

# The Consumer Behavior (Church Congregation) Towards the Ayo Sejahtera Program: Does Religion Influence the Moral Behavior of Consumers to Enhance Collective Well-Being?

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## ABSTRACT

The role of religion is highly significant in the lives of individuals. Its presence provides fundamental guidance in establishing the norms of each adherent's life. The Catholic Church, as one of its components, actively participates in realizing the role of religion within society. The "Ayo Sejahtera" Program (PAS), promoted by the Catholic Church of the Archdiocese of Jakarta, is a form of the Church's participation in enhancing the welfare of its congregation and society. This program exemplifies the Church's involvement in humanity. This program is expected to foster attitudes of solidarity and subsidiarity, especially for those who are economically disadvantaged. PAS serves as an economic development model introduced by the Catholic Church to stimulate small and medium enterprises. This program is not only available to the Catholic Church members but also to those who are in need.

**KEYWORDS:** Intrinsic Religiosity, Extrinsic Religiosity, Economic Motivation, Love and Care, Behavior.

## 1. INTRODUCTION

Religion is often defined as a system consisting of: a collection of values, sacred objects, beliefs, rituals, prayers, norms, rules and prohibitions (Farmaki et al., 2020). It provides individuals with strength in their beliefs and may influence significant aspects of their lives, daily activities, interactions, and behaviors (Leonidou et al., 2022). Religion can also be defined as a belief system that recognizes the existence of divine power as the creator and organizer of the universe (Engelland, 2014).

Church itself is depicted as an incubation engine that serves as the birthplace of entrepreneurship, providing a platform for organizing seminars to disseminate business knowledge (Farmaki et al., 2020). The Catholic Church is also an institution composed of individuals with diverse backgrounds (Chowdhury et al., 2022). Since its inception, the Church has existed with both its shortcomings and strengths. The growing population of the Church demands responsibility from each individual to ensure its sustainability; eight out of ten people worldwide consider themselves religious (Arli et al., 2021). However, the practice of religiosity often becomes an ongoing discourse that is never-ending, particularly when it comes to how the Church is involved in and concerned about the environment and fellow human beings.

From a religious perspective, there is a conflicting belief between dominating the earth and protecting the earth as God's creation. Historically, there has been a divergence where some people believe in the importance of practicing the ethics of "caring for creation," while others adhere to the belief in human dominance over the earth, rejecting environmental protection (Arli et al., 2021).

This research seeks to interpret the importance of intrinsic religiosity and extrinsic religiosity in shaping individual behavior in practicing their faith. Religion is expected to provide guidance in determining moral behaviors towards its members. The role of religion is considered crucial in underpinning all policies (Islam & Chandrasekaran, 2015). This study attempts to examine the role of religion in providing insights that can foster and support the economic livelihood of the faithful.

The "Ayo Sejahtera" program is presented as an invitation from the Church to actualize its religiosity in concrete life. This program is organized with the aim of cultivating love and concern among every member of the Church towards economic improvement, both within the Church community and for the benefit of the needy in society. Every member of the Church is expected to actively participate by purchasing basic necessities available at

“*Warung Ayo Sejahtera*” or Small and Medium Enterprises (SMEs) that are part of PAS. This program is expected to improve the economy of less privileged individuals within the congregation (Chowdhury et al., 2022).

### 2. LITERATURE REVIEW

#### **Intrinsic Religiosity and Extrinsic Religiosity**

Intrinsic religiosity refers to an individual's belief in embracing and wholeheartedly practicing their religion. On the other hand, extrinsic religiosity involves individual participation aimed at achieving collective goals (Arli et al., 2021; Allport & Ross, 1967). Intrinsic religiosity has a positive influence on economic motivation. Individuals with high intrinsic religiosity to be more motivated to care about the economic well-being of society. Furthermore, extrinsic religiosity has an increasingly positive impact on economic improvement. Every member of the Church is encouraged to enhance collective prosperity (Arli et al., 2021). Consumers with high levels of religiosity are perceived to be more engaged in sustainable behaviors within the context of Christianity (Arli et al., 2021; Minton et al., 2015). This relates to the role of religion as a motivating force, encompassing the values and beliefs of an individual (Chowdhury et al., 2022; Allport and Ross, 1967).

#### **Economic Motivation**

The question of whether religion should be invited and involved in managing and organizing economic life is a subject of debate. If asked to followers of secularism, it is clear that they would disagree with the involvement of religion in economic matters. They view religion as only necessary for matters concerning the relationship between individuals and their deities and not relevant to other aspects such as political and economic affairs. However, the Catholic Church provides an alternative perspective. Religion should be involved to provide motivation for improving economic life.

It is considered one of the essential factors in human life (Çavuşoğlu et al., 2023; Kotler-Berkowitz, 2001; Liddle and Mujani, 2007). Religion serves as a foundation for action and sets norms for human behavior. Consumers with high levels of religiosity are expected to be motivated to shape a better economic life.

#### **Love and Care**

The official teachings of the Catholic Church emphasize a high regard for nature and humanity's responsibility towards God's creation (Clements et al., 2014; Boyd, 1999; Kanagy and Nelsen, 1995; Sherkat and Ellison, 2007). Similarly, in Islam, humans are entrusted with the duty to care for God's creation and preserve the environment as a fundamental aspect of faith (Ghazali, 2018).

As time goes on, the Catholic Church remains open to renewing itself. The Church is challenged to engage with the real world in order to actualize its love and concern for others. The Church becomes a living religion when it actively involves itself in every aspect of human life. Various exhortations and calls are made by the Church to create a world that is founded on love and compassion.

#### **Behavior**

Religious values are expected to guide its followers to make better decisions. The “*Ayo Sejahtera*” Program initiated by the Catholic Church of the Archdiocese of Jakarta serves as an invitation to care for others. The Church opens its doors to communities and small businesses to participate in its activities. The congregation is encouraged to support small enterprises for their better development. The “*Ayo Sejahtera*” Program is an alternative to help small and medium-scale entrepreneurs in expanding their economic endeavors. In this regard, the involvement of every member of the Church is expected to support these efforts, enabling them to become more independent and prosperous.

#### **Based on the background above, the following hypothesis can be drawn:**

The relationship between religion and economics has long been rooted in philosophy (Arli et al., 2021; Owen and Videras, 2007). Religion is viewed as human capital and plays a role in influencing economic behavior. In addition to enhancing social capital, religion also provides a system that can encourage individual behaviors that benefit society. Intrinsic religiosity plays a role in influencing an individual's intention to foster a healthy economy. This personal belief directs individuals to engage in creating an economy that is focused on collective well-being.

*H1: Intrinsic religiosity positively affects individuals' economic motivation to act*

Every religious adherent takes part in enjoying God's creations, meaning that religious individuals believe that God created the universe for all creatures, including humans. This research focused on the responsibility of religious communities to show love and care towards others. The teachings of the Church also emphasize the

importance of people coming together to show respect and responsibility towards God's creation, especially towards fellow human beings (Basedau et al., n.d. 2017). Loving God also entails being involved in loving and caring for His creations.

### *H2: Intrinsic religiosity positively affects individuals' love and care for other individuals*

Extrinsic religiosity consists of individuals who are more engaged in practical life rather than their religious life (Patwardhan et al., 2012). Their economic motivations are more apparent in their tangible abilities. Extrinsic religiosity encourages individuals to engage in real-life experiences. Religious individuals are motivated by their religiosity to bring religious values into their daily lives.

### *H3: Extrinsic religiosity positively affects economic motivation*

Individual religiosity is often seen as a guiding principle in determining a person's moral attitudes. However, research has shown that individuals with high levels of religiosity often lack concern for others (Arlı et al., 2021; Felix and Braunsberger, 2016). Conversely, individuals with low religiosity or those who are not religious are more motivated to love and care for others (Arlı et al., 2021; Pew Research, 2015). This phenomenon is referred to as extrinsic religiosity, where individuals tend to focus more on caring for others.

### *H4: Extrinsic religiosity positively affects love and care*

Any deliberate action is always driven by a certain motivation, and the same applies to religious individuals. Religious teachings serve as motivation in every aspect of life. Religion is expected to be a stimulus that awakens an individual's motivation to act. In this context, the economic motivation of a religious individual will drive them to engage in economic activities. The economic motivation of a religious individual shapes economic behavior that is always based on the religious values they believe in. Economic motivation is inseparable from the influence of an individual's religiosity. In intrinsic religiosity, an individual demonstrates their moral standards and discipline as guided by their religious beliefs in their daily life (Singh et al., 2021 in Wiebe and Fleck, 1980).

### *H5: Economic Motivation positively affects Behavior*

Religious appeals have achieved great success due to the high level of commitment in actions such as donations, love, and care, especially among consumers who are committed to their religion (Engelland, 2014). Social responsibility becomes a form of action that leads to love and concern for others. Consumers with high religiosity tend to be more caring towards others. These consumers are consistently aware of the importance of responsibility and ethics in the economic world. Sensitivity towards the environment will drive and shape an individual's behavior.

### *H6: Love and Caring positively affect behavior*

Religion extends beyond practicing spiritual life or engaging in religious rituals. It teaches its followers to embody their religious values in concrete life. The economic motivations of an entrepreneur can be understood through the business policies they adopt. One's ethics and morality can be assessed through their actions, including economic activities, which are a crucial aspect of human behavior. Economic motivation serves as a medium for religious individuals to manifest their way of life and shape their worldview. This relates to the complex role of religion in human life. Religion and humanity are viewed as comprehensive philosophies of human existence or holistic perspectives on the world (Engelland, 2014). Through their presence in the Church, devotional practices, spiritual readings, spiritual activities, or general experiences, individuals acquire sufficient faith-based information and are encouraged to demonstrate behavior that shows care for others.

### *H7a: Economic motivation mediates the relationship between intrinsic religiosity and behavior*

### *H7b: Economic motivation mediates the relationship between extrinsic religiosity and behavior*

One dimension of responsibility for a religious individual is to cultivate an attitude of love and care for others. This dimension is often referred to as business ethics. It can also be interpreted as the values and moral norms that guide an individual or a group in regulating their actions (Djakfar, 2007; Bertens, 2000). This is related to the attitude of a religious person in implementing their beliefs through actions of love and care for others. Love and care must be manifested in the actions of religious individuals. The behavior of a religious person in the economic or business world cannot be separated from their responsibility towards others. The sense of love and care for others will drive someone to take responsible business measures.

### *H8a: Love and Care mediate the relationship between intrinsic religiosity and behavior*

### *H8b: Love and care mediate the relationship between extrinsic religiosity and behavior*

Figure 1 Research Framework

### 3. RESEACH METHODOLOGY

The present study applied a quantitative descriptive method, an approach used to seek relevant numerical data to be described and interpreted following the purpose of the study. This design involved collecting data to test the proposed hypotheses. As a quantitative study, it emphasizes the collection and analysis of numerical data to describe, predict certain phenomena. It highlights the use of statistical analysis to process data to determine the relationships between variables.

#### 3.1. Research Design

Data collection technique is one of the most strategic stages in a study. It allows a researcher to collect data to meet the pre-determined criteria.

#### 3.2. Sample and Data Collection

Data in this study were collected using a questionnaire, which consisted of a set of questions and statements. The questionnaire in this study used a 5-point likert scale. The questionnaire items were developed based on several indicators.

The following table displays the matrix of instrument development:

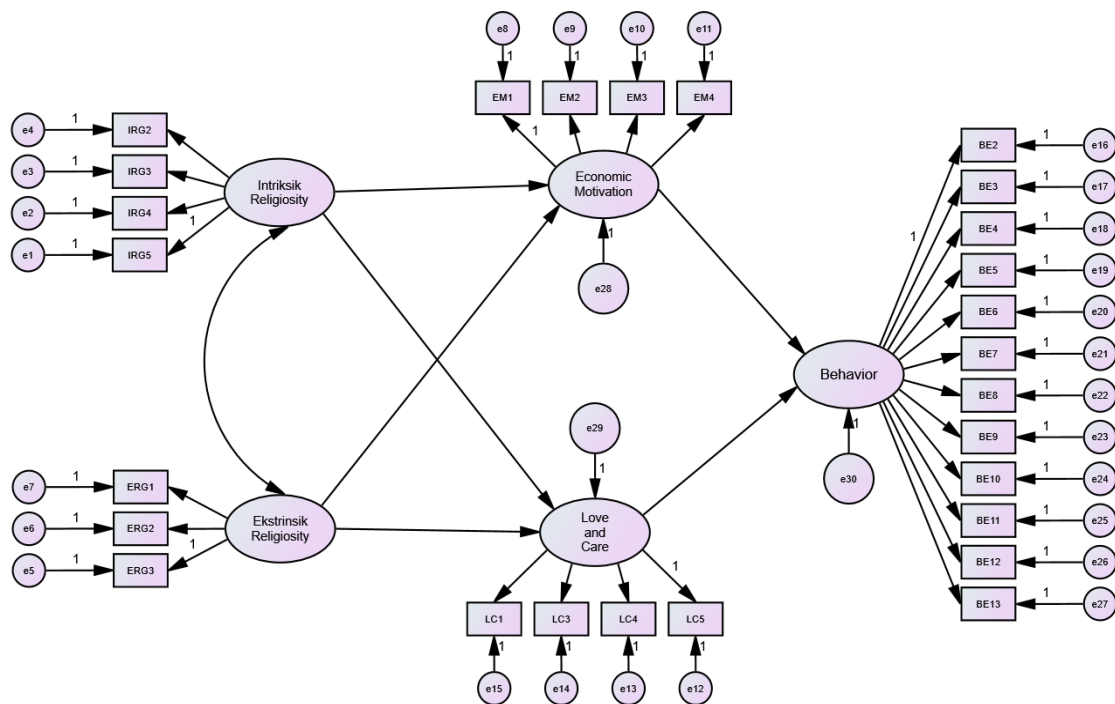


Table 1 Respondents' characteristics

Profile	Information	Frequency	Percentage
Gender	Male	93	40.4
	Female	137	59.6
Age	18-25	9	3.9
	26-35	15	6.5
	36-45	38	16.5
	46-55	55	23.9
	>55	113	49.1
Income	<4,000,000	48	38.3
	4000001-8000000	49	21.3
	8000001-12000000	26	11.3
	12000001-16000000	16	7.0
	>16,000,001	51	22.2

Source: Data Processing, 2023

#### 4. RESULT

##### 4.1. Validity Test

In this study, validity test was performed using factor loading. This study involved 230 respondents, and the factor loading value that determines validity was 0.40. Therefore, an indicator was deemed valid if the factor loading was  $\geq 0,40$ .

Table 2 Factor Loading Based on Sample

Factor Loading	Sample Size
0.30	350
0.35	250
0.40	200
0.45	150
0.50	120
0.55	100

The indicator validity was considered using the following criteria:

*Factor Loading*  $\geq 0.40$  indicated that the item was valid

*Factor Loading*  $< 0.40$  indicated that the item was invalid.

##### 4.2. Reliability Test

The reliability was tested using Cronbach's alpha, and Cronbach's alpha coefficient  $> 0.60$  indicated that all statements in the questionnaire were reliable.

Table 3 displays the validity and reliability test result.

Table 3 Validity and Reliability Test

Indicator	Validity Test		Reliability Test	
	Factor loading	Conclusion	Cronbach Alpha	Conclusion
<b>Intrinsic Religiosity</b>				
IRG1	0,115	Invalid		
IRG2	0,574	Valid		
IRG3	0,665	Valid		
IRG4	0,703	Valid		
IRG5	0,806	Valid		
<b>Revision</b>				
IRG2	0,574	Valid	0.618	Reliable
IRG3	0,665	Valid		
IRG4	0,703	Valid		
IRG5	0,806	Valid		
<b>Extrinsic Religiosity</b>				
ERG1	0,493	Valid	0,652	Reliable
ERG2	0,886	Valid		
ERG3	0,861	Valid		
<b>Economic Motivation</b>				
EM1	0,844	Valid	0.889	Reliable
EM2	0,924	Valid		
EM3	0,839	Valid		
EM4	0,863	Valid		
<b>Love&amp; Care</b>				
LC1	0,485	Valid		

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LC2	0,001	Invalid		
LC3	0,815	Valid		
LC4	0,864	Valid		
LC5	0,778	Valid		
Revision				
LC1	0,485	Valid		
LC3	0,815	Valid	0.704	Reliable
LC4	0,864	Valid		
LC5	0,778	Valid		
Behavior				
BE1	0,317	Invalid		
BE2	0,753	Valid		
BE3	0,742	Valid		
BE4	0,776	Valid		
BE5	0,726	Valid		
BE6	0,768	Valid		
BE7	0,647	Valid		
BE8	0,823	Valid		
BE9	0,747	Valid		
BE10	0,655	Valid		
BE11	0,581	Valid		
BE12	0,569	Valid		
BE13	0,619	Valid		
Revision				
BE2	0,756	Valid		
BE3	0,741	Valid		
BE4	0,779	Valid		
BE5	0,724	Valid		
BE6	0,769	Valid		
BE7	0,647	Valid	0.905	Reliable
BE8	0,822	Valid		
BE9	0,749	Valid		
BE10	0,657	Valid		
BE11	0,583	Valid		
BE12	0,570	Valid		
BE13	0,622	Valid		

Validity test of the intrinsic religiosity, which consisted of 5 measurement indicators, demonstrated that 4 measurement indicators were valid as they exhibited factor loadings  $> 0.40$ , while one indicator, IRGI, was not valid as it showed a factor loading  $< 0.40$ . Reliability test of the four valid indicators exhibited a Cronbach's alpha value of  $0.618 > 0.6$ , indicating that they were reliable. In other words, four out of five indicators were valid and reliable, and IRGI, which was found to be invalid, was eliminated.

Validity test of the extrinsic religiosity, which consisted of 5 measurement indicators, demonstrated that all measurement indicators were valid as they exhibited factor loadings  $> 0.4$ . The reliability test of the three valid indicators exhibited a Cronbach's alpha value of  $0.618 (> 0.6)$ , indicating that they were reliable. Therefore, it could be concluded that all measurement indicators of the extrinsic religiosity variable were valid and reliable.

Validity test of the economic motivation, which consisted of four indicators, demonstrated that all measurement indicators were valid as they exhibited factor loadings  $> 0.4$ . The reliability test of the three valid indicators exhibited a Cronbach's alpha value of  $0.889 (> 0.6)$ , indicating that they were reliable. In other words, all measurement indicators of the economic motivation variable were valid and reliable.

Validity test of the Love& Care, which consisted of 5 measurement indicators, demonstrated that 4 measurement indicators were valid as they exhibited factor loadings  $> 0.40$ , while one indicator, LC2, was not valid as it showed a factor loading  $< 0.40$ . The reliability test of the four valid indicators shows Cronbach's Alpha value of  $0.930 (>$



0.6), indicating that the four measurement indicators of the Love& Care were reliable. In other words, four out of five indicators were valid and reliable, and LC2, which was found to be invalid, was eliminated.

Validity test of the behavior, which consisted of thirteen measurement indicators, demonstrated that 12 measurement indicators were valid as they exhibited factor loadings > 0.40, while one indicator, BE1, was not valid as it showed a factor loading < 0.40. The reliability test of the thirteen valid indicators shows Cronbach's Alpha value of 0.905 (> 0.6), indicating that the 12 indicators of the behavior were reliable. Therefore, it can be concluded that out of the 13 measurement indicators, only twelve indicators were valid and reliable.

### 4.3. Hypothesis Test

Table 4 displays the model fit test result. As shown in the table, out of eight criteria of the model fit measurement, two criteria (RMSEA and CMIN/DF) were deemed fit, while three criteria (i.e., p-value of chi square, GFI, and NFI) were deemed poorly fit. Since most of criteria were met, the analysis was proceeded to the hypothesis test.

Table 4 Model Fit Measurement Indicator

Types Measurement	Measurement	Model Fit Decision	Result Processing	Decision
Absolute fit measures	<i>Chi-square</i>	low Chi Square	822,615	
	<i>p-value Chi-Square</i>	≥ 0.05	0.000	Poor fit
	GFI	≥ 0.90	0,798	Poor fit
	RMSEA	≤ 0,10	0,083	Model fit
	NFI	≥ 0.90	0,748	Poor fit
	IFI	≥ 0.90	0,828	Marginal fit
	TLI	≥ 0.90	0,808	Marginal fit
	CFI	≥ 0.90	0,826	Marginal fit
Parsimonious fit measure	CMIN/DF	From 1 to 5	2,595	Model fit

Source: Hair et, al (2010)

**Hypothesis 1** assumes that intrinsic religiosity positively affects individuals' economic motivation to act. The estimated coefficient value of 0.435 indicated that that an increase in Intrinsic Religiosity will likely increase individuals' economic motivation to act. Conversely, a decrease in Intrinsic Religiosity will likely decrease individuals' economic motivation to act. The t-statistic of 1.752 resulted in a p-value of 0.040 (< 0.05), indicating that the null hypothesis (Ho) was rejected and the alternative hypothesis (Ha) was accepted. Therefore, the hypothesis stating that Intrinsic Religiosity positively affects individuals' economic motivation to act was supported.

**Hypothesis 2** assumes that intrinsic religiosity positively affects individuals' love and care for other individuals. The estimated coefficient value of 0.443 indicated that that an increase in Intrinsic Religiosity will likely increase individuals' love and care for others. Conversely, a decrease in Intrinsic Religiosity will likely decrease individuals' care for others. The t-statistic of 2.547 resulted in a p-value of 0.005 (< 0.05), indicating that the null hypothesis (Ho) was rejected and the alternative hypothesis (Ha) was accepted. Therefore, the hypothesis stating that Intrinsic Religiosity positively affects individuals' love and care was supported.

**Hypothesis 3** assumes that extrinsic religiosity positively affects individuals' economic motivation to act. The estimated coefficient value of 0.210 indicated that that an increase in extrinsic religiosity will likely increase individuals' economic motivation to act. Conversely, a decrease in Intrinsic Religiosity will likely decrease individuals' economic motivation to act. The t-statistic of 3.035 resulted in a p-value of 0.001 (< 0.05), indicating that the null hypothesis (Ho) was rejected and the alternative hypothesis (Ha) was accepted. Therefore, the hypothesis stating that extrinsic religiosity positively affects individuals' economic motivation to act was supported.

**Hypothesis 4** assumes that extrinsic religiosity positively affects individuals' love and care for other individuals. The estimated coefficient value of 0.064 indicated that that an increase in extrinsic religiosity will likely increase individuals' love and care for others. Conversely, a decrease in Intrinsic Religiosity will likely decrease individuals' care for others. The t-statistic value of 1.418 resulted in a p-value of 0.078 < 0.10, indicating that the

null hypothesis (Ho) was rejected and the alternative hypothesis (Ha) was accepted. Therefore, the hypothesis stating that Extrinsic Religiosity positively influences individuals' love and care for others was supported.

**Hypothesis 5** assumes that economic Motivation has a positive effect on behavior. The analysis showed an estimated coefficient of 0.405, indicating that an increase in economic motivation will likely increase behavior, and conversely, a decrease in economic motivation will likely decrease behavior. The t-statistic value of 8.378 resulted in a p-value of 0.000 ( $< 0.05$ ), indicating that the null hypothesis (Ho) was rejected and the alternative hypothesis (Ha) was accepted. Therefore, it could be concluded that economic motivation has a positive influence on behavior.

**Hypothesis 6** assumes that love and care have a positive effect on behavior. The analysis result showed an estimated coefficient of 0.634, indicating that an increase in love and care may likely increase one's behavior, while a decrease in love and care may likely decrease one's behavior. The t-statistics of 7.452 yields a p-value of 0.000 ( $< 0.05$ ), rejecting the null hypothesis (Ho) and accepting the alternative hypothesis (Ha). In other words, hypothesis stating that love and care positively affect behavior was supported.

**Hypothesis 7a** was proposed to see the mediating role of Economic Motivation in the relationship between intrinsic religiosity and behavior. The results showed an estimated coefficient of 0.176, indicating that an increase in intrinsic religiosity will lead to an increase in behavior mediated by Economic Motivation, while a decrease in intrinsic religiosity will result in a decrease in behavior with Economic Motivation as the mediator. The t-value of 1.717 resulted in a p-value of 0.042, which is less than the significance level of 0.05. Therefore, the hypothesis stating that Economic Motivation mediates the relationship between intrinsic religiosity and behavior is supported.

**Hypothesis 7b** was formulated to test the mediating role of Economic Motivation in the relationship between extrinsic religiosity and behavior. The analysis revealed an estimated coefficient of 0.085, indicating that an increase in extrinsic religiosity will lead to an increase in behavior mediated by Economic Motivation, while a decrease in extrinsic religiosity will result in a decrease in behavior with Economic Motivation as the mediator. The calculated t-value of 2.826 yielded a p-value of 0.002, which is less than the significance level of 0.05. Therefore, the hypothesis stating that Economic Motivation mediates the relationship between extrinsic religiosity and behavior is supported.

**Hypothesis 8a** was proposed to examine the mediating role of Love and Care in the relationship between intrinsic religiosity and behavior. The analysis yielded an estimated coefficient of 0.274 for Hypothesis 8a, indicating that an increase in intrinsic religiosity will lead to an increase in behavior mediated by Love and Care, while a decrease in intrinsic religiosity will result in a decrease in behavior with Love and Care as the mediator. The t-statistics of 2.360 resulted in a p-value of 0.009 ( $< 0.05$ ). Therefore, the null hypothesis (Ho) is rejected, and the alternative hypothesis (Ha) is accepted, providing evidence that Love and Care mediate the relationship between intrinsic religiosity and behavior.

**Hypothesis 8b** was proposed to test the mediating role of Love and Care in the relationship between extrinsic religiosity and behavior. The analysis revealed an estimated coefficient of 0.040, indicating that an increase in extrinsic religiosity will lead to an increase in behavior mediated by Love and Care, while a decrease in extrinsic religiosity will result in a decrease in behavior with Love and Care as the mediator. The t-statistics of 1.397 yielded a p-value of 0.081 ( $< 0.10$ ). Therefore, the null hypothesis (Ho) is rejected, and the alternative hypothesis (Ha) is accepted, suggesting that Love and Care mediate the relationship between extrinsic religiosity and behavior.

Table 5 Model Fit Test

	Hypothesis	Estimate	C.R.	P	Conclusion
H <sub>1</sub>	Intrinsic religiosity positively affects individuals' economic motivation to act	0,435	1,752	0.040**	Hypothesis is supported
H <sub>2</sub>	Intrinsic religiosity positively affects individuals' love and care for other individuals	0.443	2.547	0.005**	Hypothesis is supported
H <sub>3</sub>	Extrinsic religiosity positively affects economic motivation	0.210	3.035	0.001**	Hypothesis is supported
H <sub>4</sub>	Extrinsic religiosity positively	0.064	1.418	0.078*	Hypothesis



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	Hypothesis	Estimate	C.R.	P	Conclusion
	affects love and care				is supported
H <sub>5</sub>	Economic Motivation positively affects behavior	0.405	8.378	0.000**	Hypothesis is supported
H <sub>6</sub>	Love and Care positively affect behavior	0.634	7.452	0.000**	Hypothesis is supported
H7a	Economic motivation mediates the relationship between intrinsic religiosity and behavior	0.435* 0.405 = 0.176	1.717	0.042**	Hypothesis is supported
H7b	Economic motivation mediates the relationship between extrinsic religiosity and behavior	0.210* 0.405 = 0.085	2.826	0.002**	Hypothesis is supported
H8a	Love and Care mediate the relationship between intrinsic religiosity and behavior	0.433* 0.634 = 0.274	2.360	0.009**	Hypothesis is supported
H8b	H7 : Love and care mediate the relationship between extrinsic religiosity and behavior	0.064* 0.634 = 0.040	1.397	0.081*	Hypothesis is supported

## 5. CONCLUSION

### 5.1. Conclusion and Implication

Religion and humanity are two distinct aspects within an individual who practices a religion. However, these two aspects need to be integrated to form a more holistic individual behavior. A living faith of a religious individual involves engagement in all dimensions of humanity, including economy, politics, and culture. Religion plays a crucial role in providing norms and guidelines for individuals to act upon. It is believed that religion influences nearly all decision-making processes. Religion is even expected to motivate its followers to promote goodness and foster better social behavior.

The "**Ayo Sejahtera**" Program (PAS) is an expression of the Catholic Church in the Jakarta Archdiocese's solidarity and concern for those in great need. The Catholic Church presents itself as a living religion in the world. It is not merely a religion of rituals but also a religion that actively engages in building collective well-being across all aspects of life.

### 5.2. Limitation and Future Research

The findings of a research always serve as a starting point for future research. This study examines variables that can encourage religious individuals to actively contribute to the well-being of others. The variables investigated in this study included intrinsic religiosity, extrinsic religiosity, economic motivation, love and care, and behavior. Future researches are expected to be more significant by incorporating additional variables that were not examined in this study. Furthermore, the combination of different research methods will greatly enrich future studies.

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