THE IMPACT OF ISLAMIC RELIGIOSITY ON CONSUMPTION PATTERNS: AN EMPIRICAL STUDY ON MUSLIM CONSUMERS

DR. ESRA BALCI
ISTANBUL SABAHATTIN ZAIM UNIVERSITY
esra.balci@izu.edu.tr

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INTRODUCTION

- Culture is commonly defined as the shared values, norms, rituals, beliefs, and symbols of a group or society. Religion, as a subset of culture, plays a significant role in shaping both individual and societal attitudes, behaviors, and value systems. Religious beliefs influence human behavior through rituals and symbols, and guide practices related to major life events such as birth, marriage, and death, as well as social and ethical issues including family planning, organ donation, and dietary consumption. These religious norms may lead to different behavioral outcomes across belief systems.
- Religiosity refers to the internalization of religious teachings and the extent to which individuals act in accordance with religious commands, recommendations, and prohibitions. Consumption, on the other hand, involves individuals making choices among goods and services to satisfy their needs, influenced by various factors including economic, psychological, sociological, and cultural dimensions.
- In Islamic economics, consumer behavior is expected to reflect moderation and avoid excess. Islamic rationality encourages individuals to maximize benefit while preserving moral, social, and cultural values. Based on the Qur'an, the Sunnah, and other Islamic sources, Islam sets ethical boundaries in economic life, including consumption. It discourages both extravagance and miserliness and promotes a balanced lifestyle, a principle echoed by Muslim philosophers.

RESEARCH OBJECTIVES

- The primary purpose of this study is to examine the impact of individuals' levels of religiosity on various dimensions of consumption behavior. Specifically, the research investigates how religiosity influences tendencies such as hedonic consumption, status-oriented consumption, halal consumption, and environmentally conscious practices, including recycling and reuse. Furthermore, the study explores the relationship between religiosity and preferences for Islamic banking. In addition to assessing the direct influence of Islamic banking preference on consumption tendencies, the study also aims to evaluate its mediating role in the relationship between religiosity and consumption patterns.

RESEARCH SIGNIFICANCE

- Although certain Islamic principles related to consumption are partially observed in today's Turkish society, many of these principles are often neglected. A significant portion of the population who consider themselves religious tends to exhibit sensitivity mainly in fundamental matters such as halal and haram food and beverages, while showing a tendency to be less concerned with other aspects of Islamic consumption ethics. Unlike many studies in the literature that view Muslims primarily as a target market for products and services aligned with their new consumption habits, this study emphasizes the importance of encouraging behavior that aligns with Islamic consumption values. Rather than adapting Islam to consumerism, the study highlights the need to reshape consumption practices according to Islamic ethics and principles—partially distancing them from the influence of capitalism and globalization.

LITERATUR REVIEW

- **Categorized Summary of Literature on Religiosity and Consumption Patterns**
- Religions provide in-depth insights into how individuals shape their consumption decisions and how these decisions are related to social norms and environmental responsibilities within society. The literature indicates that the level of religiosity influences consumer behavior (Baazeem, 2015).
- **1. Relationship Between Religiosity and General Consumption Patterns**
- **2. Religiosity and Environmentally Conscious Consumption**
- **3. Religiosity and Conspicuous / Wasteful Consumption**
- **4. Religiosity and Halal / Ethical Consumption**
- **5. Cross-Religious and Cross-Cultural Studies**

Relationship Between Religiosity and General Consumption Patterns

Author(s) & Year	Sample / Method	Measures / Tools Used	Key Findings
Seyfi & Çerçi (2017)	361 university students (17–25), Istanbul and Tokat	Religious Feeling Scale (Yapıcı, 2006); CSI (Sproles & Kendall)	Significant relationship between religiosity and consumer decision-making
Sadi (2022)	382 Muslims from Mardin	Religious Practice Scale; Responsible Consumption Scale	No significant relationship between religiosity dimensions and behavior
Kau & Kwan (2000)	Multi-religious sample	-	Non-religious individuals found to be more materialistic
Schudson (1991)	-	-	Religiosity doesn’t necessarily reduce luxury consumption

Religiosity and Environmentally Conscious Consumption

Author(s) & Year	Sample / Method	Key Findings
Ateş (2019)	400 participants, Ilgın (Konya)	Religious individuals more environmentally conscious
Owen & Videras (2007)	—	Religion influences environmental and recycling behaviors

Religiosity and Conspicuous / Wasteful Consumption

Author(s) & Year	Sample / Method	Key Findings
İnce et al. (2018)	563 religious professionals in Turkey	No link between religious consumption and conspicuous/wasteful consumption
Erdoğan (2016)	—	Highly religious people less prone to luxury consumption
Essoo & Dibb (2004)	—	Religious consumers avoid status/fashion-driven consumption

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4. Religiosity and Halal / Ethical Consumption

Author(s) & Year	Sample / Method	Key Findings
Küçük (2019)	523 adults in Turkey (convenience sampling)	Religiosity impacts halal consumption but not wastefulness or halal income
Vitell (2009)	—	Positive link between religiosity and ethical consumption

METHODOLOGY

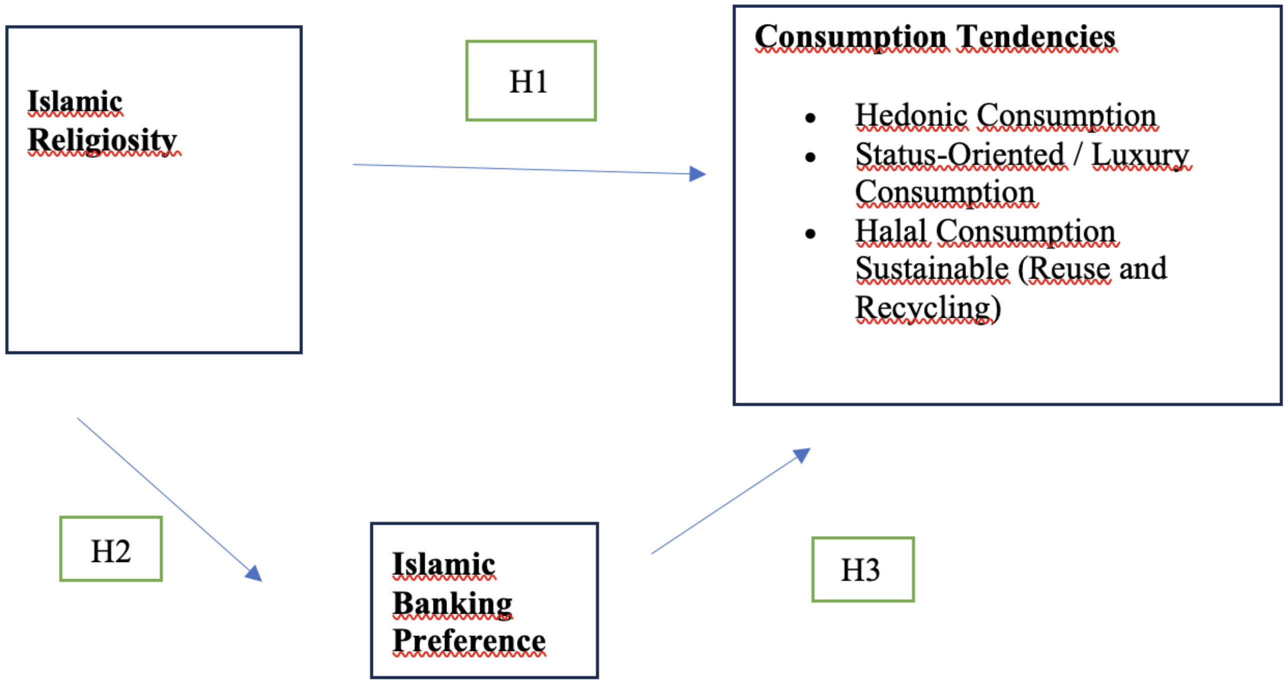
The primary aim of this research is to analyze the influence of individuals' religiosity levels on their consumption tendencies. The study investigates the effect of religiosity on hedonic consumption, luxury consumption, halal consumption, and individuals' awareness and practices regarding recycling and reuse. Additionally, it explores the influence of religiosity on preferences for Islamic banking, as well as the direct and mediating role of Islamic banking in shaping consumption tendencies.

The population of the study is defined as the city of Istanbul, with a total population of 15,462,452 as of 2023. The sample was drawn using a convenience sampling method, and data were collected through an online questionnaire distributed across various districts of Istanbul. The only criteria for participation were being 18 years of age or older and identifying as Muslim. The survey was applied to individuals of different age groups, genders, marital statuses, income levels, and educational backgrounds, without any additional restrictions.

A total of 547 valid responses were obtained and analyzed using SPSS and AMOS software. Exploratory Factor Analysis (EFA) was conducted to determine the factor structures and item loadings of the scales used in the study. Cronbach's Alpha coefficient was calculated to assess the reliability of the scales. Confirmatory Factor Analysis (CFA) was then carried out to test the construct validity, and model fit indices were evaluated.

Following the CFA, Structural Equation Modeling (SEM) was employed to test the research hypotheses. The analysis aimed to identify the extent to which religiosity, Islamic banking preferences, and various demographic characteristics influence consumption behavior. The study concludes with interpretations and evaluations based on the analysis results.

RESEARCH MODEL



RESEARCH QUESTIONS

- Does religiosity have an impact on Muslim consumer behavior?
- Do differences in individuals' demographic characteristics influence consumption patterns?
- Has the increase in the economic power of religious individuals changed their consumption patterns?
- Is religiosity a determinant in the preference for Islamic banking?
- Is awareness of recycling and reuse higher among religious individuals?
- Does the presence and spread of Islamic banking influence consumption patterns?

RESEARCH HYPOTHESES

Direct Effect Hypotheses

Based on the research questions, the hypotheses of the study were formulated. The main hypothesis of the study is that individuals' level of religiosity has a significant effect on their consumption tendencies and Islamic finance preferences

- **H1: Individuals' religiosity has a significant effect on their consumption patterns**
  H1a: Religiosity has a significant effect on hedonic consumption.
  H1b: Religiosity has a significant effect on status-oriented consumption.
  H1c: Religiosity has a significant effect on sustainable consumption.
  H1d: Religiosity has a significant effect on halal consumption.
- **H2: Individuals' religiosity has a significant effect on their Islamic banking preferences.**
- **H3: Islamic banking preference has a significant effect on their consumption patterns.**
- H3a: Islamic banking preference has a significant effect on hedonic consumption.
  H3b: Islamic banking preference has a significant effect on status-oriented consumption.
  H3c: Islamic banking preference has a significant effect on sustainable consumption.
  H3d: Islamic banking preference has a significant effect on halal consumption.

Mediating Effect Hypotheses

- **H4: Islamic banking preference has a mediating effect on the relationship between religiosity and consumption patterns.**
  H4a: Islamic banking preference mediates the relationship between religiosity and hedonic consumption.
  H4b: Islamic banking preference mediates the relationship between religiosity and status-oriented consumption.
  H4c: Islamic banking preference mediates the relationship between religiosity and sustainable consumption.
  H4d: Islamic banking preference mediates the relationship between religiosity and halal consumption.

RESULTS AND FINDINGS

-Demographic Results

- Comparison of Consumption Tendencies Across Demographic Groups (T Test and ANOVA)

- Factor Analysis

→ Exploratory Factor Analysis (EFA

→ Confirmatory Factor Analysis (CFA

-Validity and Reliability Tests

- Results Of Hypotheses

DEMOGRAPHIC RESULTS OF THE PARTICIPANTS

Variable	Categories	Frequency (N)	Percentage (%)
Age Group	18–24	160	29.3
	25–34	227	41.5
	35–44	87	15.9
	45–54	55	10.0
	55–64	14	2.6
	65 and over	4	0.7
	Total	547	100
Gender	Female	315	57.6
	Male	232	42.4
	Total	547	100
Marital Status	Single	298	54.5
	Married	249	45.5
	Total	547	100
Education Level	Primary School	30	5.5
	High School	120	21.9
	Associate Degree	47	8.6
	Bachelor's Degree	228	41.7
	Master's Degree	91	16.3
	Doctorate	31	5.6
	Total	547	100

DEMOGRAPHIC RESULTS OF THE PARTICIPANTS

Income Level (TRY)	0–18,000	195	35.6
	18,001–30,000	67	12.2
	30,001–40,000	57	10.4
	40,001–50,000	75	13.7
	50,001–60,000	70	12.8
	60,001–70,000	22	4.0
	70,001–80,000	17	3.1
	80,001–90,000	10	1.8
	Over 90,000	34	6.2
	Total	547	100
Occupational Group	Student	144	26.3
	Worker	15	2.7
	Public Servant	94	17.2
	Private Sector Employee	132	24.1
	Retired	13	2.4
	Academic	39	7.1
	Unemployed	19	3.5
	Self-employed	26	4.8
	Housewife	57	10.4
	Other	8	1.5
	Total	547	100

SUMMARY OF KEY DIFFERENCES ACROSS DEMOGRAPHICS

- Independent samples t-tests and one-way ANOVA analyses were conducted to examine whether consumption tendencies differ significantly based on gender, marital status, age, and education level. The t-test results revealed significant differences in status-oriented, hedonic, and sustainable consumption across gender and marital status, while no significant difference was found in halal consumption by gender. One-way ANOVA results indicated that age and education levels had a statistically significant effect on status-oriented and sustainable consumption, whereas differences in halal and hedonic consumption across age and education levels were not statistically significant.

EXPLORATORY FACTOR ANALYSIS (EFA)

Religiosity Scale (DYO)

Measure	Value
KMO	0.912
Bartlett's Test	$p < 0.001$
Total Explained Variance	60.5%
Cronbach's Alpha	0.90
Item-Item Correlation	$0.30 < r < 0.80$

Consumption Scale

Measure	Value
KMO	0.81
Bartlett's Test	$p < 0.001$
Total Explained Variance	54.1%
Cronbach's Alpha	0.72
Item-Item Correlation	$0.30 < r < 0.80$

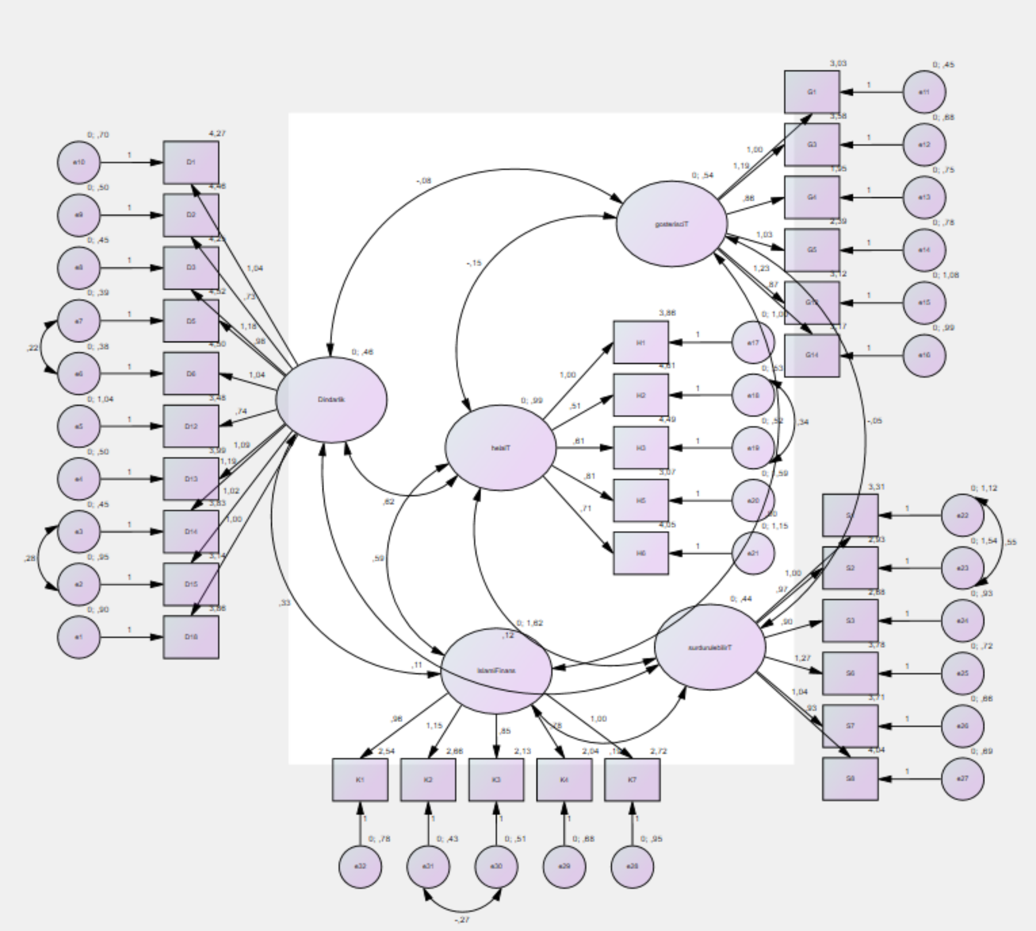
Islamic Banking Preference

Measure	Value
KMO	0.86
Bartlett's Test (p-value)	< 0.001
Total Explained Variance (%)	73.1%
Cronbach's Alpha	0.91
Item-Item Correlation	$0.30 < r < 0.80$

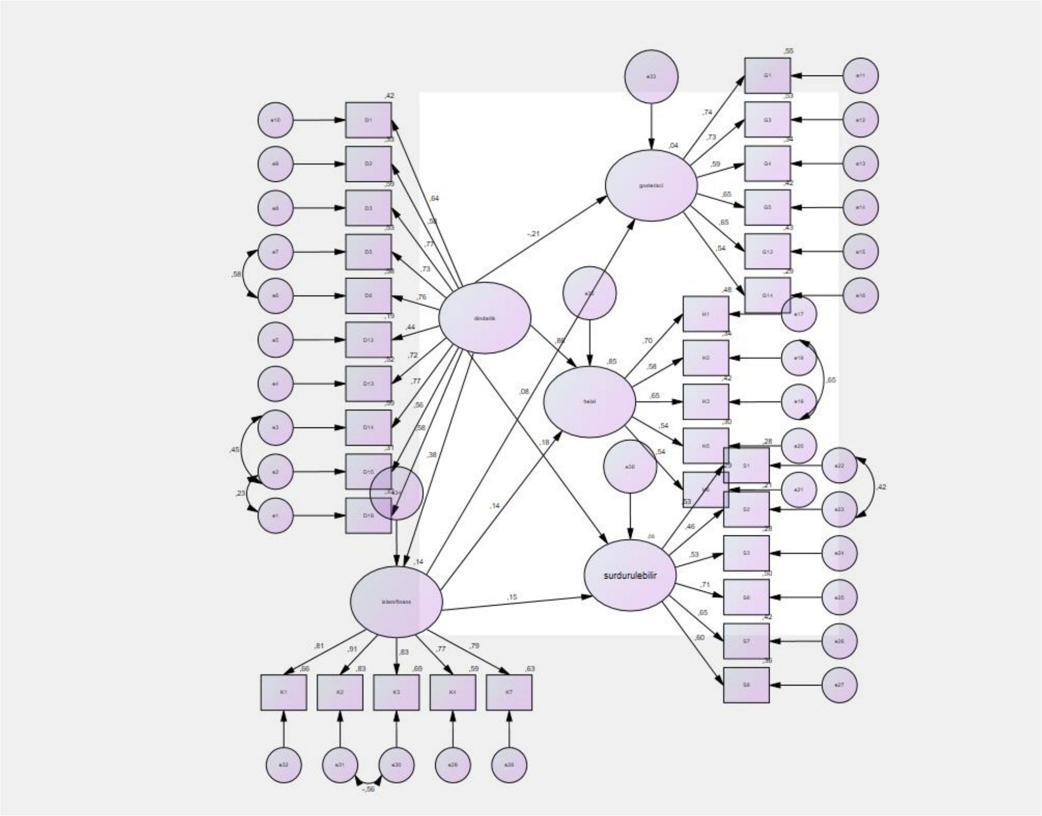
CONFIRMATORY FACTOR ANALYSIS (CFA)

MEASUREMENT MODEL

Fit Index	Calculated Fit	Good Fit	Acceptable Fit
CMIN/DF (χ^2 / df)	2.395	< 3	< 5
CFI	0.923	≥ 0.95	≥ 0.90
RMSEA	0.050	≤ 0.05	≤ 0.08
TLI	0.915	≥ 0.95	≥ 0.90
SRMR	0.084	≤ 0.08	≤ 0.10



STRUCTURAL EQUATION MODEL (SEM)



Fit Index	Good Fit	Acceptable Fit	Source	Calculated Fit	Evaluation
CMIN/DF	< 3	3–5	Hu & Bentler (1999)	2.05	Good Fit
TLI	> 0.95	0.90–0.95	Bentler (1990); Hair et al. (2013)	0.92	Acceptable Fit
CFI	> 0.95	0.90–0.95	Hu & Bentler (1999)	0.93	Acceptable Fit
RMSEA	< 0.06	0.06–0.08	Hu & Bentler (1999)	0.04	Good Fit
SRMR	< 0.08	0.08–0.10	Hu & Bentler (1999)	0.08	Acceptable Fit

RESULTS OF HYPOTHESES

The following hypotheses were proposed to examine the relationship between religiosity and consumption tendencies.

Hypotheses	β	S.E.	C.R.	Results
Islamic Religiosity → Hedonic Consumption	-,188	,049	-3,808***	Supported
Islamic Religiosity→ Status-Oriented / Luxury Consumption	-,213	,074	-2,882*	Supported
Islamic Religiosity→ Sustainable (Reuse and Recycling) Consumption	,091	,079	1,147	Not Supported
Islamic Religiosity→ Halal Consumption	,914	,072	12,737***	Supported

*****: p<0,001; **: p<0,01; *:p<0,05**
IR: Islamic Religiosity HC: Hedonic Consumption SOC: Status-Oriented Consumption SC: Sustainable Consumption HC: Halal Consumption

This hypothesis was proposed to examine the relationship between Islamic banking preference and Islamic religiosity

Hypothesis	β	S.E.	C.R.	Result
IR→ İBP	,523	,072	7,306***	Supported
***: p<0,001; **: p<0,01; *:p<0,05 IR: Islamic Religiosity IBP: Islamic Banking Preference				

The following hypotheses were proposed to examine the relationship between Islamic banking preference and consumption tendencies.

Hypotheses	β	S.E.	C.R.	Results
IBP → Hedonic Consumption	,092	,034	2,672**	Supported
IBP→ Status-Oriented / Luxury Consumption	-,001	,052	-,010	Not Supported
IBP→ Sustainable (Reuse and Recycling) Consumption	,250	,059	4,248***	Supported
IBP→ Halal Consumption	,008	,036	,225	Not Supported
***: p<0,001; **: p<0,01; *:p<0,05 IBP: Islamic Banking Preference HC: Hedonic Consumption SOC: Status-Oriented Consumption SC: Sustainable Consumption HC: Halal Consumption				

MEDIATING EFFECT

Relationships	P Value (significance)	Interpretation
IR → IBP→ HDC	0,048**	There is a mediation effect
IR → IBP → SOC	0,000***	There is a mediation effect
IR → IBP → SC	0,130	There is not a mediation effect
IR → IBP → HC	0,004**	There is a mediation effect

IR: Islamic Religiosity IBP: Islamic Banking Preference HC: Hedonic Consumption SOC: Status-Oriented Consumption SC: Sustainable Consumption HC: Halal Consumption
*****: p<0,001; **: p<0,01; *:p<0,05**

CONCLUSION

- Islamic religiosity significantly reduces hedonic and status-oriented consumption and strongly increases halal consumption. However, its effect on sustainable consumption was not significant. Thus, all hypotheses except the one related to sustainable consumption were supported.

- Islamic banking preference (IBP) positively influences hedonic and sustainable consumption, with both relationships statistically significant. However, IBP does not have a significant effect on status-oriented or halal consumption. Thus, hypotheses related to hedonic and sustainable consumption are supported, while those concerning status-oriented and halal consumption are not.

- Islamic banking preference (IBP) mediates the relationship between Islamic religiosity (IR) and hedonic consumption ($p = 0.004$), sustainable consumption ($p < 0.001$), and halal consumption ($p = 0.048$). However, no mediation effect was found for status-oriented consumption ($p = 0.130$).

DISCUSSIONS AND LIMITATIONS

- In Islamic economics, the concept of *homo-islamicus* refers to an ideal individual who strictly adheres to the moral and ethical values prescribed by Islam in all aspects of economic behavior, including consumption (Furqani, 2017). It is not expected that this individual deviates from Islamic principles, as their decisions are guided by a deep commitment to religious values. Accordingly, Muslims who follow the Islamic understanding of consumption should not aim to adapt Islam to modern consumption trends but rather strive to reshape their consumption habits in line with Islamic ethics and rules, free from the influence of capitalism and globalization.
- This study evaluates the alignment between the consumption tendencies of religiously sensitive individuals and the principles of Islamic consumption, aiming to outline the boundaries of ideal consumption behavior from an Islamic perspective. Unlike many studies in the existing literature that focus on analyzing changing consumption behaviors of Muslims to develop marketing strategies, the primary objective of this study is not to serve commercial purposes but to raise awareness regarding ethical consumption in accordance with Islamic moral principles.
- The study is limited to a sample drawn from the city of Istanbul. Future research may benefit from broader, nationwide surveys with larger and more diverse samples. Additionally, comparative studies between different countries could offer insights into how religiosity and consumption tendencies interact across cultural contexts.
- Another important methodological limitation of this study is its cross-sectional design. Since the data were collected within a specific timeframe, it is possible that participants' religious attitudes, perceptions, and consumption behaviors might change over time. The study also focused on selected consumption tendencies; future research could explore different dimensions of consumption in relation to religiosity. Lastly, the scope of Islamic finance in this study was limited to Islamic banking preferences. Subsequent research could extend the analysis to include other areas such as Islamic capital markets or Takaful (Islamic insurance).

Thank you for your attention!