Journal of International Islamic Business Studies (JIIBS)

Volume 3, Number 1, 2026, 1-6
ISSN NO. 3109-2209

The Influence of Religiosity on the Distribution and Consumption Behaviors of Muslim Merchants in Balikpapan

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Received 02/02/2026 Revised 10/03/2026 Published 31/03/2026

Abstract

This study is motivated by a phenomenon that the researcher continues to observe in the field, namely the persistence of deviations from religious values in the business practices of merchants, such as shortchanging customers and discrepancies between the product samples in catalogs provided to buyers and the actual items sold. This study aims to examine whether religiosity in the aspects of creed, worship, Sharia, and ethics influences the distribution behavior and consumption behavior of Muslim merchants in the city of Balikpapan. This study is quantitative in nature. Data collection utilized a questionnaire distributed to 150 Muslim merchants whose business scale is classified as micro and whose business is located in the city of Balikpapan. Data analysis employed Multiple Linear Regression and Descriptive Analysis. The results indicate that, simultaneously (F-test), religiosity significantly influences the distribution and consumption behaviors of Muslim merchants. Partially (t-test), religiosity in the aspect of ethics significantly influences distribution behavior, whereas religiosity in the aspects of creed, worship, and Sharia does not significantly influence the distribution behavior of Muslim merchants. Religiosity in the aspects of Sharia and ethics significantly influences consumption behavior, whereas religiosity in the aspects of creed and worship does not significantly influence the consumption behavior of Muslim merchants.

Keywords: Religiosity, Distribution Behavior, Consumption Behavior, Muslim Merchants.

INTRODUCTION

The phenomenon of Islamic values and the commitment of the faithful (religiosity) in marketing studies as a new discipline has attracted the attention of both academics and practitioners. A phenomenon that researchers still encounter in the field is the continued deviation from religious values in merchants' business practices; for example, shortchanging customers and discrepancies between the product samples in catalogs provided to buyers and the actual items sold. Similarly, regarding the choice of banks, based on information the researcher obtained from customers and employees of Islamic banks, there remains a tendency for the public to prefer depositing money in conventional banks for various reasons, yet when it comes to borrowing, they prefer Islamic banks.

Research on religiosity and the Islamic economic behavior of the Karo Muslim community was also conducted by Harahap (2015). The research findings indicate that religiosity does not influence the Karo community's Islamic economic behavior. Among the four dimensions of religiosity understanding, practice, experience, and religious observance only the dimension of religious observance influences the Islamic economic behavior of the Karo Muslim community.

Lestari (2015) and Santosa & Sinarasri (2013) found a significant influence in the relationship between these two variables; however, Abhimantara, Maulana, and Aguastianingsih (2013) reported different results. Although respondents were aware that conventional banking concepts are incompatible with Islam, this awareness had no significant impact on their decisions regarding the choice of banking services. These differing research findings represent a research gap that forms the basis for further study. Further investigation indicates the need to demonstrate that brand trust acts as a mediating variable in the influence

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ISSN NO. 3109-2209

of religiosity on consumer behavior; thus, it is deemed necessary to examine the causal relationship between religiosity, brand trust, and purchasing behavior, particularly within the Islamic banking services sector.

Ma'zumi et al. (2017) also studied the influence of religiosity on the economic behavior of the community in the Traditional Market in Serang City, Banten Province. The results of this study indicate that religiosity has a significant influence on economic behavior (among distributors and consumers) compared to other factors. A study on the influence of religiosity on the business ethics of Muslim merchants at the Induk Lambaro Market in Aceh Besar was conducted by Dahlina (2018). The results of the study indicate that, simultaneously, the dimensions of religiosity (belief, religious practice, and observance) have a positive and significant impact on the business ethics of Muslim merchants at the Induk Lambaro Market in Aceh Besar.

Based on these phenomena and the literature review, which reveal varying findings regarding the influence of religiosity on (ethical) behavior of the public in business whether in economic behavior as merchants or in consuming products, including the choice of a bank the researcher is interested in examining this phenomenon in a study titled "The Influence of Religiosity on Distribution Behavior and Consumption Behavior of Muslim Merchants in Balikpapan City." The difference from previous research lies in the variables of merchant behavior, which consist of behavior in selling goods and consuming products, including the selection of a bank as a partner in their business transactions.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Definition of Religiosity

"Religiosity is defined as the extent to which an individual is committed to their religion, as reflected in their attitudes and behaviors" (Jalaluddin, 2010). Consumer attitudes are greatly influenced by their commitment to religious teachings. Religiosity is the internalization of religious values within an individual. This internalization pertains to belief in religious teachings, both in the heart and in speech. This belief is then manifested in daily actions and behavior.

Dimensi Religiusitas

According to Glock & Stark, there are five dimensions of religiosity, namely:

1. The dimension of belief (ideological)
2. The dimension of religious practice (ritualistic)
3. The dimension of experience
4. The dimension of religious knowledge
5. The dimension of practice or consequences (Ancok & Suroso, 2015).

This division of the five dimensions of religiosity according to Glock & Stark, to a certain extent, aligns with Islam. Although not entirely identical. The dimension of belief can be interpreted as creed; the dimension of religious practice (ritualistic) can be interpreted as worship, including both obligatory (mahdhoh) and non-obligatory (ghairu mahdhoh) acts of worship; the dimension of religious knowledge can be interpreted as fiqh (Islamic jurisprudence); and the dimension of practice can be interpreted as ethics.

In more detail, Jalaluddin (2010) divides the factors influencing religiosity into two parts, namely:

1. Internal Factors. Internal factors are factors that exist within each individual. Internal factors are divided into four important parts, namely:
   a. Hereditary factors.
   b. Age
   c. Personality
   d. A person's psychological condition
2. External Factors.
   These external factors are divided into three categories, namely:
   a. Family environment

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b. Institutional environment
c. The community environment surrounding one's place of residence

Behavior

"Behavior is an individual's response or reaction manifested in movement (posture), not merely physical actions or speech" (KBBI, 2001:671). "Human behavior is driven by specific motives to perform an action. Thus, an action does not occur unless there is a motive behind it; for example, "a person eats" the act of "eating" is caused by hunger, and that hunger is referred to as the motive behind the act of eating" (Ma'zumi et al., 2017).

Economic Behavior

In economics, economic behavior encompasses three aspects: production, consumption, and distribution.

1. Production: The term "production" is defined as the process of generating output and manufacturing. This definition of production encompasses all activities—including the processes involved—that create output, income, and manufactured goods. Therefore, production includes a wide range of activities, such as a factory producing several pairs of shoes, a homemaker cooking a family dinner, a farmer harvesting rice in the fields, and so on.
2. Consumption, according to Don Slater, is how humans and social actors with their needs relate to something (in this case, material goods, symbolic goods, services, or experiences) that can satisfy them. In the Indonesian Language Dictionary, consumption means the use of produced goods such as clothing, food, and so on.
3. Distribution is derived from the English word "distribution," which means the process of distributing. The root verb "to distribute," according to the English-Indonesian dictionary by John M. Echols and Hasan Shadilly, means to share, channel, spread, distribute, and act as an agent for another party (Ma'zumi et al., 2017)

Merchant

According to Poerwadarminta (2009:721), "A merchant is someone who sells goods. A merchant is anyone whose occupation involves trading, whether they sell daily necessities or supplementary goods." According to Sujatmiko (2014:231), "A merchant is a person who engages in trade, buying and selling goods not produced by themselves, to make a profit."

Muslim merchants

In the KBBI, "Muslim" is defined as "a follower of Islam." A Muslim merchant is a merchant who practices Islam. The ideal model of a Muslim merchant is the Prophet Muhammad (peace be upon him), who serves as a good example for Muslims to follow. "From a young age, the Prophet Muhammad (peace be upon him) was familiar with the world of commerce. The kindness and honesty displayed by the Prophet when conducting trade have been widely acknowledged by society; the Prophet Muhammad (peace be upon him) never once engaged in fraud or committed any violations that would cause his customers to feel disappointed. This led to the Prophet Muhammad (peace be upon him) being recognized as an honest merchant" (Pradana, 2016).This section contain referred literature and linked to the research and hypothesis development.

RESEARCH METHOD

This study employed a quantitative research design using multiple linear regression analysis. The data used were primary data obtained from questionnaires distributed by the researcher to a sample that met the

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criteria. The population of this study consisted of Muslim merchants in the city of Balikpapan. A sample was selected from this population using judgment sampling. The sample size for this study was set at

150 people, taking into account that the exact population size is unknown and due to limitations in time, resources, and research funding. Soehartono, as cited in Werang (2015:97), states that "the minimum sample size for multivariate analysis is 150 people (respondents) or ranges from 150 to 200 people (respondents)." The sample selection criteria are:

1. Muslim
2. Business classified as micro-scale
3. Business or home address in the city of Balikpapan and its surrounding areas

Each respondent (selected sample) will be given a questionnaire containing questions that will be analyzed to answer the research questions. The variables in this study were measured using an ordinal scale with the Likert scale measurement technique. Respondents were asked to answer a specific number of questions, with response options measured on a scale from 1 (lowest) to 5 (highest).

RESULT AND DISCUSSION

In Appendix 3 (Correlations), it can be seen that the correlation between religiosity (creed) and charitable behavior is 0.205, meaning that religiosity (creed) has a positive correlation with charitable behavior. The correlation between religiosity (worship) and distribution behavior is 0.417, meaning that religiosity (worship) has a positive correlation with distribution behavior. The correlation between religiosity (Sharia) and distribution behavior is 0.447, meaning that religiosity (Sharia) has a positive correlation with distribution behavior. The correlation between religiosity (morals) and distribution behavior is 0.658, meaning that religiosity (morals) has a positive correlation with distribution behavior.

Correlation Coefficient (R)

From Appendix 3 (model summary), a correlation coefficient expressed as R was obtained, with a value of R = 0.666. When compared to the correlation coefficient interval, the correlation coefficient value of 0.444 in this study indicates that the relationship between variables X1, X2, X3, and X4 and Y1 is positive and fairly strong. Meanwhile, the R-squared value of 0.444 indicates that religiosity (creed), religiosity (worship), religiosity (Sharia), and religiosity (morals) explain 44.4% of the variance in behavior, while the remaining 55.6% is explained by other factors not discussed in this study.

Multiple Linear Regression Analysis

In Appendix 3 (coefficients), the following multiple linear regression equation can be derived:

$$Y1 = 95.256 + 0.084X1 + 0.035X2 + 0.074X3 + 0.591X4$$

Notes: Y1 = distribution behavior X1 = religiosity (creed) X2 = religiosity (worship) X3 = religiosity (Sharia) X4 = religiosity (ethics)

This equation means:

a. The constant of 95.256 indicates that if X1, X2, X3, and X4 are all 0, then distribution behavior will be 95.256.
b. The regression coefficient for X1 of 0.084 indicates that a 1% increase in religiosity (creed) will increase the distribution behavior by 0.084.
c. The regression coefficient for X2 of 0.035 indicates that a 1% increase in religiosity (worship) will increase the distribution behavior by 0.035.
d. The regression coefficient for X3 is 0.074, indicating that a 1% increase in religiosity (Sharia) increases charitable behavior by 0.074.
e. The regression coefficient for X4 is 0.591, indicating that a 1% increase in religiosity (ethics) increases charitable behavior by 0.591.

F-test and t-test

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In Appendix 3 (F-test), the results of the simultaneous hypothesis testing—using the F-test—yielded a p-value of 0.000. This means that, simultaneously, religiosity (creed, worship, Sharia, and ethics) has a significant effect on the distribution behavior of Muslim merchants at a significance level of 0.05, or H1 is accepted.

Meanwhile, the partial test was conducted using the t-test, yielding the results shown in Appendix 3 (t-test), as follows:

1. Religiosity (aqidah) yielded a result of 0.679 at a significance level of 0.05; thus, it can be concluded that religiosity (aqidah) does not have a significant effect on distribution behavior.
2. Religiosity (worship) yielded a result of 0.755 at a significance level of 0.05, so it can be concluded that religiosity (worship) does not have a significant effect on distribution behavior.
3. Religiosity (Sharia) yielded a result of 0.301 at a significance level of 0.05; therefore, it can be concluded that religiosity (Sharia) does not have a significant effect on distribution behavior.
4. Religiosity (ethics) yielded a result of 0.000 at a significance level of 0.05, so it can be concluded that religiosity (ethics) has a significant effect on distribution behavior

CONCLUSION

Religiosity has a significant effect on the distribution behavior of Muslim merchants. Partial tests indicate that only the ethical aspect of religiosity has a significant effect on the distribution behavior of Muslim merchants, whereas the doctrinal, worship, and Sharia aspects of religiosity have no significant effect on the distribution behavior of Muslim merchants. Religiosity has a significant effect on the consumption behavior of Muslim merchants. Partial testing indicates that the Sharia and ethical aspects of religiosity have a significant effect on the consumption behavior of Muslim merchants, whereas the doctrinal and worship aspects of religiosity have no significant effect on the distribution behavior of Muslim merchants

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