

RELIGIOSITY, CULTURAL BELIEF AND ECONOMIC BEHAVIOR IN CONTEMPORARY MUSLIM MINANGKABAU WEST SUMATERA¹

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Abstract: *Minangkabau society is known by tradition called merantau (out-migration), people with matrilineal system, co-exist and inseparable Islam and Adat. Islam is the identity of Minangkabau people. Islam became part of inherent in various fields of life including the economy. There has never been any doubt the role of Islam in Minangkabau history. Adat can be defined as cultural belief as normative system which guide human behavior. Not many researchers succeeded in explaining clearly the relations and influence of Islam and cultural belief in the economic life of Muslim Minangkabau. But analysts know little about the extent of religiosity and cultural belief contribution in making economic decisions to be used as guidance in economic behavior.*

The study aims to examine what we believe to be important religiosity and cultural belief shape economic behavior Muslim Minangkabau that extremely loyal to the religion and adat. Minangkabau of West Sumatera an ideal field site for a study that investigate the uses religiosity and cultural belief. 457 samples were selected using purposive sampling. I employ original data were collected through questionnaires designed and analyzed by quantitative approaches.

A surprising emerges from the results of this study. Relationship religiosity and cultural belief gave no systematic effect on economic behavior of Muslim. Religiosity and cultural belief in Minangkabau Muslim's behavior are complex. Religiosity and cultural belief influence on economic behavior Muslim in Minangkabau, but it is not significant. Minangkabau people often quouted the saying "Adat based on Islam and Islam is based on the Qur'an" and it only becoming the promotion of identity to the public discourse rather than comprehensive implementing religious values and cultural belief in economic behavior. If this continues to develop, the implications on religion will stay in Quran and would just be the proverbial custom-proverb.

1. BACKGROUND

The uniqueness of Minangkabau ethnic has attracted the attention of many researchers to study about it. Of the many studies about Minangkabau, a classification can be made; the Out-migration Pattern of Minangkabau Society, the Dynamic Structure and Culture of Minangkabau, Islam and the Matrilineal System, Minangkabau Ancient Manuscripts, the Inheritance Culture of

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Minangkabau Society (Syarifuddin, 1984), Minangkabau People, Religion Identity and the Ethnical Culture of Minangkabau Ethnic in the Border Area, Minangkabau Society Integration and Interaction in the Border Area (Manan, 1984., Astuti, 1999., Maryetti, 1999., Akhimuddin, 2007., Kathano, 2008., Nusyirwan, 2010., Rozy, 2013). All of those studies found the uniqueness of Minangkabau culture as well as the aspect that becomes the focused of the research.

The study of Minangkabau economy has also been done by the researchers. Their focus is mainly on the history theme, potential institution and their preference of the syariah financial institution in Minangkabau society. Their economic historical finding is that economy nagariis the economy that runs based on family relationship. This bonding creates a power in the individual social relationship and closes the entrance of new system. However, after the Dutch Colonialization, Minangkabau economy operates with a new system which is called the capitalist (Oki, 1972).

Economy nagariis dominated by farming economy. Coffee has been the major things in the market and become the target of foreign traders. The farmers economy arises. The life of farmers society has changed into materialistic and started to leave religion. This condition causes the Paderi Movement as the the rise of Islam. In the study of Minangkabau economy history, we can find that there is a relationship between the rise of Islam and the rise of the farmer economy in 1784-1847 (Dobbin, 1983). This finding becomes an important reference to the dynamic of Islam in Minangkabau in the late 18 century and the beginning of 19 century. Dobbin study is a study that combines history, economy, social, politics and religion that has never been done before (Asnan, 2008). Economic institution such as Blacksmith Business Entity and market has become the focus of the previous study. The Blacksmith Business Entity in Sei Puar is a portrait of business entity that has never been in progress. It has not been in progress in terms of operational scale and profit. The main cause is that this Blacksmith Business Entity is using kinship system while it actually confronts and interacts with capitalist market system (Kahn, 1975).

However, the traditional market in Minangkabau society is able to cope with the negative effects of the capitalist system. Market serves as the place of trading, make a living and also as a social media. It becomes a place where people meet other members of society and interact with them so that the value of togetherness and kinship are still well kept in the society and those values are also the basic of Minangkabau society organizing any kind of changes (Effendi 1999). The syariah financial institution which started to develop in Indonesia a few decades ago also has found its place in Minangkabau society. As an ethnic that makes religious values and tradition as their life principles, the syariah financial institution surely has been well accepted and developed in the society. The study done by BI and the Andalas University Research Center informed that people approve the existance of syariah financial institution in their society. Although it gains a well support

from the society, yet people still has little knowledge of the principles and the terms used in syariah financial institution. The other problem is that society is dominated by religion in deciding a loan (BI dan LPUA, 2001).

All studies using Minangkabau economy as the theme show that Minangkabau economy has been the focus of many research and studies. Yet, the economic behavior of Minangkabau Society and its relationship with religion and cultural values followed by the society has never been the focus of a study. Minangkabau society in West Sumatera owns values which control and direct their life in their society. Those values are followed, kept and inherited through generations and is named 'adat'. Minangkabau adat is not just a local wisdom, but it also serves as the structural system of society that takes part in controlling the life of the society. Every individual in the society puts adat as the rules that must be followed (Abdullah, 1972; Penghulu, 1978; Rais, 1994)

For Minang people, shame is a feeling caused by doing something wrong and violate public rules. Shame does not only effect on the person doing wrong or not following the public rules, but it also will be felt by the group of the person doing wrong (Heider, 2011; Navis, 1984). There is a term *sehino-semalu* in the society. This term means that the member of the family who violates the 'adat' will bring a bad name for the entire family. Therefore, every member of a family will have to remind each other not to do anything wrong (Diradjo, 2009). The feeling of ashamed will be able to prevent someone from doing wrong thing in the society (Zasu, 2007). Minangkabau society is famous as the society that holds their adat strongly and obediently following the rules of their religion. There is a saying in their society, *adat basandisyara', syara' basandikitalullah, syara' mangatoadat mamakai* which means islamic teaching becomes the foundations of every behavior of the Minangkabau society in terms of social, politics and economy (Navis, 1984; Abdullah, 1990). However, this case has never been tested academically, so it is still difficult to answer the question of whether Islamic teaching and adat influence the economic activity of Minangkabau society?

2. RELIGIOSITY, CULTURAL BELIEF AND ECONOMIC BEHAVIOR: A LITERARY REVIEW

Among the economic experts, a study of economy and religion has been done through generations. Weber's study which is written in his book *Protestant Ethic and Spirit of Capitalism* found that Calvin's teaching in Protestan has an important role in rising the spirit of capitalism in western countries. Calvin's teaching has turned the puritan Calvinism into business people. According to Weber, Calvin's teaching is about responsibility people has to God, honesty in doing something, hard work, being economical, time management in life is a pure calling that makes a person has a high rank in God's eyes. The teaching of faith makes human live in uncertainty. Work and effort make people as the chosen person by God

and will live under His blessings. Work and effort in the ways that God has determined will make people live in His blessing. This teaching therefore eliminates the magical thought and develops rationale (Giddens, 1986; Abdullah, 1978; Weber, 1958).

The next generation studies religion and economy in macro context. The findings from many studies state that religion and economy has *abidirectional* relationship. Religion forces economic growth and at the same time religion can also cause its pilgrims to live away from religion. Religion is considered as the factor that influence the growth of economy (Eum, 2011; Noland, 2005). Religion has a kind of effect to *social cohesion* and has the power to increase and decrease the civilization (Kaldun, 1981). In business organization, religion has influenced the low effect of *reporting irregularities* (Dyreng, 2010) and reduces *abnormal accrual* and increases *real earnings management* (Guire, 2010). Hirschman in the 1980-s is doing 6 studies about the behavior of the pilgrims. In 1981, he found different behavior in searching and processing information among the Jewish and Non - Jewish. In 1982, it was found that religion influences the choice of relaxing activity. In 1983, Hirschman found that price is not an important factor in choosing entertainment activity and religion gives a different choices in deciding TV program (Usman 2015). All studies about religion and economic behavior inform that religion implies the different economic behavior, macro and micro. However, there is also studies stating that religion has no effect on behavior (Burnett, 1990).

Many of the previous studies of religion and economy usuallu used religiosity concept in viewing the influence of religion in economic behavior (Pepinsky, 2013, Shaleh, 2012, Vaos, 2011). Many studies are done to test the influence of religiosity toward economic behavior. Studies in many countries have found religiosity effect as an independent variable toward customer's behavior. The study done in Mauritius island with 1.000 households has found that religiosity has positive effect toward customers' shopping behavior. In Pakistan, the study is done among the students in Pakistan International Islamic University. This study found that religiosity has positive effect on the customers decision in buying something. The study compares Islam, Christian, Hindu and Budha. Different religion brings differences in style, orientation, information source of shopping and the importance of attribute. Islam puts attribute as an important part in shopping. Religion becomes the reference in deciding attribute (Rahman, 2013). The study in Malaysia uses 226 samples and finds that religiosity has positive effect on the customers' shopping behavior (Mokhlis 2006). The study which uses a bigger sample around 1.846 samples is classified into three ethnics; Hispanic, Native America and White finds that religiosity has an important influence on shopping orientation (Gehrt 1996). Other study also finds the influence of religiosity on customer's behavior in retail field (Sheth 1983) and the influence of religiosity on customer's lifestyle and ends up in customer's choosing behavior (Wilkes 1986).

Religiosity influences the shopping decision on Sunday in United states and New Zealand (Schiffman1988). In Japan, there is no shopping behavior difference found between sholeh people and people of ordinary faith (Soodand Nasu., 1995). Different religion brings different customer's behavior. The study that takes 370 respondents of Malaysian Muslim and 320 respondents of ThailandBudhafinds that Muslim has shopping orientation compared to Budha. Attribute has an important part for Muslim customers. The kind of attribute chosen is the well known national brand. On the other hand, Buddhist customers have a more hedonist orientation and tend to be sudden shoppers (Kamaruddin 2007).

Studies done in many countries involving many religions and groups found that religiosity influence someone's decision to buy something, shopping orientation, and rebuying a kind of product. But it does not mean that religiosity always inflence the customer's behavior (Dibb, 1994; Hanzaeyinge, 2011). In 1990-s, economists put culture in their study. The direction of the study is to see the role of culture in economic growth and the finding is that culture holds a vital rolein economic growth (Kalleberg, 1990; Maggio, 1994., Casson, 1993; Duffy, 1998; Gray, 1996). The influence of culture in economic growth can be seen in production and investment decision making, resource allocation efficiency, and technology innovation. Culture in the life circle that forces cooperation will create a maximum effort that positively will correlatethelabor productivity. Culture and economic growth in several countries in Europe and Asia can be seen to have a strong correlation (Mahroef, 2010).

Culture arranges and directs human behavior. Anthropologists study culture by specifying their attention in goals, cultural values, life principles, norms, laws, knowledge and human faith in their society (Koentjaraningrat, 2009). Culture influences and forms individual behavior. It also has a significant effect on the way an individual views the world and of course, it will also effect on their behavior (Shweder 1991). Sue and Jarrat (1997) explain that cultural values influence a member of a society to behave and decide which society organization, habits and agreement, communication system, role and someone's status in their society. Culture influence is seen in the power of forming someone's personality and ends up in how someone behaves (Mooij, 2004). Other than culture, physical, social and biological environment also influence someone's behavior (Kroeber and Kluckhohn, 1952).

The focus of other cultural studies is giving more attention on the important componentof culture that is cultural belief. Cultural beliefis ideas and general values possessed by several individuals. Those ideas and cultures are controlling their life, interaction between them and with other groups. In culture we can find cultural actionthat will take the form ofmental actionorcultural belief. Mental action or cultural belief has the power to influence behavior (Himes 1967). Cultural belief becomes the identity that is highly respected in the society (Greif, 1994., Tabellini, 2009).

Researchers in economic field also have put cultural belief as a variable in their study. The important finding in their study is that cultural belief causes different economic development in many countries (Tabellini, 2010), creates efficiency in economic field and law and also social life (Clemente, 2013; Grief, 1994). Cultural belief can be an informal enforcement in contract relationship and control the social interaction through social sanction. Besides, cultural belief can grow a strong in group feeling in building collective society's organization (Greif, 1994).

3. METHODOLOGY

This study is a survey research. Minangkabau ethnic in West Sumatera is chosen because the majority of its people belong to Minangkabau ethnic. It is also because West Sumatera is famous as a place that has local Islamic regulation compared to other regions (Delmus, 2015).

The width of Minangkabau region is bigger than West Sumatera itself. Therefore, there are three research places chosen by considering historical and cultural aspect. The three locations are, first, Nagari Pariangan which is located in Regency of Tanah Datar – Luhak Tuo and historically is the center of Minangkabau culture. Nagari Pariangan is nagari which is considered as the origin of Minangkabau ancestors. As the place of origin, Pariangan is viewed as the place that has strong influence of Minangkabau adat. Second, Bukittinggi is chosen as the representative of the rantau or the city region. Third, Ulakan is chosen as the starting place of Islam in Minangkabau.

By using Slovin formula and $e^2 = 0,05$ then the size sample (n) for each location in Pariangan is 197, Kubu Tanjung is 67 and Ulakan is 193. The number of all households chosen as sample is 457. Households in each research location chosen is the households that are doing production and consumption activities. The households chosen from the research location is by using lottery without replacement.

Data is collected using structured questionnaires. Questionnaires for religiosity is developed from the previous studies using religiosity theme (Glock and Stark, 1965., Pepinsky, 2013., Diradjo, 2009., Zulkarnaini, 1966., Anies Ahmad, 1997). For cultural belief, it is developed by using interview with the adat key informant. Economic behavior consists of production and consumption generated from the behavior according to Islam.

Independent variable consists of; religiosity marked by belief and ritual and cultural belief is marked by cultural sanction. To find out about *belief*, the respondents are asked about their faith on Allah's punishment, as for ritual the respondents are asked about the frequency of their doing shalat. Economic behavior which consists of production and consumption behavior is the independent variable. In this study, the consumption behavior meant is the Islamic

consumption behavior that is consuming useful things and not causing any loss to other people. While production behavior is the farming producers' behavior in paying their workers who are working in the process of the farming production.

The data collected will then be processed using Stata. In this study, the characteristics of its variable independent is qualitative. Therefore, probit model is used. Probit Model is selected because the values obtained from direct fitting model can be changed into probabilities by using values from the normal standard table. In this case, what is needed is looking for the probabilities values related with z score obtained from the model (Widhiarso, 2012).

The model will be tested is as follows:

$$Y_{pe.p} = \beta_0 + \beta_1 D_1 + \beta_2 D_2 + \beta_3 D_3 + \mu_1 \tag{1}$$

$$Y_{pe.k} = \beta_0 + \beta_1 D_1 + \beta_2 D_2 + \beta_3 D_3 + \mu_{2...} \tag{2}$$

where:

$Y_{pe.p}$ = production behavior related with wages payment
(1 = paying as promised 0 = paying not as promised)

$Y_{pe.k}$ =consumption behavior related with the useful consumption
(1= not smoking 0 = smoking)

$\beta_1 D_1$ =faith of Allah's punishment (1= very sure 0 = not sure)

$\beta_2 D_2$ =frequency of soing shalah (1 = 5 times a day 0 = < 5 times a day)

$\beta_3 D_3$ = ashamed of doing wrong/violate religion's or adat's rules
(1= agree 0 =disagree)

4. THERESEARCH FINDING

The result of the data processed by using Stata is shown in table 1.1 below.

Table 1.1
Omnibus Test

<i>Chi-Square</i>	<i>Df</i>	<i>Sign*</i>	<i>Model</i>
25.38	3	0.000	1
11.48	3	0.000	2
15.80	3	0.009	3

*significantin $\alpha = 5 \%$

Based on the above table, it is seen that simultaneously belief, ritual and cultural belief influence motivation in Minangkabau Musling way of producing and consuming things. This means that there is a positive and significant influence together with religiosity marked by the faith of Allah's punishment and their

frequency of doing shalah and also the feeling of ashamed if they are doing wrong toward the behavior of paying the wages according to their promise and the behavior of consumption which is not causing any loss to other people.

Table 1.2
Analysis Result of Probit Model Regression (1)

<i>Parameter</i>	<i>B</i>	<i>Std. Error</i>	<i>Z stat</i>	<i>Sign</i>
Constanta	-0.1042	0.16054	- 0.65	0.516
Belief (X_1)	0.15901	0.12533	1.27	0.205
Ritual (X_2)	0.1254	0.16412	0.76	0.445
Cultural Belief (X_3)	-0.427	0.12851	-3.33	0.001

Dependent Var. (Y_1): behavior of payment*significant at $\alpha = 5\%$

The data in table 1.2. above explains that of the three variables only cultural belief influences significantly the production behavior of Minangkabau in West Sumatera in paying their workers wages used in the production process according to the time agreed before. The value of probability of cultural belief obtained is 0.086. this means the perspective of Minangkabau Muslim in West Sumatera about the feeling of ashamed when violating the rules of religion or adat is getting better and this will bring the possibility that they will pay their workers on time as much as 8.6%. *Belief* and ritual has no significant influence toward the behavior of paying wages according to the time promised. This means the the faith of Allah's punishment and their shalah do not force Minangkabau Muslim to pay their workers wages on time as they promised. The faith and ritual values are not inherent parts in paying the workers wages of Minangkabau Muslim in West Sumatera.

Table 1.3
Analysis Result of Probit Model Regression (2)

<i>Parameter</i>	<i>B</i>	<i>Std. Error</i>	<i>Z stat</i>	<i>Sign</i>
Konstanta	1.2123	0.2025	5.99	0.000
Belief (X_1)	-0.2216	0.1388	-1.60	0.110
Ritual (X_2)	-0.534	0.2058	-2.59	0.009
Cultural Belief (X_3)	0.182	0.1410	1.30	0.195

Dependent Var (Y_1): useful consumption*significant at $\alpha = 5\%$

Lastly in table 1.3, of the three variables only one found to be influencing the useful consumption and not causing loss to others significantly that is ritual variable. The probability value is 0.1344. This means, the better the frequency of the Minangkabau Muslim doing shalah the better the force they feel to take useful consumption and not causing any loss to other people. This is as much as 13.4%. Two

other variables which are the faith of Allah's punishment and cultural belief are marked by the feeling of ashamed when violating any rules of religion or adat do not have any significant effect.

5. CONCLUSION AND DISCUSSION

The strong identity of religion and culture in Minangkabau society whose majority is muslim needs to be tested. This study has revealed the religiosity and *cultural belief* in Minangkabau Muslim in West Sumatera. The regression result of the Probit Model used explains the complex condition. Only cultural belief that influence the production behavior, religiosity sides which are belief for ritual has no influence at all. In consumption behavior, cultural belief has no significant effect. Only ritual variable that influences the consumption behavior while belief has not. This finding increases the information from many previous studies that found the influence of religiosity as the independent variable toward economic behavior. Religiosity has positive effect toward customers' shopping behavior (Mokhlis, 2006., Rahman, 2013), and religiosity has an important influence on shopping orientation (Gehrt., 1996). Religiosity also influences the customers' behavior in buying a product (La Barbera and Stern 1990). Cultural belief influences the economic behavior (Tabellini, 2009; Greif, 1994 Clemente, 2013; Zasu, 2007). Religion teaching and adat's values are no longer an inherent unity and cannot be separated from the Minangkabau Muslim behavior, however it has been a separated entity in economic behavior in economic behavior as well as found in this study. Many experts state that Minangkabau Muslim are strong Muslim and loyal to the adat's values. Religion teaching and adat's values are strongly attached in their behavior in the society (Abdullah, 1972; Navis, 1984; Syarifuddin, 1984., Diradjo, 2009) and also the statement *adat based on syara'* and *syara' based on al-Quran*, it needs to be tested and reviewed.

The region of Minangkabau is bigger than the region of West Sumatera. The next study needs to be done in other regions outside West Sumatera which ethnic is also Minangkabau. The study has not discussed about why the result is complex and also if viewed, this study shows the social information in many fields of life in the society as well as it has been the center of attention of many experts and cultural social experts since 1988 (Zed, 1992). Therefore, are the changes occurred due to the forces from the society owning the culture or is it caused by the outside factors? This question is an important question to be answered in the next study.

Note

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