

## THE INFLUENCE OF RELIGIOSITY ON INCOME AND PROSPERITY: THE INDONESIAN CONTEXT

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### Abstract

**Purpose of the Study:** The principle of prosperity in Islam (Al-Falah) has a different meaning from the conventional principle of prosperity. Prosperity in Islam is not only measured in terms of fulfilling material needs (wealth) but also meeting spiritual needs that can be achieved by adherents of Islam if they meet the objectives of Islamic law (*Maqashid Shariah*). The religious aspect is considered to have an important role in determining the ability of a Muslim to earn income and prosperity based on the principles of *Maqashid Sharia*. Therefore, this study aims to prove the relationship between Muslim religiosity based on the principle of *Maqashid Shariah* on their income management and the achievement of prosperity.

**Methodology:** The explanatory method was employed to know the effect among variables. Islamic prosperity was classified into an endogenous variable, while religiosity, income, and social factor were classified into the exogenous variable. The data was collected through a survey method by delivering a questionnaire to the sample. The sample of this study was lecturers of Universitas Negeri Surabaya. The data analyzed by PLS in the Structured Equation Model (SEM).

**Main Findings:** The result found that Islamic religiosity brought impacts on people's income and prosperity. Nevertheless, Islamic income was not a mediating variable between religiosity and prosperity.

**Applications of this study:** The study result might assist financial planners and government/policy makers in identifying the drivers of people's prosperity and how to create the product, service of the platform that meets the Muslim needs as the majority of the population in Indonesia.

**Novelty/originality:** While other studies focused on the impact of Islamic religiosity on the specific financial asset, such as Islamic bank accounts or insurance, the present study explores the impact of Islamic religiosity dimension on the increase in income and prosperity in a broader perspective.

**Keywords:** Religiosity, *Maqashid Syaria*, Financial Asset, Income, Islamic Prosperity.

### INTRODUCTION

Based on the perspective of Islamic Syaria, prosperity is not only manifested by solely optimizing the fulfillment of material needs, but also the fulfilment of spiritual needs in an equal manner. [Aydin \(2014\)](#) argued that Islam does not see them as separated that balancing the owned material by helping others might bring spiritual and social composure to people. Similarly, [Pratiwi and Widiastuti \(2017\)](#) explained that the augment of *the puyar* (non-interest-based financing scheme for small and medium-sized businesses) aims to raise income that still less optimal to increase people's welfare since the roles of syari'ah economy was not comprehensively implemented in daily life. It indicates that prosperity improvement is not solely about material factors, but also about spiritual reinforcement. Besides, [Rizal and Amin \(2017\)](#) argued that the higher income obtained, the more generous and prosperous people would be.

Therefore, Islam aims to create benefits for people in their life and hereafter ([Fikriyah, Ridlwan, and Suryaningsih, 2019](#)). In Islam, the essence of family prosperity and happiness is not solely about how much wealth they have, but also about to what extent they keep conscious and aware in showing faith and piety to Allah SWT. It is similar to what [Amin \(2017\)](#) argued that one's religiosity might become an indicator to see wealth in their life by implementing *Maqashid Syari'ah* (The Objective of Islamic Law/Shariah). Besides, religiosity plays a role in fulfilling individual needs and becomes one determinant factor of individual destitution ([Palomar-Level dan Amparo, 2012](#)). Al Qur'an explains that faith and piety may bring effects on the good life, as mentioned in Al-Quran An Nahl verse 97, "Whoever does righteousness, whether male or female, while he is a believer – We will surely cause him to live a good life, and We will surely give them their reward [in the Hereafter] according to the best of what they used to do."

A Moslem who implements the Al Quran and Hadith in every facet of his life is observed from his religious activities, commonly called *religiosity*. [Barra \(2016\)](#) argued that involving religiosity in societal life might bring positive effects on people's prosperity. Besides, the level of workers' productivity may go along with the level of their obedience on a religious tenet, making them professional and pleasant on their work ([Wijaya, 2018](#)). Human is considered righteous if they were able to maintain the values of things, just so the condition remains unchanged as they are and properly function. The righteousness is an action that corresponds to the postulate of mind, the Al Qur'an, and the *sunnah* of Prophet Muhammad SAW ([Shihab, 2007](#)). The relevance between righteousness and faith makes the subject sincere without expecting any immediate reward, and equips him with the spirit of offering and does his best. Without faith, every work becomes nothing. A good life, as mentioned in Al Quran, is not a luxurious one with no test. Otherwise, it

involves relief, sincere, and patience to go through any temptations, as well as gratitude on every grace that Allah has granted. One may feel neither excessively afraid nor upset as he always knows that Allah SWT always grants the best choice for his life, and there must be a merit for everything (Shihab, 2007).

An individual may not only manifest his religiosity through his worship but also his daily activities. A religious person has to be motivated, both visible and invisible, by the implementation of the Al Quran and Hadith. It is consistent with Karami, Omid, and Dubinsky(2014) that religiosity was not merely become the purpose of life but has to be implied to one's secular purposes. Furthermore, Islam also has maximum limits in consumption, as mentioned in the Al Quran and Hadith. It limits the increase of consumption with no increased benefit. The limits consist of *tadbir* (dissipation) and *israf* (extravagance). Elseidi (2016) argued that people who put their perception on their religiosity tended to have a willingness to buy halal-labeled products considered safety and effects on their health. Meimandi and Mahdi (2010) argued that one's contentment in life is not separated from his religious performance. Additionally, Lee and Bauman (2013) suggested that involving the values of religiosity might bring positive effects on one's successful job performance.

A Moslem does not only rely on, for instance, the determinant factors that some conventional economists conveyed, but also considering his religious tenets in Al Quran and Hadith that both become the primary sources of Islamic ethics and his guidance in consumption (Anwar, Fahrullah, and Ridlwan, 2018). Rezapour (2016) suggested that religiosity might help an individual to find the essence of life and bring more contentment. Furthermore, the measurement of prosperity which has been used all this time is different from Islam. Islam has a particular indicator of prosperity that becomes syariah purposes. Chapra (2001) mentioned that faith was the most fundamental base to attain prosperity, given that it brought significant effects on the essence, quantity, and quality of both physical and psychological needs. Faith creates a balance between material and spiritual urge, gives peacefulness of mind, family, and societal solidarity improvement. Based on Syatibi, in Laldin (2008), also argued that prosperity might be achieved on which one had fulfilled the one of the objective of syariah (Maqashid Syariah), *hifdzun maal* (protecting wealth) as the proxy of material needs and *hifdzunad-din* (protecting beliefs), *hifdzun an-nafs* (protecting soul), *hifdzunakl* (protecting mind), *hifdzu an-nashl* (protecting posterity) as the proxies of spiritual needs. Elviandriet al. (2018) suggested that prosperity in Indonesia did not solely need government roles, but also *Maqashid Syariah's* awareness from civil people.

Many previous studies about the relationship of religiosity and wealth/prosperity were focused on the impact of religiosity (of non-Islamic believers) on wealth/prosperity as the studies of (Iannaccone, 1980), (Galbraith, 2007), Dills and Hernandez-Julian (2013), (Xu, 2017), Van Heuvelen (2014) and Rommelspacher (2017). Meanwhile, the other studies that focused on the influence of Muslim religiosity on state-welfare Gill & Lundsgaarde (2004); on income management (Iskandar, 2006), Amin (2010), Fahrullah (2016), Rahmawati et al. (2019). Therefore, this study aims to investigate the influence of Islamic religiosity on their income management and prosperity that measured by material and spiritual accomplishment based on *Maqashid Shariah* principles.

## LITERATURE REVIEW

### Religiosity

Ancok (2004) explained that religiosity derived from Latin, *religio*, which stemmed from *religare*, referring to *confining*. In instance context, *religiosity* refers to things that one profoundly feels, and it deals with his longing to have obedience, and it grants rewards just so confining him in society. Religiosity is a condition due to one's behavior that stems from a response to his faith toward God's orders to achieve a good life now and hereafter.

The theory of religiosity relates to diversity, involving faith, knowledge, and worship. Religiosity refers to what extent the knowledge, the faith, the worship, and the comprehension about the religion he believes. For a Moslem, religiosity is seen from to what extent the knowledge, the faith, the worship, and the comprehension about Islam (Suroso and Mucharam, 2002). Religiosity in Islam consists of five things, including *aqidah* (belief system), worship, deed, moral (i.e., *ihsan*), and knowledge.

Based on Bergan and McConatha (2000), Sedikides (2009), King and Williamson (2010), Adeyono and Adeleye (2008), concluded several definitions of religiosity that are reflected in three components, namely piety (belief in something), practice (practice what the religion or the religion that preached), and participation (participation in observing religion and participating social activities related to religion community).

For a Moslem, religiosity could be seen from to what extent the knowledge, faith, worship, and comprehension about Islam (Suroso and Mucharam, 2002). This study used several indicators such as *aqidah* (believing the truth of Al Quran, believing that no more prophet after Rasulullah SAW, believing both good and bad fate) and *ahlaq* (knowing and having excellent communication with neighbours, welcoming guest with pleasure, loving animals, visiting parents periodically, treating house assistance as the part of the family; keeping silaturahmi with family) and the awareness of one of *Maqasid Syariah* (The Objective of Islamic Law/Shariah), *hifdzun maal* (protecting wealth). In the context of Islam, religious people who earn, consume or create *halal* (kosher) products/services (Karoui&Khemakhem, 2019). This principle is the manifestations of Maqasidh Syariah (The Objective of Islamic Law/Shariah) are: *hifdzunad-din* (protecting beliefs), *hifdzun an-nafs* (protecting soul), *hifdzunakl* (protecting mind), *hifdzu an-nashl* (protecting posterity) and *hifdzunmaal* (protecting wealth).

Protecting or maintaining wealth is related to seeking *halal* (kosher/lawful) livelihood to meet the needs and prescribing any kind of *riba* (interest), robbery, deception, and theft ([Al Rasyuni, 2005](#)); ([Ashur, 2006](#)). Protecting wealth emphasizes the aspects of *muamalah* (human relation). In Islam, protecting wealth ensures the wealth or assets are not sourced from things and activities that were forbidden by Islam. As well as ensuring that the income is obtained by the way of Allah's blessing as stated in the QS. Al-Baqarah verse 188, "And let not one of you eat the wealth of others by the wrong way and (do not) you bring (the affairs of) to the judge, so that you may eat part of the other wealth with (the way of making) sin, even though you know it". The study about the influence of the Muslim awareness of one of *Maqasid Syariah* concept, *hifdzun maal* (protecting wealth) to family prosperity was ever conducted by ([Amin 2010](#)), while the impact of this concept awareness to employee's prosperity was investigated by ([Fahrullah 2016](#)).

### **Income**

Income refers to revenue both in the form of fresh money and goods, from another party and own party, from work and activities measured by wages (e.g., in rupiah) of the current price. The calculation of an individual income is from his national income added by transferred income and should be subtracted by profit tax, not-shared-profit tax, and expenditure ([Samuelson and Nordhaus, 1997](#)). Obtaining income to meet the necessities of life is an instinct of all living things on earth. In Islam, humans are described as Allah's caliph, who is ordered to earn for living as their efforts to comply with the objectives of their presence and creation on earth. This is different from other living things that do not have obligations like this. Humans are expected to work and find sources of income in a *halal* and *thoyib* way (good and right), so as not to harm people or other living things. However, because of the greedy nature of humans, they tend to earn income in any way. This is what then makes God lower the Qur'an and Sunnah as a guide in life, including looking for income and economic activities. ([Iddagoda & Opatha, 2018](#)). Income variable in this study is not only measured by how much income obtained, but also how income had been tithed, the amount of *halal* income, free-usury/interest income.

### **Islamic Prosperity (Al Falah)**

The concept of Islamic Prosperity (Al-Falah) based on Imam Al-Qurtubi ([Raimi, 2018](#)) is a balance of material prosperity and spiritual prosperity. This is in line with the principles in *Maqashid Sharia* (The Objective of Islamic Law) which teaches every adherent of Islam to *hifdzunad-din* (protecting beliefs), *hifdzun an-nafs* (protecting soul), *hifdzu-akl* (protecting mind), *hifdzu an-nashl* (protecting posterity) and *hifdzun-maal* (protecting wealth). Therefore, indicators of prosperity are doing *halal* and earning *halal* income, *qana'ah* (contentment), giving *taufik* (guidance), *sa'adah* (tranquility/happiness) ([Raimi, 2018](#)).

There are some studies that study about certain factors that influence Muslim prosperity. [Azzam and Rettab \(2016\)](#) argued that the higher income a family had, the lower expenses they would have. In other words, income may influence the prosperity of a family. Similarly, [Funing and Jun \(2013\)](#) suggested that the low-income population is more susceptible to prosperous rather than those with moderate or high income. [Gebrehiwot \(2016\)](#) also explained that income brought an impact on household prosperity in Tigray. A policy of minimum wage has significant implications for employee prosperity along with their family ([Aderemi dan Fidelis, 2016](#)). It indicates that income influences both individual and family prosperity in the Muslim community.

A study by [Galbraith and Galbraith et al. \(2007\)](#) showed that intrinsic religiosity had positive relevance to economic growth. This relevance was due to the influence of religiosity toward business activities that gained positive economic growth. Another study from [Iskandar et al. \(2006\)](#) found that demographical and socio-economic factors that might influence prosperity were the number of members, the ages and education of the spouse, income, asset ownership, and the status of employment. On the other hand, [Xu \(2017\)](#) suggested that religion might alleviate an individual tendency toward corruption in China.

Therefore, based on the explanation above, the hypotheses are written as follows:

**H<sub>0</sub>:** Islamic religiosity does not influence positively to *halal* income management

**H<sub>1</sub>:** Islamic religiosity influence positively to *halal* income management

And

**H<sub>0</sub>:** Islamic religiosity does not positively influence to prosperity.

**H<sub>2</sub>:** Islamic religiosity influence positively to prosperity.

## **METHODOLOGY**

### **Methodological Orientation**

The research design of this study is an exploratory approach in order to see and describe the influence among variables before testing the hypotheses. The methodological orientation is *phenomenology* that aims to describe, understand and interpret the meanings of experiences of human life. It focuses on research questions such as what it is like to experience a particular situation ([Bloor & Wood, 2006](#)).

## Sampling

The sampling of this study was the lecturer of Universitas Negeri Surabaya that should meet several criteria (purposive sampling criteria), such as (1) Moslem and (2) Certified Lecturer. There were 764 lecturers of UNESA who participated in this study. It took a sample using the SEM *sample size* method by calculating five multiply by the number of indicators from the latent variable (Solimun, 2002). Hence, if this research had 17 indicators, for instance, it needed 17 x 5 samples, which equals to 85 respondents.

## Data Collection

The data is collected through the survey method by distributing a questionnaire to eighty-five (85) lecturer and academic staff at Universitas Negeri Surabaya, Indonesia.

## Data Analysis

The collected data was then analyzed using Partial Least Square (PLS) that aimed to measure variables. It also utilized the Smart-PLS program on its analysis. The variables were classified into an endogenous variable that referred to Islamic prosperity and exogenous one that consisted of religiosity, income, and social factor. Through the Smart-PLS program, seven steps were conducted respectively, including designing a structural model, designing a measurement model, constructing a path diagram, conversing the diagram into an equation system, estimating the coefficient of the path, and evaluating loading weight, the goodness of fit. Moreover, the t-test implied insignificant if  $t_{count} < t_{table}$  (alpha 5%), and the vise Versa. If the result of testing hypotheses on *the outer model* was significant, it found that the indicator might be used as the instrument to measure latent variables. However, if the result on *the inner model* was significant, it indicated that there was an effect with the latent variable on another latent variable.

## RESULTS

### Fit and Quality Indices Model

In PLS analysis, there were several measures of Fit dan Quality Indices Model, described as follows.

**Table 1:** Fit and Quality Indices Model

No.	Fit and Quality Indices Model	Criteria of Fit	Analysis Result	Note
1	APC	$p < 0,05$	0,492 ( $P < 0.001$ )	Good
2	ARS	$p < 0,05$	0,482 ( $P < 0.001$ )	Good
3	AARS	$p < 0,05$	0,475 ( $P < 0.001$ )	Good
4	AVIF	acceptable if $\leq 5$ , ideally $\leq 3.3$	1,436	Ideal
5	AFVIF	acceptable if $\leq 5$ , ideally $\leq 3.3$	2,280	Ideal
6	GoF	small $\geq 0.1$ , medium $\geq 0.25$ , large $\geq 0.36$	0,479	Ideal
7	SPR	acceptable if $\geq 0.7$ , ideally = 1	1000	Ideal
8	RSCR	acceptable if $\geq 0.9$ , ideally = 1	1000	Ideal
9	SSR	acceptable if $\geq 0.7$	1000	Ideal
10	NLBCDR	acceptable if $\geq 0.7$	1000	Ideal

**Source:** The data was processed by the researcher

The result of the Fit and Quality Indices Model was found qualifying the requirement of the Fit Model. Thus, all the data in this study was considered *Fit*.

### Variable Profile

The information presented on the variable profile was the composite of some fundamental indicators based on the value of factor loading in which the empirical condition of the variables was based on the mean score.

**Table 2:** Variable Profile X1, Y1, and Y2

No	Indicator	Factor Loading	Mean Score	Proposition
1	X1.1	0,650	4,9	Maintained
2	X1.2	0,853	4,9	Maintained
3	X1.3	0,732	4,6	Maintained



No	Indicator	Factor Loading	Mean Score	Proposition
4	X1.4	0,726	4,3	Maintained
5	X1.5	0,708	4,4	Maintained
6	X1.6	0,603	4	Maintained
7	X1.7	0,390	4,4	Maintained
8	X1.8	0,690	4	Maintained
9	X1.9	0,616	4,7	Maintained
10	Y1.1	0,691	4,1	Improved
11	Y1.2	0,860	4,5	Maintained
12	Y1.3	0,706	4	Improved
13	Y2.1	0,760	4,5	Maintained
14	Y2.2	0,579	3,6	Maintained
15	Y2.3	0,744	4,1	Improved
16	Y2.4	0,557	4,5	Maintained
17	Y2.5	0,743	4,1	Improved

**Source:** The data was processed by the researcher

When the factor loading increased, it indicated that the indicator either gave a stronger reflection or became an important indicator in that variable from several variables; the important indicators were as follows.

- Variable X1 was Islamic religiosity with important indicator X1.2; believing that no more prophet after Rasulullah Muhammad SAW. The factor loading was 0.853, which condition was good to be maintained (the mean score was 4.4).
- Variable Y1 was Islamic income with important indicator: Y1.2; income obtained from *halal* sources with factor loading in 0.860, which condition was good to be maintained (the mean score was 4.5). In addition, indicator Y1.1 referred to the income that had been tithed, and the factor loading was the lowest one (0.691).
- Variable Y2 was Islamic prosperity with important indicator: Y2.1; giving advice about truth and patience to one another in a family, and the factor loading was 0.760, which condition was good to be maintained (the mean score was 4.5). Besides, indicator Y2.3 (every member of a family were all familiar with discussion and deliberation, as well as being free to give an opinion) and Y2.5 (the family need in the economy had been fulfilled) with the lowest loading of indicator (0.744 and 0.743 respectively).

## DISCUSSION / ANALYSIS

Based on the result of the statistic test, some indicators were found statistically significant. The effect of Variable X1 (i.e., Islamic religiosity) with the most significant important indicator disbanded indicator X1.2 (i.e., believing that no prophet after Rasulullah Muhammad SAW). It could be qualitatively explained that, currently, many perceptions disagreed with people's beliefs that Rasulullah Muhammad SAW was the last prophet, such as Ahmadiyah and Syiah's beliefs.

Variable Y1 was Islamic income with important indicator Y1.2 (i.e., income was obtained from *halal* sources). Meanwhile, the factor loading was 0.860, which condition was good to be maintained (the mean score was 4.5) since it corresponded to the empirical condition that the respondents were families who sought for livelihood in UNESA had been very sure that their job was *halal*. For indicator Y1.1 (the income that had been tithed), however, had the lowest factor loading 0.691, given that the empirical condition was not too high (4.1). This indicated that their awareness of *Maqashid Syariah* should be improved. Besides, the result of the questionnaire that the family income was free from any usury was in between two indicators above, and it showed that the family of UNESA was quite sure that their income was free from any usury.

Variable Y2 (i.e., Islamic prosperity) with important indicator Y2.1 (i.e., every member of a family gave advice to one another in truth and patience) had a factor loading 0.760, which condition was good to be maintained (the mean score was 4.5) since the family of UNESA was sure that they had advised to one another. For indicator Y2.3 (the family was familiar with discussion and deliberation, and they were all free to give an opinion) and Y2.5 (their needs in the economy was quite fulfilled), however, had the lowest indicator loading (0.744 and 0.743 respectively), given that the empirical condition was not too high (4.1). Hence, it indicated that there was still compulsion and not familiar with the discussion. Besides, the UNESA family also thought that their economy needs were relatively less fulfilled. This might be due to the fact that the members of the UNESA family worked as government employees, which financially had a lower standard of salary rather than the private sector.

Moreover, the direct-influence between variables as follows:

1. The effect of Islamic religiosity (X1) on Islamic income (Y1) with path coefficient at 0.565 and  $p < 0.001$  (given that the  $p$  was less than 0.01) was considered significant, and thus, the hypothesis was supported. It noted that the effect of Islamic religiosity (X1) on Islamic income (Y1) was 56%.
2. The effect of Islamic income (Y1) on Islamic prosperity (Y2) with a path coefficient at 0.505 and  $p < 0.001$  (given that the  $p$  was less than 0.01) was considered significant. Hence, the hypothesis was supported. It noted that the effect of Islamic income (Y1) on Islamic prosperity (Y2) was 50%.
3. The effect of Islamic religiosity (X1) and Islamic prosperity (Y2) with path coefficient at 0.405 and  $p < 0.001$  (given that the  $p$  was less than 0.01) was considered significant. Hence, the hypothesis was supported. It noted that the effect of Islamic religiosity (X1) and Islamic prosperity (Y2) was 40%.

In the context of the model, however, it could be statistically verified that Islamic income was, in fact, not a mediating variable between Islamic religiosity and Islamic prosperity. Therefore, Islamic religiosity was found, giving direct effect to Islamic prosperity without using Islamic income. The total effect of religiosity (X1) on prosperity (Y2) was only 4.7%. Hence, it was expected to make a new stronger model. However, it would not abrogate a comprehension that Islamic religiosity affected Islamic prosperity. Therefore, this study extended the previous study on religiosity and prosperity.

In Islam, the Al Quran perspective on this issue was quite clear, such as in QS Ar-Rum verse 37, as follows.

أَوَلَمْ يَرَوْا أَنَّ اللَّهَ يَبْسُطُ الرِّزْقَ لِمَنْ يَشَاءُ وَيَقْدِرُ إِنَّ فِي ذَلِكَ لَآيَاتٍ لِّقَوْمٍ يُؤْمِنُونَ

“Do they not see that Allah extends provision for whom He wills and restricts [it]? Indeed, in that are signs for a people who believe”.

Wahbah Zuhaili, Tafsir al-Munir, juz11 pages 97, Damaskus: Darulfiki: *“Indeed, Allah SWT who gives and sets blessing to His followers. Allah can expand His blessing to someone, although he is kufur and disobeys Allah. Otherwise, Allah is also able to restrict His blessing to someone although he is a believer and always obeys Allah.”*

Allah expands His blessing to one group and restricts His blessing to another group without being influenced by their obedience and disobedience. Whatever the condition is, the obedient believer would always be blessed with the fate that Allah had decided, and thus they would not be quickly desperate to enjoy the life.

This study supports the previous study result that religiosity brought a positive effect on alleviating any crime and drugs (Iannaccone, 1980), improving business activities (Galbraith, 2007), and decreasing the tendency to do corruption (Xu, 2017). Van Heuvelen(2014) and Rommelspacher (2017) also states about this phenomenon in their study that concluded religiosity is a predictive factor of welfare behaviour. The awareness of the importance of achieving *Maqashid shariah* that brought effects on Islamic prosperity as found by Amin (2010) and Fahrullah (2016) also found in this study. Nevertheless, this study result is contradictive to the previous study of Rahmawati et al. (2019) that mentioned the higher or lower level of religiosity do not determine the sharing behavior of people (in this case is a student). Gill & Lundsgaarde (2004) states that based on their cross-national data research, there is a negative relationship between religiosity with welfare spending. This statement also supported by Dills and Hernandez-Julian (2013) that concluded, in the United States, religiosity did not always have a positive impact to the state welfare, because people have lost their trust to the religious institution which manages the charity program/event since many scandals found in that institution.

## CONCLUSION

Islamic religiosity brought direct effects on Islamic income, Islamic prosperity, and religiosity at 56%, 50%, 40%, respectively. In the context of the model, it showed that Islamic income was not a mediating variable between religiosity and Islamic prosperity. Therefore, religiosity was found to have a direct effect on Islamic prosperity. The implication of the study is financial planners and government/policymakers able to identify the drivers of Muslim's income-earning behaviour and prosperity-seeking orientation and how to create the product, service of the platform that meets the Muslim needs as the majority of the population in Indonesia.

## LIMITATION AND STUDY FORWARD

The result of this study has some limitation such as the instability of the steps and bias. For example, the respondents are the lecturer at Surabaya State University who may not reflect the details of the Muslim population in Indonesia. This means the findings cannot be directly generalized to other organizations or other industries. Further testing will be needed to confirm the relationship in other settings. Besides that, religiosity is sensitive and personal, so that it can reduce validity and reliability. Further studies should have more concerned about ethnic, cultural, and nationality differences in Muslim consumers, which can be vital in influencing income improvement and prosperity.

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## AUTHORS CONTRIBUTION

Moch. Khoirul Anwar created the conceptual framework, research framework and do data analysis; Ahmad Ajib Ridlwan coordinated the data collection; Muhammad Hasan Muzaki assisted Ahmad Ajib Ridlwan to collect the data; A'asy Fahrullah and Achmad Kautsar compiled the manuscript and Clarashinta Canggih wrote and edit the manuscript.

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