

Religiusitas dan Konsumsi Temptation Goods: Studi Empiris di Indonesia = Religiosity and Temptation Goods Consumption Empirical Evidence from Indonesia

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Abstrak

Penelitian ini meneliti hubungan antara religiusitas dan konsumsi temptation goods di Indonesia. Konsumsi temptation goods diasosiasikan erat dengan konsumsi rumah tangga miskin sehingga penelitian ini meneliti konsumsi temptation goods dalam ruang lingkup rumah tangga miskin. Dengan meninjau konsumsi dari temptation goods itu sendiri juga dengan perilaku rumah tangga miskin, penelitian ini meneliti dalam sudut religiusitas. Data diperoleh melalui Indonesian Family Life Survey (IFLS) yang merepresentasikan lebih dari 80% populasi Indonesia. Dengan menggunakan metode penelitian analisis regresi linear, diperolehnya hasil yang signifikan bahwa religiusitas memengaruhi konsumsi temptation goods secara negatif dengan mengontrol variabel jenis kelamin kepala rumah tangga, usia, pendidikan kepala rumah tangga, jumlah anggota rumah tangga, dan wilayah tempat tinggal. Hasil penelitian ini memberikan kebijakan bagi industri keuangan mikro dalam pemberian dana bantuan finansial sehingga tepat sasaran dan mengurangi risiko moral hazard yang mungkin ada.

.....This research examine the relation between religiosity and temptation goods consumption in Indonesia. Temptation goods consumption are closely associated with a consumption of economically poor household so this research will be examine temptation goods consumption in a scope of poor household. This research observe a consumption of temptation goods itself and with a behavior of the poor household, this research examine with a viewpoint of religiosity. Data obtained through Indonesian Family Life Survey (IFLS) which represents more than 80% Indonesian Population. Research method used are linear regression and result shows there are a significant relation that religiosity influencing temptation goods consumption in negative way with a control variable of head household gender, age, head household education, total members of household, and region. This research results give a policy for microfinance institution in provision of financial funds as of precise and reduce the risk of moral hazard that may exist.