

Analysis Of The Value Relevance Of Religiosity On Economic Behavior

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Abstract

This study aims to determine the relevance of the value of religiosity to economic behavior by Samiaji Rengginang producers. This research is descriptive research with a qualitative approach. The data collection technique used in this research is in the form of observations made at the Samiaji Rengginang producer located in Warungasem, Batang. Then interviews with Mrs. Masruroh the founder of the Samiaji business, and documentation techniques. The result of this research is that the Samiaji Rengginang business, which is located in Warungasem Batang, has existed since 2013 with its founder, Mrs. Masruroh. This business produces three types of rengginang, namely Jimpitan Rengginang, small round rengginang and large rengginang. The production stages consist of steaming, printing, drying, frying and packaging stages. The religious values that are believed by the rengginang producers are honesty, trust, justice, responsibility and usefulness. Its relevance to production economic activities is the existence of these religious values as moral and ethical shapers in production, so that production is more directed, clean and healthy. Such production can be beneficial for business continuity, because it can improve product quality and consumer loyalty.

Introduction

Of life or daily life. The word economy comes from the Greek language, namely "oikos" which means household and "nomos" which means the point rule. In connection with the fulfillment of the necessities of life, it is known as economic activity or activity. Economic activity is a series of activities or methods carried out to fulfill the needs of life to create prosperity. This economic activity consists of production, distribution, and consumption activities.

Islam is a perfect religion. This perfection can be seen in responding to all aspects of human life, one of which is the economic field. Islam lays a strong foundation in carrying out economic activities with the intention that economic actors not only worldly welfare but also obtain the welfare of the hereafter. The foundation is derived from a definite source, namely the Qur'an and Al-Hadith.

One of the economic activities that are currently being carried out using Islamic principles is production. Production is an activity to produce or add value to a product or service. In Islam, production must be carried out under Islamic principles.

The purpose of production must be oriented to the benefit of the people. In this case, Islam provides the concept of morality in the motive of production. The motive for production here is the motivation or encouragement of a person in carrying out production activities. Production by combining religious concepts in it will lead to healthy and clean production and not bring harm to many people.

The existence of interference between religiosity and production that has a positive impact is what then encourages the author to further find out about the relevance of the two. With the selection of the subject of rengginang producers in Warungasem Batang, the author tries to analyze how the relevance of religiosity to the production of rengginang is carried out. The selection of rengginang producers in Warungasem Batang is based on the uniqueness of the producers in choosing rengginang as their product. As we know, Warungasem is known for its serabi kalibeluk, where it is certain that the production of serabi is definitely preferred over others. This is what then must be the biggest challenge for this rengginang producer. Based on this discussion, the author is interested in analyzing more deeply the reality in the economic activity of the case study of the Warungasem Batang rengginang producer.

Regarding the relevance of religiosity to economic behavior, many previous researchers have done it. As research by Ma'zumi, Taswiyah and Najmuddin (2017) from the University of Sultan Ageng Tirtayasa with his research entitled *The Effect of Religiosity on Economic Behavior of Traditional Market Communities (Empirical Study on Traditional Market Communities in Serang City, Banten Province)*. In this study, he concluded that religiosity has a high influence on the economic behavior of traditional market communities, especially in distribution and consumption activities (Ma'zumi et al., 2017). Further research, Suharyono (2020) from Stiesnu Bengkulu with the title *Analysis of the Relevance of Religiosity to Cheating Behavior in the Economy*.

This research is a qualitative research with literature review method. The results of this study show that cheating behavior occurs because they do not practice the values of religiosity which should be the basis for taking an action, both related to Allah SWT. as well as with fellow human beings (Suharyono, 2020). Subsequent research by Herlina (2015) from IAIN Bengkulu with a research entitled *Consumption in the Perspective of Islamic Economics (Regression of Religiosity to Consumerism in Students of UIN Syarif Hidayatullah Jakarta)*. This research is quantitative with the results, the higher the level of religiosity, the higher the level of consumerism (buying luxury goods which is a measure of happiness) (Yustati, 2020). Subsequent research by Ima Amaliah, Westi Riani, and Aan Julia (2015) from the Islamic University of Bandung with a research entitled *The Relevance of Religious Values in Consuming With Happiness*. This research is qualitative research with the result that human compliance with religious values in consumption will give birth to attitudes and behaviors that are in accordance with the guidelines, such an attitude will cause a sense of happiness in humans.

Feelings of being sufficient, not being extravagant, not being excessive are filters in consumption (In & With, nd). The latest research by Akrim Ashal Lubis (2017) with a research entitled *Analysis of Aspects of Religiosity on Business Ethics of Muslim Market Traders in Medan City Market Center*. The results of this study are that aspects of religiosity consisting of prayer, fasting, zakat and hajj contribute to improving business ethics, the higher the level of religiosity of market traders, the higher the ethics (Lubis (2017).

Although this research has been widely carried out, there are several things that distinguish between previous research and the one that will be carried out. In this study, the author tries to reveal the relevance of the value of religiosity to economic activities carried out by rengginang producers, where the analysis is carried out using descriptive qualitative methods. The author tries to find out more about the values of rengginang. The religiosity value which is used as the basis for production activities, which is then analyzed for the relevance of both. In this case, the formulation of the problem that the author is trying to formulate is about the relevance of these religious values to the production process carried out on the Samiaji Rengginan.

Research Methods

This research is included in descriptive research, because it tries to present an overview of the relevance of the value of religiosity in economic behavior by using a qualitative approach. This qualitative approach is used to analyze and examine more deeply the phenomena that occur related to the relevance of the value of religiosity in economic behavior, especially in the rengginang producer Samiaji in Warungasem Batang.

This research was conducted in Warungasem, Batang with data collection techniques used in this study using interview, observation and documentation techniques. The interview technique was conducted with Mrs. Masruroh as the owner of the Rengginang Suwijo business. Observation and documentation techniques are used to review more deeply about the production process carried out and the relevance between religious values believed to be with the production carried out.

Based on this data collection technique, the data used in this study is primary data, namely data taken directly. The primary data in this study came from Rengginang Suwijo Manufacturers, Warungasem Batang, with the object of research being the relevance of the value of religiosity in the economic behavior of Rengginang Samiaji producers.

Results and Discussion

Profile Of Rengginang Producer Samiaji

The Rengginang "SAMIAJI" business is a self-employed business or it can be called a family business which was founded by Mrs. Masruroh (38) as the backbone of the family. He said it was a family business, because this business was founded and managed only by the members of the family concerned. The business initiated by Mrs. Masruroh has been running for about 8 years. The beginning of this business startup was based on Mrs. Masruroh's concern about the condition of her husband who was sickly and unable to work optimally to meet the needs of his family's life. On this basis, Mrs. Masruroh (38) decided to run a business that can be done at home while caring for her young children. Until finally, Mrs. Masruroh decided to start this rengginang business little by little.

The selection of rengginang as a business product is based on the existing business opportunities. In the village where Mrs. Masruroh lives, which is located in Warungasem Batang, there is one snack that is very popular with the community. This snack is also often used or in other words "must have" in big events, such as proposal events and other events. It often appears at big events, in fact there are not many rengginang producers in the area where Mrs. Masruroh lives. Based on this, Mrs. Masruroh decided Rengginang as a product of her business. This decision is also supported by the characteristics of Warungasem itself. Warungasem is an area that is famous for its Serabi Kalibeluk, so indirectly the production of Serabi Kalibeluk is done. The number of pancake producers will certainly provide additional

points in business planning, more precisely on the aspects of challenges and competitors. Based on this, the demands for innovation and creativity are higher.

The Rengginang produced by Mrs. Masruroh consists of three types, first, Rengginang Jimpitan, Small Round Rengginang, and Large Rengginang. Rengginang Jimpitan is a rengginang sold daily, Small Round Rengginang, small circular rengginang, and Large Rengginang, which are usually used in big events such as proposals and so on. The following is the classification of rengginang prices.

Table 1. Samiaji Rengginang Price Table

Rengginang Type	Seller Price
Rengginang Small	IDR 800/unit
Rangginang Great	IDR 4.000/pack of 10 pieces
Big Rengginang	IDR 700/unit

Source: Samiaji Production

Rengginang business marketing is done directly or indirectly. Direct marketing is carried out by producers in the surrounding environment. Purchases with this marketing are carried out either by direct purchases or by purchase orders. Indirect marketing is done by storing rengginang products in a number of nearby stalls and traders in the market.

Rengginang Production Process

Production is one form of economic activity by creating or adding a use value of goods or services. This production has an important role in meeting people's daily needs. This is based on the chain of economic activity, which starts from production, as a form of fulfilling human needs which is manifested by the procurement of goods or services or the renewal of goods or services. Then the goods or services are channeled through the distribution process. This distribution activity will deliver the goods or services to the community, so that what is produced in the production process can be enjoyed by the community, which is called consumption activity.

In production activities, of course there are things that are needed in the production activities carried out. The things in question are factors of production. Factors of production are all resources used or utilized in the production process. These resources include human resources, natural resources, capital and land.

Rengginang is a light snack made from glutinous rice, which is circular in shape with an impression like crackers. Rengginang is a mandatory snack in every big event in Central Java, especially at Warungasem, Batang. In fact, it seems that it's not just big events, even regular events such as the usual rengginang gatherings also exist as snacks. Because of its existence, you could say rengginang is a favorite snack that must be in every resident's house.

The SAMIAJI family business, is one of the culinary businesses that is active in the procurement of rengginang, especially in Warungasem, Batang. This business was founded in 2013, with the founder Mrs. Masruroh. The following will explain the production activities in this SAMIAJI family business.

Factors of Production

The factors of production that will try to be explained in this study consist of three aspects, namely Human Resources, Capital Resources and Natural Resources. Here's the explanation.

- a. Human Resources. The Samiaji family business, located in Warungasem, Batang, has 4 permanent employees, including Mrs. Masruroh and her three children. At certain times for certain reasons, such as the large number of requests for rengginang, the workforce in this business will increase. This additional workforce comes from Mrs. Masruroh's neighbor.
- b. Capital Resources. Rengginang's business capital comes from the capital of the owner and third parties (banking institutions. Capital from the business owner is the initial capital used in funding this startup. Capital from third parties, is additional capital used in the context of business development. This capital is used because of the existence of an increase in the demand for this rengginang. an increase in this demand also has an impact on an increase in the number of existing workers.
- c. Natural Data Sources. The resources referred to here are in the form of raw materials used in the production process. The raw material for making rengginang is sticky rice, where this sticky rice comes from the grain plant. So that the natural resources of this business come from vegetable or plant resources.

Stages of Production

The stages of production carried out in the Samiaji business based on the narrative of Mrs. Masruroh are as follows:

- a. Steaming. This stage is in the form of steaming sticky rice which will be used as the main ingredient for making Rengginang.
- b. Printing. Steamed sticky rice with spices which are then molded as needed. Because this business produces three types of rengginang, there are three types of molds, namely small, medium and large sizes with a round shape. After that, put it into cans or snack jars.
- c. drying. After the printing stage, the printed sticky rice is then dried in the sun. The existence of this drying stage indicates that in this business, natural factors are very influential.
- d. Frying. After the printed sticky rice is dry, it is then fried until it produces a crunchy texture like crackers.

Packaging. The final stage in this production is packaging. Packing is done as needed. In this effort, packaging is done by using clear plastic as a rengginang wrapper.

Relevance Of The Value Of Religiosity To Production

Production is the activity of creating or adding value to goods or services. In the ecosystem of economic activities, this production plays an important role in fulfilling the needs of human life. This means that in this production activity an item or service is created or renewed so that it can be used. As a result of this activity, human needs can be met so as to provide welfare for both individuals and groups. People or parties who carry out these production activities are known as producers.

The production carried out generally aims to meet the needs of human life, which after the fulfillment of these needs will bring a sense of satisfaction so as to increase the happiness in question. In production activities that are carried out in addition to the purpose, of course there are several things that motivate or encourage in doing so. The motivation or drive referred to here is called the economic motive.

Economic motives in production generally can come from within or from outside. Internal motives come from oneself, while external motives come from outside or the environment. The discussion of this economic motive is further divided into two perspectives, namely conventional and Islamic. Production in the conventional economy is more focused on satisfaction and maximum profit. In other words, production carried out in a conventional economy is profit oriented.

Production in Islam, is a production activity carried out based on Islamic principles. The principles referred to here are monotheism, balance, free will, and responsibility. Production must be carried out with the aim of benefiting the people with the orientation of the welfare of the world and the hereafter. This production activity must be based on Islamic values in accordance with maqasid syariah (Turmudi, 2017).

In this regard, the production motive used by the Samiaji rengginang producer is more directed to the production motive in Islamic economics. In its production, according to Mrs. Masrurroh (2022) there are several aspects in the form of religious values that are used as guidelines in it. The religious values applied are honesty, trust, justice, usefulness and responsibility. These five values also form the basis for the production that is carried out. So how does it relate to production?

The existence of religious values in production will indirectly lead to a clean and healthy production process, so that the resulting product brings benefits to many people, not even harm. This is in accordance with the motive of production in Islam. Healthy and clean production will produce quality products. This quality product will certainly increase the trust of consumers. So in other words, religious values that are included in production, will improve the welfare of many people, especially consumers and producers themselves.

The following table will present a table regarding the manifestation of religious values in production.

Table 2. Religious Values In Production

Honesty	The right and appropriate dose both in terms of materials, packaging and sales, as well as accuracy in manufacturing
Trust	Sorting of manufacturing materials. Natural ingredients without a mixture of preservatives and other ingredients that are not good
Justice	Service to consumers and distributors. Do not discriminate between one consumer and another, also applies to distributors. For example on the benchmark price
Responsible	Based on prudence so as to minimize the negative things that exist. If there is damage that comes from the manufacturer, then the manufacturer will be responsible for the damage
Usefulness	Consumer satisfaction with quality assurance or the quality of the resulting rengginang

Source: Samiaji Production

Based on the table above, it shows that the intervention of religious values in production can have a positive impact on the production carried out. Religious values

applied in production act as moral and ethical values in doing production. The morals and ethics that are tried to be applied in this production, in fact provide useful for the development of the business carried out. The following are some of the uses of religious values in production as explained by Mrs. Masruroh, among others.

- a. Production quality. The existence of these religious values will indirectly improve the quality of the products produced.
- b. Consumer loyalty. Quality products will certainly increase consumer satisfaction, this increase will then have an impact on increasing consumer confidence. In this case it will increase consumer loyalty.
- c. Business development. The positive impression received by consumers will certainly have a positive effect on business development. This can be seen in the increasing prospect of SAMIAJI's business, which can be seen from the increasingly widespread marketing carried out.

In essence, all the rules that Islam provides are not merely for one-sided interests, but for the benefit of many people with the standard of happiness in the world and the hereafter. Religious values that are believed, if implemented in life, especially the economic aspects of production will provide enormous benefits, where these values act as both moral and ethical.

Conclusion

Based on the results and discussions that have been described, the conclusions in this study are as follows The religious values that are believed to be honesty, trustworthiness, justice, responsibility and usefulness. These five religious values are moral and ethical in doing production. The existence of this value makes production healthier and cleaner, which with such production can improve product quality, consumer loyalty and business continuity or development.

In essence, all the rules that Islam provides are not merely for one-sided interests, but for the benefit of many people with the standard of happiness in the world and the hereafter. Religious values that are believed, if implemented in life, especially the economic aspects of production will provide enormous benefits, where these values act as both moral and ethical.

The Samiaji Rengginang entrepreneur in Warungasem Batang needs to further improve creativity and hone potential owned by employees by increasing the creativity of processing rengginang product to develop their business so that they are able to compete with a larger market and can overcome financial management, the majority of which still use traditional system.

Samiaji Rengginang producer can increase their business to a greater level, besides being able to increase family income, they can also create jobs for other people in the surrounding villages.

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