nafs* in Islamic economics is not single dimension but it varies with certain levels, this research examines in what level Islamic religiosity influences self-interest. By viewing the Table 3, PLS calculation provided a result that Islamic religiosity positively influences *al-nafs al-muthmainnah* (path coefficient

= 0.403; p-value = 0.000 < 0.05; α = 5%). When customers improve their understanding on Islamic religiosity it will help them to behave with concern to the non-material oriented. Their consumption is guided by religious beliefs and norms; they will retain themselves from impulse buying as muslim customers have to make a balance between material and spiritual orientation.

Meanwhile, the influence of Islamic religiosity to *al-nafs al-ammara* and *al-nafs al-lawwamah* is not significant. According to Baharuddin and Ismail (2015) to reach the level of *al-nafs al-muthmainnah*, an individual has to clean up the domain to obey the laws of Allah, leave the prohibitions of Allah, and appreciates the commendable behavior in everyday life such as avoid the wasted consumption.

4.2.3 *Al-Nafs al-Ammarah and Impulse Buying*

The results of PLS calculation showed that *al-nafs al-ammara* has positive relationship with online impulse buying (path coefficient = 0.512; p-value = 0.000 < 0.05; α = 5%), then hypothesis 3 was accepted. Since *al-nafs al-ammara* is material oriented, when consumers increase their interest in material orientation they will buy more impulsively. Consumers with this lowest level of self-interest cannot resist their strong desire in online impulse buying. They tend to spend extravagantly with unplanned buying. Rothman and Coyle (2018) pointed out that *al-nafs al-ammara* referred to a state in which a person is not exerting concerted effort in controlling his/her interest and allowing the lower self to run wild.

4.2.4 *Al-Nafs al-Lawwamah and Impulse Buying*

The results of PLS calculation showed that *al-nafs al-lawwamah* has positive relationship with online impulse buying (path coefficient = 0.230; p-value = 0.057 > 0.05; α = 10%), then hypothesis 4 was accepted. Here, the configuration of self-interest begins to emerge. In terms of Islamic teaching *al-nafs al-lawwamah* still expresses material oriented. However, it tends to spiritual aspect that can be expressed by its weak significant (α = 10%). This significant shows that although *al-nafs al-lawwamah* is still material oriented, it tends to spiritual oriented as well. According to Ahmad and Hassan

(2015) this nafs in the middle range expedition and perfection. In describing the stage of soul, however, Rothman and Coyle (2018) stated that *al-nafs al-lawwamah* is in stage of spiritual learning (*tahdib al-akhlaq*). Throughout its life in this world, there exists a dynamic interplay of conflicting forces that determines an individual to reach alignment or misalignment with *fitrah*.

4.2.5 *Al-Nafs al-Muthmainnah and Impulse Buying*

The result of PLS calculation showed that *al-nafs al-Muthmainnah* is not significant with online impulse buying (path coefficient = -0.001; p-value = 0.995 > 0.05; $\alpha = 5\%$), then hypothesis 5 was rejected. Here, self-interests reaches the top of the soul. In Islamic perspective this type of self-interests tends to behave spiritually than materially throughout this life. That is way consumers with *al-nafs al-muthmainnah* will avoid impulse buying in their shopping patterns. According to Syed Agil (2007) this *nafs* will drive an economic man to achieve happiness as he or she succeeded in balancing the need of body and spiritual dimensions. Munsoor (2015) stressed this type of self-interest is now at rest in complete submission to the will of Allah. Moreover, Rothman and Coyle (2018) stated that *al-nafs al-muthmainnah* succeeded to reach Godly nature of the *ruh* and come more in alignment with the soul's state of *fitrah*.

5 Conclusion

In light with the above discussions, this study concluded that self-interest is not a single entity. It is not based on Bentham's rationality in which self-interest always to seek pleasure and to avoid pain, but it has three dimensions. In Islamic perspective, self-interest that is usually called as *al-nafs* consists of *al-nafs al-ammarah*, *al-nafs al-lawwamah* and *al-nafs al-muthmainnah*. The first two tend to follow Bentham's rationality, whereas the last one moves beyond material orientation. In case of impulse buying among customers' behavior, the study showed that *al-nafs al-ammarah* and *al-nafs al-lawwamah* have positive relationship with impulse buying, while *al-nafs al-muthmainnah* was not significant with impulse buying. The result proved that in order to minimize a

habit of impulse buying, customers have to develop their self to reach *al-nafs al-muthmainnah*. The result also showed that there is a need to elaborate an essence of self-interest as Islam teaches about it.

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