The Role of Religious Aspects on Life Satisfaction: Case Study of Muslims in Indonesia

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Abstract: Religiosity aspect is the most important part in personal life. With religion, an individual can achieve true peace, including life satisfaction. Life satisfaction is actually one of the most important aspects of a goal in life. This study aims to determine the role of religiosity and economic aspect on the level of one's life satisfaction. Life satisfaction was measured using a life satisfaction scale, while religiosity was measured using subjective perceptions of religiosity, frequency of prayer, frequency of attending recitations, and affiliation to religious organizations. This study was limited to a sample of Muslims aged 15 to 64 years in the fifth round of the 2014 Indonesia Family Life Survey (IFLS) database. Using ordered logit regression, statistical evidence was obtained that the aspect of religiosity was positively related to life satisfaction. Each increase in one level of religiosity was associated with 8.1% increase in the probability of being satisfied. This finding is supported by variables that reflect other aspects of religiosity, such as an increase in one level of prayer frequency associated with an increase in the probability of being satisfied by 1.4%. Meanwhile, the economic aspects as measured by education level and work status are positively associated with life satisfaction.
Keywords: Religiosity; Islam; Life satisfaction; Religion
JEL Classification: J17; O15; Z12

Introduction

Life satisfaction is one of the most important aspects in life. All activities carried out by individuals aim to achieve life satisfaction. For some people, life satisfaction can be achieved by having many possessions. But in reality, not everyone with much wealth attains life satisfaction. Few people whose economic status is below the poverty line can attain life satisfaction. It is because life satisfaction is a subjective assessment of the individual. The topic of life satisfaction itself has long been discussed in philosophy and psychology, followed by several other disciplines. Life satisfaction is a broad and complex construction, including a comprehensive assessment of one's life, including family, health, social support, and the environment (Huebner, 2004; Sabatier et al., 2011). Life satisfaction is happiness that arises from fulfilling needs or expectations and is a means of enjoyment (Hurlock, 2004).

Furthermore, according to Sousa and Lyubomirsky (2001), life satisfaction is an individual's acceptance of his life circumstances and how far he can

fulfill something he wants. Diener and Biswas-Diener (2008) then state that life satisfaction is a cognitive assessment of how well and satisfactorily the things that a person has done in his life as a whole and the main parts of life that they consider essential, such as health, interpersonal relationships, personality, spirituality, leisure activities, work, and income. There are three aspects of life satisfaction, according to Harlock (2004), namely acceptance and adjustment to oneself and society, an attitude of love and care for each other, hard work, and sacrifice that results in achievement.

The aspect of religiosity is the most crucial part of a person's life. With religion, an individual can achieve deep peace despite mental stress (Underwood & Teresi, 2002), such as prejudice, psychosis, intelligence, and self-esteem. Lewis and Cruise (2006) found that religion can significantly affect a person's level of happiness and life satisfaction. Koenig and Larson (2001) also found that religious belief and practice were closely related to higher life satisfaction, joy, morale, hope, optimism, and purpose in life, as well as lower levels of anxiety and depression.

In addition to religiosity, the education level also has an important influence on a person's individual. Aini and Puspikawati (2020) found that education level had a significant relationship with life satisfaction. If the level of education is high, then life satisfaction will increase. According to Diener (1984), education positively affects individual life satisfaction because it supports increasing aspirations and prepares individuals to live a life. The income aspect is also an essential factor influencing an individual's life. Several studies have shown that the higher a person's income level, the more life satisfaction increases (Diener & Biswas-Diener, 2002; Diener & Oishi, 2000; Stevenson & Wolfers, 2008). It is different from Aini and Puspikawati (2020) who found that the higher a person's income level, the lower the level of life satisfaction. Furthermore, Aini and Puspikawati (2020) explained that if a person's income is high, the lifestyle tends to increase, so they cannot fulfill their needs. It then encourages individuals with high incomes to feel dissatisfied because they cannot fulfill their needs, so a person cannot meet life's needs.

In addition to aspects of religiosity and economic factors such as education and income, other elements can affect a person's life satisfaction, such as age, gender, occupation, area of residence, and ethnicity. Seeing how vital life satisfaction is for a person, the author is interested in examining the extent to which aspects of religiosity and other factors affect a person's life satisfaction. Based on the existing literature on this topic, the authors have not found any similar research in Indonesia, so the case is becoming increasingly interesting to study.

Previous studies review the relationship between aspects of religiosity and life satisfaction. Putra (2016) examined how much influence the religion adhered to and the individual's religiosity level on their happiness level in the Indonesian context. The study used the ordered logit method using data from the fourth Indonesian Family Life Survey (IFLS) wave. Respondents in the IFLS were selected as Muslims, Catholics, Protestants, Hindus, Buddhists, and Confucians. The study found that religion and subjective religiosity

levels significantly influence a person's level of happiness in Indonesia. The higher the level of obedience of a person is related to the higher the level of satisfaction.

In another study, Zotti et al. (2014) investigated the influence of religion on subjective well-being in the UK. This study uses data from the British Household Panel Survey (BHPS). The sample used in this study consisted of approximately 12,000 individuals. This study's respondents are Catholic, Christian, Muslim, Hindu, and Jewish. Their research found that religion was positively correlated with better life satisfaction using the ordered logit method. In particular, there is evidence that involvement in religious activities is positively associated with higher levels of life satisfaction.

In line with the research above, Clark and Lelkes (2009) have also researched the influence of religion on life satisfaction. The data used in this study comes from the European Social Survey (ESS), which is a multi-country survey covering 30 European countries from 2003 to 2007). Respondents who participated in this survey came from various religions, namely Roman Catholicism, Protestantism, Islam, Judaism, and Atheism. Using the ordered logit method, we found empirical evidence that individual religiosity positively correlates with life satisfaction for any religion, even after controlling for age, income, education, occupation, marital status, and country. Other results show that people feel more satisfied living in more religious areas.

A similar study was also conducted by Vang et al. (2019), which examines the effect of religious discrimination, religiosity, and their interactions on life satisfaction. This study uses data from Statistics Canada's General Social Survey (GSS) in 2013. Due to the experience of religious discrimination and the degree of religiosity that may differ between religions, this study also controlled for major religious groups, such as Catholic, Protestant, Eastern Orthodox, Judaism, Islam, Buddhists, Hindus, and Sikhs. Their results show a significant negative effect of religious discrimination on life satisfaction, equivalent to several major life events such as widowhood and unemployment. Higher religiosity is associated with higher levels of life satisfaction and tends to reduce the negative effects of religious discrimination.

Research Method

The object of this research focuses on individuals in the household sampled in the Indonesia Family Life Survey (IFLS). IFLS is a longitudinal survey of individuals and households in Indonesia, which was first conducted in 1993 in which the same individual is tracked from different time points so that the dynamics of behavior at the individual and household level can be understood. There have been five rounds of the IFLS wave so far, namely: IFLS-1 (1993), IFLS-2 (1997), IFLS-3 (2000), IFLS-4 (2007), and IFLS-5 (2014). Meanwhile, the data used in this study is cross-section data, namely data with individual units at the same time point, namely 2014 as the last wave of IFLS.

The sample collected covered 13 of Indonesia's 27 provinces in 1993, representing approximately 83% of the national population and covering more than 30,000 individuals

from 7,224 households. Samples were obtained from four provinces in Sumatra (North Sumatra, West Sumatra, South Sumatra, and Lampung), five provinces in Java (DKI Jakarta, West Java, Central Java, DI Yogyakarta, and East Java), and four provinces covering large island groups that The remaining areas include Bali, West Nusa Tenggara, South Kalimantan, and South Sulawesi. The sample of this study amounted to 26,887 individuals aged 15 to 64 years who had filled out questions in the questionnaire related to life satisfaction. Specifically, the individual sampled must be Muslim and answer the questions of all the variables used in this study.

This study uses an ordered logit model in which the dependent variable is an ordinal response or a stratified choice, with one alternative being superior or inferior to the other. Questions relating to satisfaction with judgments and life expectancy are usually ordinal. Over the last three decades or so, this model has been widely used as a methodological framework for analyzing ordinal data since McKelvey and Zavoina (1975). The ordered logit model was chosen in this study because the dependent variable is life satisfaction, a variable with a ranking scale. Life satisfaction with a delighted level is considered better than a satisfying level, life satisfaction with a lovely level is considered better than a somewhat gratifying level, and so on to the worst level, for example, not at all satisfied. Meanwhile, the regression model in this study can be seen in the following equation:

$$Y_i = \alpha + b_1 X_{1i} + b_2 \log X_{2i} + b_3 X_{3i} + b_4 X_{4i} + b_5 X_{5i} + b_6 X_{6i} + b_7 X_{7i} + b_8 X_{8i} + b_9 X_{9i} + b_{10} X_{10i} + b_{11} X_{11i} \, e \quad (1)$$

Information: Y : Life satisfaction; α : Constant; b : coefficient; X1 : Level of education; X2 : Income; X3 : Job-status; X4 : Level of religiosity; X5 : Salat; X6 : Attending recitation; X7 : Following religious affiliation; X8 : Gender; X9 : Age; X10 : Ethnic; X11 : Area of residence ; e : *Error term*; I : Individuals in the household

Specifically, the dependent variable used in this study is the individual's perception of life satisfaction to measure how satisfied a person is with their life. The data was obtained from the IFLS questionnaire "Please think about your life as a whole, how satisfied are you with your life?". Based on the respondents' responses, answers were coded that ranged from 0 (not at all satisfied) to 4 (totally satisfied).

Regarding the aspect of religiosity, the level of religiosity is a variable measured by self-reporting how religious they are. Based on the respondents' responses, the answers ranged from 1 (not religious) to 4 (very religious). Prayer is a variable measured by self-reporting how often respondents pray in one day. Based on the respondents' responses, the answers ranged from 0 (no prayer) to 4 (prayers more than five times a day). Attending a recitation shows how often the respondent participated in a religious recitation in the last 12 months. Based on the respondents' responses, the answers were given a number ranging from 1 (never) to 5 (more than once a week). Religious affiliation shows respondents' involvement in major religious sects in Indonesia as measured by a dummy variable. Respondents with Muhammadiyah affiliation were given a score of 1, while respondents from non-Muhammadiyah associations such as Nahdlatul Ulama or others were given a score of 0.

Meanwhile, the education level shows the educational attainment in the year each respondent has taken. Income is the monthly income of each respondent in the last 12 months expressed in rupiah. Employment status is a dummy variable with a value of 1 if working and a value of 0 if other (unemployed, looking for work, or not included in the workforce). Regarding the control variable, gender is a dummy variable with a value of 1 if the respondent is male and 0 if female. Age is the age of the respondent expressed in years. Ethnicity is the dominant ethnicity in respondents in the form of a dummy variable with a value of 1 for Javanese ethnicity and 0 if ethnic groups other than Javanese.

Result and Discussion

Table 1 shows the results of the ordered logit model regression with life satisfaction categories ranging from entirely dissatisfied to very satisfied, which is a function of the eleven independent variables in this study. The coefficients in Table 1 show the direction of the relationship between the independent variable and the dependent variable. In this study, there were five categories of dependent variable choices: the level of life satisfaction ranging from entirely dissatisfied to very satisfied. The results of the coefficients that appear in the ordered logit model cannot be directly interpreted. The results of these coefficients can only provide the direction of the relationship between changes in the independent and dependent variables, while the value itself cannot be interpreted. Therefore, the marginal effect must be calculated to obtain further results from the estimated model as shown in Table 2.

Table 1 Ordered Logit. Regression Results

Variable	Life Satisfaction
Level of education	0.0350***
	(0.00376)
Income	-0.00348
	(0.00262)
Job-status	0.116**
	(0.0554)
Level of religiosity	0.415***
	(0.0232)
Salat	0.0701***
	(0.0187)
Attending recitation	0.0136
	(0.0116)
Following religious affiliation	0.0184
	(0.0382)
Gender	-0.163***
	(0.0308)
Age	-0.0144***
	(0.00140)
ethnicity	0.0793***
	(0.0290)
Area of residence	0.119***
	(0.0304)
Observations	17,131

In Table 1, it can be seen that there are eight dependent variables with positive slope coefficients, namely economic aspects in the form of education level, income, and employment status, religiosity aspects such as level of religiosity, frequency of prayer, frequency of attending recitations, and following religious affiliations, as well as several individual characteristics such as gender, age, ethnicity, and area of residence as control variables. A positive slope indicates that each increase in the independent variable will increase a person's chances of having a higher level of life satisfaction. Conversely, a negative slope indicates that an increase in the independent variable will reduce a person's chance of having a higher level of life satisfaction.

Table 2 Calculation Results of the Ordered Logit. Marginal Effect Model

Dependent variable: Life satisfaction	Marginal Effect				
	At all not satisfied	Not very satisfied	Quite satisfied	Satisfied	Very satisfied
Level of education	-0.0005	-0.0036	-0.0039	0.0068	0.0013
	(0.00000)	(0.0003)	(0.0004)	(0.0007)	(0.0001)
Income	0.0000	0.0003	0.0003	-0.0006	-0.0001
	(0.00000)	(0.0002)	(0.0002)	(0.0005)	(0.0001)
Job-status	-0.0019	-0.0122	-0.0132	0.0228	0.0045
	(0.0009)	(0.0058)	(0.0063)	(0.0109)	(0.0021)
Level of religiosity	-0.0069	-0.0434	-0.0473	0.0814	0.0163
	(0.0005)	(0.0025)	(0.0026)	(0.0044)	(0.0010)
Salat	-0.0011	-0.0073	-0.0079	0.0138	0.0027
	(0.0003)	(0.0019)	(0.0021)	(0.0036)	(0.0007)
Attending recitation	-0.0002	-0.0014	-0.0015	0.0026	0.0005
	(0.0001)	(0.0012)	(0.0013)	(0.0022)	(0.0004)
Following religious affiliation	-0.0003	-0.0019	-0.0021	0.0036	0.0007
	(0.0006)	(0.0040)	(0.0043)	(0.0074)	(0.0015)
Gender	0.0027	0.0170	0.0186	-0.0319	-0.0063
	(0.0005)	(0.0032)	(0.0035)	(0.0060)	(0.0012)
Age	0.0002	0.0015	0.0016	-0.0028	-0.0005
	(0.00000)	(0.0001)	(0.0001)	(0.0002)	(0.0005)
ethnicity	-0.0013	-0.0083	-0.0090	0.0156	0.0031
	(0.0004)	(0.0030)	(0.0033)	(0.0056)	(0.0011)
Area of residence	-0.0020	-0.0125	-0.0136	0.0234	0.0046
	(0.0005)	(0.0031)	(0.0034)	(0.0059)	(0.0012)

Table 2 shows the results of the calculation of the marginal effect for each variable. Meanwhile, the focus of the interpretation of this study is only on the significant aspect of religiosity. Each one unit increase in religiosity has a tendency of 0.7% less likely to be at the level of not at all satisfied; 4.3% less likely to be dissatisfied; 4.7% less likely to be at a moderately satisfied level; 8.1% more likely to be at the satisfied level; and 1.6% more likely to be very satisfied. According to Abdel-Khalek (2011), there are several ways religiosity can impact happiness, including the promise of spiritual and material compensation. As taught in Islam, remembering Allah, reading the Qur'an, asking Allah's forgiveness, fasting during Ramadan, taking ablution, and praying, have an unconscious effect that stimulates Muslims to relieve worldly worries temporarily. This concept follows the results of the ordered logit regression in this study, namely, the level of

religiosity variable has a positive and significant relationship with one's life satisfaction. Then, based on the calculation of the marginal effect, the more religious a person is, the probability of being at a higher level of life satisfaction will increase, while the possibility of being at a lower level of life satisfaction will decrease.

A person who prays frequently is 0.1% less likely to be at the level of being completely dissatisfied; 0.7% less likely to be dissatisfied; 0.8% less likely to be at a moderately satisfied level; 1.4% more likely to be at a satisfying level; and 0.2% more likely to be at the very satisfying level. These results also follow Abdel-Khalek (2011), which states that religiosity (including prayer) impacts happiness and can reduce worldly worries.

Meanwhile, for the other two religiosity variables, the variable attending the recitation is not related to one's life satisfaction. This finding is inconsistent with the study by Kortt et al. (2015), who investigated the relationship of religiosity to life satisfaction in Australia. The religions of the respondents identified in this study are Catholic (23%), Anglican (20%), Other Christian (23%), and Non-Christian (3%). Their results show a positive relationship between one's participation in religious activities and life satisfaction. Another religiosity variable, namely following religious affiliation, is not related to one's life satisfaction. This finding is inconsistent with research by Sander (2017), who explored the relationship between religiosity and life satisfaction using data from the National Opinion Research Center "General Social Survey (GSS)" in the United States. Respondents in the GSS were chosen who were Catholic, Protestant, Jewish, Buddhist, Muslim, or had no religious identity to represent the largest religious group in the United States. The study's statistical results show that participation in religious activities and making social networks in the congregation are positively related to life satisfaction.

Conclusion

This study resulted in several conclusions. The variable level of religiosity has a positive and significant relationship with life satisfaction in Indonesia. The more religious a person is, the probability of being at a higher level of life satisfaction will increase, while the possibility of being at a lower level of life satisfaction will decrease. Meanwhile, the prayer variable has a positive and significant relationship with life satisfaction in Indonesia. It shows that the more often a person prays, the probability of being at a higher level of life satisfaction will increase, and the possibility of being at a lower level of life satisfaction will decrease. For the variable attending the study, there is no relationship with life satisfaction in Indonesia.

Of course, this research still has some limitations. This limitation is expected to be corrected by future research. This study has rules related to using cross-sectional data, which only comes from the 2014 IFLS-5 data. Therefore, further studies can take advantage of the panel characteristics of the IFLS data by utilizing data from the previous round. There is a problem of endogeneity in variables that reflect aspects of religiosity, so future research can use the instrumental variable method to improve this research.

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