

# Religiosity and determinants of food consumption in urban and rural communities in Lampung Province

Ahmad Habibi<sup>1</sup>, Adib Fachri<sup>2</sup>, & Pertiwi Utami<sup>3</sup> 

<sup>1</sup>Program Studi Perbankan Syariah (S1), Universitas Islam Negeri Raden Intan Lampung, Bandar Lampung, Indonesia

<sup>2</sup>Program Studi Manajemen Bisnis Syari'ah (S1), Universitas Islam Negeri Raden Intan Lampung, Bandar Lampung, Indonesia

<sup>3</sup>Program Studi Perbankan Syariah (S1), Sekolah Tinggi Ekonomi dan Bisnis Islam Lampung, Pesawaran, Indonesia

## ABSTRAK

### Introduction

Lampung Province consists of heterogeneous tribes and ethnicities. The majority is Muslim, followed by Protestants, Catholics, Hindus, and Buddhists. This makes Lampung Province known as the earth of *ruwai jurai*. This condition makes Lampung Province a miniature of the State of Indonesia.

### Objectives

This study investigates the religiosity and determinants of consumption of urban and sub-urban communities in Lampung Province.

### Method

This study uses a quantitative research approach with a sample of 262 participants.

### Results

The findings revealed that there was no significant difference between rural and urban communities in purchasing food. Further, it was revealed that the respondents who made the object were consumers in the modern market with ages between 21-40 years old at 64.9% and with high school and Strata 1 education at 89.7%. Education level and age are the main factors in public consumption both in urban and rural areas. Based on the results of data analysis, it is known that the better understanding of religion a Muslim community has, the more selective they will be in purchasing the products they need. Therefore, it can be concluded that urban and rural communities consume research variables from the aspect of religiosity and economic determinants in the same condition so that

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**Contact:** Pertiwi Utami ✉ [utamipertiwi89@gmail.com](mailto:utamipertiwi89@gmail.com)

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modern markets as research locations provide an equal impact on urban and rural communities in consumption.

### Implications

Stakeholders need to expand permits for the operation of modern markets by paying attention to the economy of traditional economic actors. Other factors, such as improving the quality and equitable distribution of education and increasing information about products both by producers and the government through mass media and social media, are also actively carried out carefully.

### Originality/Novelty

This study provides an additional understanding of how religiosity contributes to consumption in societies with differing religious backgrounds.

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## INTRODUCTION

Consumption is one of the economic activities that plays a role in the economic activity of a country and consumption is also an important element in assessing the development of the economic well-being of a population through the pattern of public consumption expenditure. Household consumption (C) is positively correlated with current income, the higher your income, the more you tend to consume. High-income households consume less income than low-income households (Bricker et al., 2021). Other evidence measuring the distribution of household income and wealth has shown that households at risk of asset poverty spend more than they are earning. Their savings, therefore, become negative (Balestra & Oehler, 2023).

When the consumption expenditure of all the people in a country is added up, it results in the consumption expenditure of the people in that country. According to Keynes (2016) consumption today depends on income which is available, and which is currently being spent (disposable income). In summary, consumption (C) is driven by disposable income (YD) If incomes go up, consumption goes up. Yet Keynes argued that the consumption curve would be curved, meaning that the longer consumption lasts, the less income is earned.

Consumption is one of the basic indicators of the life of working people. The level of satisfaction from the needs of the community is always influenced by the economic level and socio-cultural changes of a region (Aman et al., 2019; Hopp & Stephan, 2012; Iniesta-Arandia et al., 2014). Religion is part of culture that can shape people's behavior (Mathras et al., 2016; Norenzayan et al., 2016; Sagiv et al., 2017). Specifically, this means that people who have a religion hold certain values that can influence their actions and decisions. Islam is a religion that guides Muslims in every aspect of life, not just in specific acts of worship.

The element of religiosity is still one of the considerations of the community in consuming a product, as well as the tendency to increase the preferences of the Muslim community in choosing halal food according to Islamic teachings. Religiosity is a person's belief in God, which is characterized by piety and religious spirit (Jafari, 2016). The implementation of the values of Islamic religious teachings in daily life is increasing, including in consuming products (Nuryanto et al., 2024).

Lampung Province consists of heterogeneous tribes and ethnicities, and the majority is Muslim, followed by Protestants, Catholics, Hindus, and Buddhists coexisting, making Lampung Province known as the earth of *Ruwai Jurai*. This condition makes Lampung Province a miniature of the State of Indonesia. The population of Lampung Province as a result of the projected population in 2024 was recorded at 9,419.6 thousand people.

The quantity of goods required depends on price, income, and preferences, which are described as demand functions. The price of this demand function is made up of the price of the goods themselves, the price of substitutes, income, and preferences. Preferences of the Muslim community are based on the value of reliance and consumption held by the community when selecting consumables, particularly halal products (Asafari et al., 2024; Saad et al., 2024; Silalahi, 2024). The findings showed that religiosity influenced consumption behavior. It has also been shown that consumer behavior mediates the relationship between religiosity and consumption (Abalkhail, 2021). Several factors, such as dietary habits, religious identity, moral obligations, and beliefs, influence food consumption. These factors have been shown to affect the dietary choices (Bohara et al., 2021; Nassè, 2020; Scudiero et al., 2023). Other findings have shown that consumption behavior is highly dependent on religious belief. This is linked to the growing demand of the Muslim community to consume halal food on the road (Hanafiah & Hamdan, 2021). Based on this background, current study intends to look in more detail at the factors influencing food consumption that were not mentioned in previous studies. Although several studies address the same issue, this study is novel in that it examined both variables together. Research was carried out in particular in the urban and peripheral communities of Lampung province.

## LITERATURE REVIEW

### Demand

Consumers need goods and services to meet the needs of life. The need for consumers to consume products results in a demand for goods and services. The existence of certain assumptions of tastes and preferences makes consumer satisfaction can be described in *indifference curves*. In the classical economics, attention to consumption is peripheral related to production, the formation and growth of surpluses (Blaug, 2002; Nitzan & Bichler, 2000; Prebisch, 1976). Marxist economics also has a purely derivative notion of consumption, seen as something that, in the capitalist order, is manipulated by productive interests (Gottdiener, 2000; Gough, 1972; Roemer, 1985).

It was with the Marginalist Revolution in the second half of the nineteenth century, that the consumer was formed and the accent was placed on consumption and production as separate but interrelated domains achieving equilibrium through the mediation of the market. Here, the consumer is universal, characterized by rational instrumental choices developed in order to obtain maximum satisfaction and maximum utility of the purchase. Contemporary economic demand theory propagates a relatively simple model: the consumer, understood as a black box of preferences constrained by a given level of budget related to the environment, is defined as the available good and its relative price, through its actions aimed at maximizing utility functions, defined as the satisfaction associated with the bundle of goods that correspond to its preferences. Two fundamental elements are thus overlooked: the process of formation and change of preferences, which is related to interdependence issues, and the relevance of innovation and product quality (Sibarani et al., 2023).

The economic approach to food consumption aims to explain our diverse choices in terms of the shared decision-making process, where everyone compares their choices and chooses the one they prefer (Masters, 2011). The relationship between consumers and the economy, only as owners of money, requires that there is no guarantee of stereotypical consumption patterns (Fine, 2016). And even if there is, the distribution of income across consumer groups must first be determined, before the 'moral and historical' elements that make up workers' consumption can be analysed on the basis of socially constructed values of use.

Demand is the desire of consumers to buy an item at various price levels over a certain period. Several factors that can affect the demand for a good, namely (a) the price of the goods themselves, (b) the price of other goods, (c) the level of per capita income, (d) consumer tastes or habits, (e) the number of population, (f) the estimated price in the future, (h) the efforts of producers to increase sales, and so on (Assagaf, 2018).

Chu et al. (2015) found that people consume based on workers' social identities when they move from rural to urban areas. Rural communities consume more to sustain their lives while urban communities prefer consumption for welfare, especially for functional value and social value. Significant indicators of influence on the village community rather than the city are in the form of; food, health & family support in urban communities; education, recreation, sports. In line with the study, Sun & Wu (2004) found that the consumption patterns of rural and urban communities differ both in attitudes and behaviors facing the marketing mix such as price, brand, promotion and distribution. The difference in consumption patterns of urban and rural communities is based on personal concepts in meeting needs. Likewise, Schopphoven (1991) found that value can be used as a market segmentation even though there is no significant difference in public consumption, both urban and rural. Demographic factors such as marital status and employment status, the number of children have a significant value.



Norum & Cuno (2011) found that students' sensitivity to the problem of counterfeit goods does not significantly hinder the purchase of these goods. Measurement is based on the quantity requested of an item, i.e. a function of income, price, and tastes and preferences. The variables selected to influence the demand for counterfeit goods (e.g. ethical attitudes, sensitivity, and gender) were included to measure tastes and preferences. Meanwhile, Mary M. (2012) found that current income, pension funds, stocks and other liquid assets are positively related to consumption. On the other hand future income, deposits, and stocks are the main variables in consumption patterns. Yildirim & Ceylan (2007) found that there are differences in the amount of meat consumed between rural and urban communities. Consumption in rural areas is much less than in urban areas with better economic levels. Food consumption varies and is influenced by various factors including food availability, food accessibility, and food choices, which in turn can be influenced by geography, demographics, disposable income, socioeconomic status, urbanization, globalization, religion, culture, marketing, and consumer attitudes (Real et al., 2020).

Sustainable food consumption can be characterized as safe and healthy in quantity and quality (Bourn & Prescott, 2002; Reisch et al., 2013; Willett et al., 2019). Furthermore, it should be produced through economically, socially, culturally, and environmentally sustainable means – minimizing waste and pollution and not endangering the needs of others (Glavič, 2021; Lorek & Spangenberg, 2014; Meybeck & Gitz, 2017; Vermeir et al., 2020). Food consumption varies depending on a variety of factors, including food availability, food accessibility, and food choices, which in turn can be influenced by geography, demographics, income, urbanization, globalization, marketing, religion, culture, and consumer attitudes (Kearney, 2010).

### Religiosity Theory

Religion comes from *relegie* (Dutch) or *religion* (English). The word religion itself comes from Latin which comes from the word *relegere* or *relegare* (Agriyanto et al., 2024; Hambali et al., 2022; Prayogi et al., 2022). The word *relegare* has the basic meaning of being careful and adhering to norms or rules strictly. In the sense that religion is a belief, values and norms of life that must be held and guarded with full attention, so that they do not deviate or escape. The basic word *relege*, means to bind. What is meant is to bind oneself to a sacred supernatural power. Sacred supernatural power is a power that determines the path of life and influences human life. Thus, the word religion basically has the meaning of belief in the existence of a sacred supernatural power that determines the path of life and influences human life, which is faced carefully and follows existing paths and rules and norms so as not to deviate and escape from the will or the path that has been determined by the sacred supernatural power (Goody, 1961; Stark, 2001; Woodhead, 2011).

Religion influences consumer choices directly by prescribing certain behaviors and prohibiting others. For example, Muslims wear head coverings and, do not drink alcohol and eat pork. Hindus do not eat beef, Jews eat food in accordance with dietary laws. Religion also exerts its influence indirectly by contributing to the



formation of the values and attitudes of its followers (Islam & Chandrasekaran, 2016). A description of the meaning of religion or religiosity is human spiritual tendencies related to the universe, values that encompass everything. Religion seeks value and meaning in something that is completely different from everything known, which is why it is said that religion is related to the holy. Humans recognize the existence and absolute dependence on the holy, which is experienced as a force above humans and beyond their control, to get help from it, humans by jointly carrying out teachings, ceremonies and actions in this effort (Umar, 2019).

Religiosity is a comprehensive element that makes a person have a religion (being religious) and not just having a religion (having religion). Religiosity includes the ability to have religious knowledge, practice worship and behave and behave based on religion. In Islam, religiosity is reflected in the practice of creed, shari'ah and morals or in other words faith, Islam and ihsan (Dewi, 2012).

Alam et al.'s (2011) research model includes the relationship between relative factors and contextual factors in the form of religiosity and consumption purchasing patterns. Relative factors and contextual factors, this research confirms that the religiosity factor plays a full role as a mediator that connects relative and contextual factors in the buying patterns of Muslim consumers. The previous literature identifies that there are five types of religious dimensions (MacDonald, 2000; Najiyah, 2017; Piedmont, 1999; Saroglou, 2002):

#### ***Dimension of Beliefs (Ideology)***

This dimension contains the hopes of religious people adhering to certain theological views, acknowledging the truths of the doctrine. Each religion maintains a set of beliefs in which its adherents are expected to obey. This dimension includes things such as belief in the pillars of faith, belief in the one God of God, vengeance on the last day, heaven and hell and belief in supernatural matters taught by religion.

#### ***Dimension of Worship or Religious Practice (Ritualistic)***

The characteristic that can be seen in the religiosity of a Muslim is his behavior to Allah swt. This dimension can be known from the extent of a person's level of obedience in carrying out worship activities as ordered by their religion. This dimension of worship is also related to the frequency, intensity and implementation of a person's worship to show their commitment to the religion they are linked to. Included in this dimension are prayer, fasting Ramadan, zakat, hajj, qurbani and reading the Qur'an.

#### ***Dimension of Practice***

The appearance of religiosity can be known from a person's social behavior, this aspect is related to the activities of religious believers to realize the religious teachings they adhere to in daily life based on religious ethics and spirituality. This dimension concerns the relationship between human beings and other human beings and the relationship with their natural environment such as being friendly and kind to others, fighting for truth and justice, helping others and so on.



### ***Dimension of Courtesy (Appreciation)***

The *ihsan* dimension is related to how far a person feels close and seen by Allah swt in daily life. This dimension includes practicing and being close to Allah swt, the pleasure of carrying out worship, having felt saved by Allah, the feeling of listening to prayers and the feeling of gratitude for the blessings bestowed by Allah in life.

### ***Dimension of Knowledge***

This aspect is related to the knowledge and understanding of a person's religious teachings. Religious people know at least the basics of beliefs, rituals, scriptures and traditions.

## **METHOD**

### **Research Approach and Design**

This study employs a quantitative research approach based on positivist philosophy, aiming to systematically analyze the relationship between religiosity and food consumption determinants in urban and rural communities in Lampung Province, Indonesia. Quantitative methods were chosen to ensure objectivity, measurability, and statistical validity in testing the proposed hypotheses. Data collection was conducted through a structured questionnaire, and statistical techniques were used for data analysis to derive empirical conclusions.

### **Population and Sampling Strategy**

The study population consists of households in Lampung Province, which, based on the 2018 Central Statistics Agency (BPS) data, amounts to 2,241,378 households. Given the large population size, the Isaac and Michael formula was applied to determine the appropriate sample size with a 10% error rate, leading to a final sample of 262 respondents.

The sampling strategy follows a multi-stage cluster sampling technique, ensuring a representative distribution across urban and sub-urban communities. The sampling process involved:

1. Dividing the population into two clusters – urban and sub-urban (rural).
2. Selecting 131 household respondents from each cluster, ensuring a balanced representation.

Additionally, within these clusters, accidental sampling was employed to select individual respondents, based on the following criteria:

- Age range of 15–64 years, classified as the working-age group according to BPS standards.
- Consumers who purchase food and beverages in modern markets.
- Individuals who make purchasing decisions within households.

This combination of multi-stage cluster sampling and accidental sampling enhances the validity and generalizability of the study by incorporating diverse economic and demographic backgrounds.

## Research Instrument

The primary research instrument was a structured questionnaire comprising 51 items, divided into three major sections:

1. Economic Determinants of Food Consumption (18 items)  
Measuring the impact of product price and non-halal product prices on purchasing decisions.
2. Religiosity (20 items)  
Covering four dimensions: beliefs (faith), religious practices, behavioral implications, and adherence to Islamic teachings. Each dimension contained 10 questions assessing different aspects of religious commitment and its influence on consumption.
3. Halal Label Awareness (4 items)  
Evaluating consumer awareness and preference for halal-certified products.

All questionnaire items were structured using a Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree), ensuring a consistent response format for statistical analysis.

## Data Collection Procedure

Data collection was conducted in modern markets across various regions in Lampung Province. The process included face-to-face surveys, ensuring that respondents understood the questions clearly. Trained enumerators facilitated data collection, ensuring accuracy, reliability, and completeness of responses.

Ethical considerations were maintained by obtaining informed consent from all participants, ensuring voluntary participation and anonymity in reporting findings.

## Data Analysis and Statistical Techniques

The collected data were systematically processed and analyzed using descriptive and inferential statistical techniques. The analysis followed a structured approach:

1. Descriptive Analysis
  - To provide a comprehensive profile of respondents, including their age, education level, occupation, household size, and income level.
  - To summarize key consumption patterns based on religious commitment and economic factors.
2. Hypothesis Testing (t-Test and Levene's Test for Equality of Variances)
  - A two-sample t-test was conducted to compare means between urban and rural communities regarding food consumption behaviors and religiosity.
  - Levene's Test was employed to assess the homogeneity of variance in the dataset, ensuring appropriate statistical testing.



Hypothesis evaluation criteria can be explained as follows:

H<sub>0</sub> (Null Hypothesis): No significant difference exists between urban and rural communities concerning religiosity and food consumption determinants.

H<sub>1</sub> (Alternative Hypothesis): A significant difference exists between urban and rural communities.

Decision rule can be explained as follows:

If  $p\text{-value} \leq 0.05$ , H<sub>0</sub> is rejected, indicating a significant difference.

If  $p\text{-value} > 0.05$ , H<sub>0</sub> is accepted, implying no significant difference.

### **Operationalization of Key Variables**

To ensure conceptual clarity and precise measurement, key variables in this study were carefully operationalized. Religiosity, as the independent variable, was assessed through four distinct dimensions: belief (ideology), religious practice (rituals), ethical behavior, and Islamic adherence. These dimensions reflect an individual's level of religious commitment and its potential influence on consumer behavior. By structuring religiosity into measurable components, the study aimed to capture its nuanced role in shaping food consumption decisions.

The dependent variable, food consumption determinants, was examined through three key economic factors. First, income, measured in Indonesian Rupiah (IDR) per month, was analyzed to determine its role in food purchasing behavior. Second, product price sensitivity, which refers to consumers' perception of food affordability, was included to assess whether financial constraints influenced purchasing decisions. Lastly, preferences for halal-certified products were considered, as adherence to Islamic dietary laws is a significant factor for many Muslim consumers. These factors were selected to provide a comprehensive understanding of the economic influences on food consumption.

Additionally, several moderating factors were incorporated to evaluate their potential influence on the relationship between religiosity and food consumption. These included demographic variables such as age, education level, occupation, and household size. Understanding these variables allowed the study to identify whether specific socio-economic characteristics altered the impact of religiosity on consumer behavior. By integrating these moderating factors, the research sought to provide a more nuanced analysis of the complex interactions between religious commitment, economic conditions, and demographic influences in shaping food consumption patterns.

### **Reliability and Validity Tests**

To ensure instrument reliability, a Cronbach's alpha test was performed for each variable. A Cronbach's alpha  $> 0.7$  was considered acceptable for internal consistency. For content validity, the questionnaire was reviewed by experts in Islamic

consumer behavior and economic studies. Construct validity was assessed using factor analysis, ensuring that items effectively measured the intended constructs.

## RESULTS AND DISCUSSION

The results of the analysis of the distribution of respondent characteristics based on age from Table 2 above show that the largest number of respondents in this study are between 21–30 years old, or 37.4 percent (98 respondents). This proportion shows that the demand for halal-labeled products is at an age that has a desire to explore various things, especially packaged food and beverages. The description of the characteristics of respondents by age is presented in Table 1.

**Table 1**

*Age Distribution of Respondents*

Age	Sum	Percentage
< 21 years	20	7.6
21–30 years old	98	37.4
31–40 years old	72	27.5
41–50 years old	58	22.1
51–60 years old	14	5.3
Total	262	100

Source: Primary data.

The description of respondent characteristics based on education is presented in Table 2. The educational distribution of respondents consisted of elementary, junior high, high school, D3/S1, and S2/S3. Based on Table 2, the majority of respondents, 48.1 percent (126 respondents), have a D3/S1 educational background. This shows that the majority of consumers who shop have higher education; by having education, consumers will be able to understand or have awareness of the importance of consuming halal products.

**Table 2**

*Distribution of Respondent Education*

Education	Sum	Percentage (%)
Elementary School/Primary School	1	0.4
Junior High School/Middle School	13	5.0
Senior High School	109	41.6
Bachelor's	126	48.1
Master's degree/Doctoral degree	13	5.0
Total	262	100,0

Source: Primary data.

A description of the characteristics of respondents by occupation is presented in Table 3. Most of the respondents work as self-employed at 26 percent (68 respondents). The results show that the majority of halal product users are consumers

who have a type of job as self-employed whose field of work is not bound by time so that they will be able to be more flexible in shopping to meet their living needs.

**Table 3**

*Distribution of Respondents' Work*

<b>Work</b>	<b>Sum</b>	<b>Percentage (%)</b>
Farmer	4	1.5
Private employees	26	9.9
Civil Servant/Army	45	17.2
Self-employed	68	26.0
Housewife	51	19.5
Teacher	21	8.0
Others	47	17.9
Total	262	100,0

Source: Primary data.

A description of the characteristics of respondents based on the number of families is presented in Table 4. The results of the analysis of the characteristics of respondents based on the number of family members show that 77.9 percent (204 respondents) have 1-4 family members, while the remaining 22.1 percent (58 respondents) have 5-8 family members. The small number of families makes consumers shop for fewer goods. A small number of purchases will make consumers have more time to choose goods to be consumed, supported by supermarket purchase places that have a variety of products and the comfort of the place so that it makes it easier for consumers to choose goods. Family as the closest environment to consumers is a consideration in the demand for a product

**Table 4**

*Distribution of the Number of Respondents' Families*

<b>Families</b>	<b>Sum</b>	<b>Percentage (%)</b>
1-4 people	204	77.9
5-8 people	58	22.1
Total	262	100

Source: Primary data.

A description of respondent characteristics based on income is presented in Table 5. The results of the analysis of the respondents' income in this study show that the majority of respondents have an income in the range between IDR 2,500,001 – IDR 5,000,000 or 46.4 percent (119 respondents). Based on the above, it can be said that most consumers have the financial ability to buy halal-labeled products and are people whose income is above the Provincial Minimum Wage (UMP) of Lampung Province.

**Table 5***Respondents' Income*

<b>Revenue Per Month</b>	<b>Sum</b>	<b>Percentage</b>
< IDR 1.000.000	17	6.5
IDR 1.000.001 – IDR 2.500.000	78	29.9
IDR 2.500.001 – IDR 5.000.000	122	46.4
IDR 5.000.001 – IDR 7.500.000	19	7.3
IDR 7.500.001 – IDR 10.000.000	14	5.5
> IDR 10.000.000	12	4.4
Total	262	100

Source: Primary data.

To get a hypothetical answer to whether there is a difference in religiosity and determinants of food consumption in urban and suburban communities in Lampung Province, it can be seen in the data processing output with SPSS. The information in the SPSS output for the religiosity factor can be explained as follows for F calculation Levene Test Belief which is one of the religiosity factors of 1.744 with a probability (sig.) 0.188. Since the probability (sig.) > 0.05, it can be concluded that statistically, with  $\alpha = 0.05$ , beliefs, which are factors of religiosity between urban and rural communities, are not significantly different. In other words, *H1* is rejected.

F calculates the Levene Test for Practice, which has a religiosity factor of 2.266 and a probability (sig.) of 0.133. Since the probability (sig.) > 0.05, it can be concluded that statistically, with  $\alpha = 0.05$ , practice, which is one of the factors of religiosity between urban and rural communities, does not differ significantly.

F calculates the Levene Test for Behavior, which is a religiosity factor of 0.689 with a probability (sig.) of 0.407. Since the probability (sig.) > 0.05, it can be concluded that statistically with  $\alpha = 0.05$  behavior which is one of the factors of religiosity between urban and rural people does not differ significantly.

F calculates the Levene Test for Islam, which is a religiosity factor of 0.331 with a probability (sig.) of 0.566. Because the probability (sig.) > 0.05, it can be concluded that statistically with  $\alpha = 0.05$  Islam, which is one of the factors of religiosity between urban and rural communities, does not differ significantly. In other words, *H1* is rejected while for the determinant variable of consumption can be explained as follows, for *Income* (income) obtained F calculate Levene Test for income of 0.510 with probability (sig.) 0.479. Because the probability (sig.) > 0.05, it can be concluded that statistically, with  $\alpha = 0.05$ , Income, which is one of the consumption factors between urban and rural communities, is not significantly different. In other words, *H1* is rejected.

F calculate the Levene Test for a Price of 2.858 with a probability (sig.) 0.092. Since the probability (sig.) > 0.05, it can be concluded that statistically with  $\alpha = 0.05$ , the price of the product, which is one of the consumption factors for urban and rural people, is not significantly different. In other words, *H1* is rejected.

F calculates the Levene Test for Substitution Goods of 2.574 with a probability (sig.) 0.110. Since the probability (sig.) > 0.05, it can be concluded that statistically, with  $\alpha =$

0.05, the natural goods, which is one of the consumption factors for urban and rural people, are not significantly different. In other words, *H1* is rejected.

Based on the presentation, it can be seen that there is no significant difference between rural and urban communities in purchasing food, this is possible because the respondents who are the objects are consumers in the modern market with ages between 21-40 years old by 64.9% and educated in high school and Strata 1 by 89.7% this shows that education level and age are the main factors in public consumption both in urban and rural areas the results of this study do not support the results of previous research conducted by Kouekam et al. (2018) that location and demographics determine the demand for goods in the community.

## CONCLUSION

From the results of the study, it was obtained that urban and rural communities in consuming with research variables from the aspects of religiosity and economic determinants are in the same condition so that the modern market as a research location provides an equal impact on urban and rural communities in consumption. It can be understood that it is very important to expand permits for the operation of modern markets by paying attention to the economy of traditional economic actors. In addition, it is necessary to improve the quality and equitable distribution of education. Then increase information about products both by manufacturers and the government through mass media and social media actively.

## Author Contributions

Conceptualization	A.H., A.F., & P.U.	Resources	A.H., A.F., & P.U.
Data curation	A.H., A.F., & P.U.	Software	A.H., A.F., & P.U.
Formal analysis	A.H., A.F., & P.U.	Supervision	A.H., A.F., & P.U.
Funding acquisition	A.H., A.F., & P.U.	Validation	A.H., A.F., & P.U.
Investigation	A.H., A.F., & P.U.	Visualization	A.H., A.F., & P.U.
Methodology	A.H., A.F., & P.U.	Writing – original draft	A.H., A.F., & P.U.
Project administration	A.H., A.F., & P.U.	Writing – review & editing	A.H., A.F., & P.U.

All authors have read and agreed to the published version of the manuscript.

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## Institutional Review Board Statement

The study was approved by Program Studi Perbankan Syariah (S1), Universitas Islam Negeri Raden Intan Lampung, Bandar Lampung, Indonesia.

## Informed Consent Statement

Informed consent was obtained before respondents filled out online questionnaire for this study.

## Data Availability Statement

The data presented in this study are available from the corresponding author upon reasonable request.

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## Conflicts of Interest

The authors declare no conflicts of interest.

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