

The Influence Of Self Reward And Self Healing On The Consumption Behavior Of Career Women In Parepare City With Religiosity As A Moderating Variable

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Keywords:

Self Reward, Self Healing,
Consumer Behavior, Career
Women, Religiosity

Abstract

This study was motivated by the increasing complexity of career women's consumption behavior. This behavior is influenced not only by basic needs, but also by psychological factors such as self-reward and self-healing. Religiosity is seen as a moderating variable that can control consumption behavior, especially in the context of a religious society in Parepare City. The purpose of this study is to analyze the influence of self-reward and self-healing on the consumption behavior of career women in Parepare City with religiosity as a moderating variable. The method used is a quantitative approach with a survey design. The sample was obtained through purposive sampling of 100 career women aged 18–50 years in Parepare City. The research instrument was a Likert questionnaire, while data analysis was performed using SmartPLS through validity and reliability tests, T-tests, determination coefficients, and path analysis. The results showed that self-reward and self-healing had a significant positive effect on consumption behavior. Religiosity also had a significant effect and was proven to moderate the influence of these two psychological factors. These findings contribute to consumer behavior science and provide practical benefits for career women in managing balanced consumption.

INTRODUCTION

The phenomenon of career women's consumption behavior is an increasingly relevant issue in the modern era. Career women have a dual role, namely as breadwinners and homemakers. This condition requires them to be able to balance domestic and professional needs appropriately. The complexity of these roles is further exacerbated by social and economic dynamics, including rising prices of basic necessities, which have a direct impact on household spending patterns. Consumption behavior is no longer driven solely by basic needs, but is also related to psychological factors (Koekemoer, 2023). Two of these factors that are widely discussed in contemporary studies are self-reward and self-healing. Self-reward is understood as a form of self-appreciation after working hard, while self-healing is related to efforts to restore emotional well-being through enjoyable consumptive activities (Ralph, 2023).

On the other hand, religiosity is also believed to play an important role in shaping and directing consumption behavior. Religious values can serve as moral guidelines and a mechanism for self-control so that individuals do not get caught up in excessive consumption behavior. However, previous studies have shown varying results. Umam (2021) found that religiosity plays a significant role in moderating the relationship between motivation and interest in saving, while

Shinta (2019) emphasized that financial knowledge and locus of control are more dominant in influencing the financial management of career women. Anggasta's (2024) research even shows that the culture of self-reward is significantly negatively related to the consumptive behavior of Generation Z. These differing findings indicate an academic gap that has not been widely explored, namely the comprehensive relationship between self-reward, self-healing, and religiosity in the consumption behavior of career women in Parepare City.

The research questions posed in this study are whether self-reward and self-healing influence the consumption behavior of career women, whether religiosity influences the consumption behavior of career women, and whether religiosity moderates the relationship between these psychological factors and consumption behavior. These research questions were formulated to provide a clear direction for the focus of the study while addressing existing gaps in the literature.

The objectives of this study are to analyze the influence of self-reward and self-healing on the consumption behavior of career women and to examine the role of religiosity as a moderating variable. Theoretically, this study is expected to enrich the literature on consumer behavior by integrating psychological and spiritual dimensions. Practically, this study is useful for career women in managing their consumption patterns more wisely by considering psychological aspects and religious values. In addition, the results of this study can be used as input for educational institutions, policy makers, and other parties focused on improving public financial literacy.

The scope of this study is limited to career women in Parepare City aged 18–50 years. The method used is a quantitative approach with a survey design, using purposive sampling with 100 respondents. The research instrument was a Likert scale questionnaire, while data analysis was performed using the SmartPLS program with validity and reliability tests, T-tests, determination coefficients, and path analysis. With these limitations, the study focused on the empirical relationship between variables in accordance with the conceptual framework formulated.

The theoretical basis used in this study includes consumer behavior theory, consumption psychology, and the concept of religiosity as a controlling factor in economic behavior. Consumer behavior theory explains that consumption decisions are influenced by the interaction between internal and external factors. Previous studies reviewed, such as Anggasta (2024), Shinta (2019), and Umam (2021), provide empirical evidence that psychological and religious factors play an important role in shaping individual economic behavior. However, combining these two aspects in the context of career women is still rarely done, so this research has novelty and high practical relevance.

Thus, this study is expected to contribute academically to the development of consumer behavior theory and offer practical implications for society. Career women as research subjects are expected to gain insights into managing their consumption behavior in a healthier, more balanced manner that is in harmony with spiritual values. This study also provides policymakers with an overview of the importance of strengthening psychological and religious literacy in order to create sustainable consumption behavior.

METHODS

The research method used was a quantitative approach with a survey type of research, designed to test the influence of self-reward and self-healing on the consumption behavior of

career women in Parepare City, with religiosity as a moderating variable. This study focused on female entrepreneurs aged 18–45 years who work and reside in Parepare City. The main instrument used was a questionnaire with a five-point Likert scale, which was distributed online via Google Form to respondents who met the purposive sampling criteria.

In addition, the researchers also conducted observations to obtain an overview of the field conditions as supporting data. This research was conducted in Parepare City for approximately two months. The variables studied consisted of self-reward, measured through indicators such as providing time for oneself, taking vacations, and shopping; self-healing, measured through indicators such as feeling overly angry, feeling comfortable, always thinking negatively, and having difficulty making decisions; Consumption behavior was measured through indicators such as purchasing due to enticement, attractive packaging, maintaining appearance and prestige, price or luxurious lifestyle, emotions, and the desire to imitate. Religiosity was measured through indicators such as belief, worship, experience, knowledge, and understanding.

The collected data were analyzed using descriptive analysis to describe the characteristics of the respondents, then the validity and reliability of the instruments were tested through factor loading values, AVE, Cronbach Alpha, and Composite Reliability. Furthermore, hypothesis testing was conducted using partial T-tests, coefficient of determination (R^2) tests, and path analysis using SmartPLS to determine the direct, indirect, and moderating effects of religiosity in the relationship between variables. Thus, this method was designed to provide a comprehensive picture of how psychological factors and religiosity influence the consumption behavior of women entrepreneurs in Parepare City.

RESULTS AND DISCUSSION

Analysis Results

This subsection will explain the results of the analysis. Several steps were taken to obtain the research results through several stages of testing. The analysis used Smart PLS statistical software.

PLS-SEM Analysis: Structural Model Evaluation (Outer Model)

Outer model analysis, or measurement model analysis, aims to determine the relationship between latent variables and their indicators. This outer model test uses Smart PLS. Outer model analysis is conducted using validity, reliability, and path analysis.

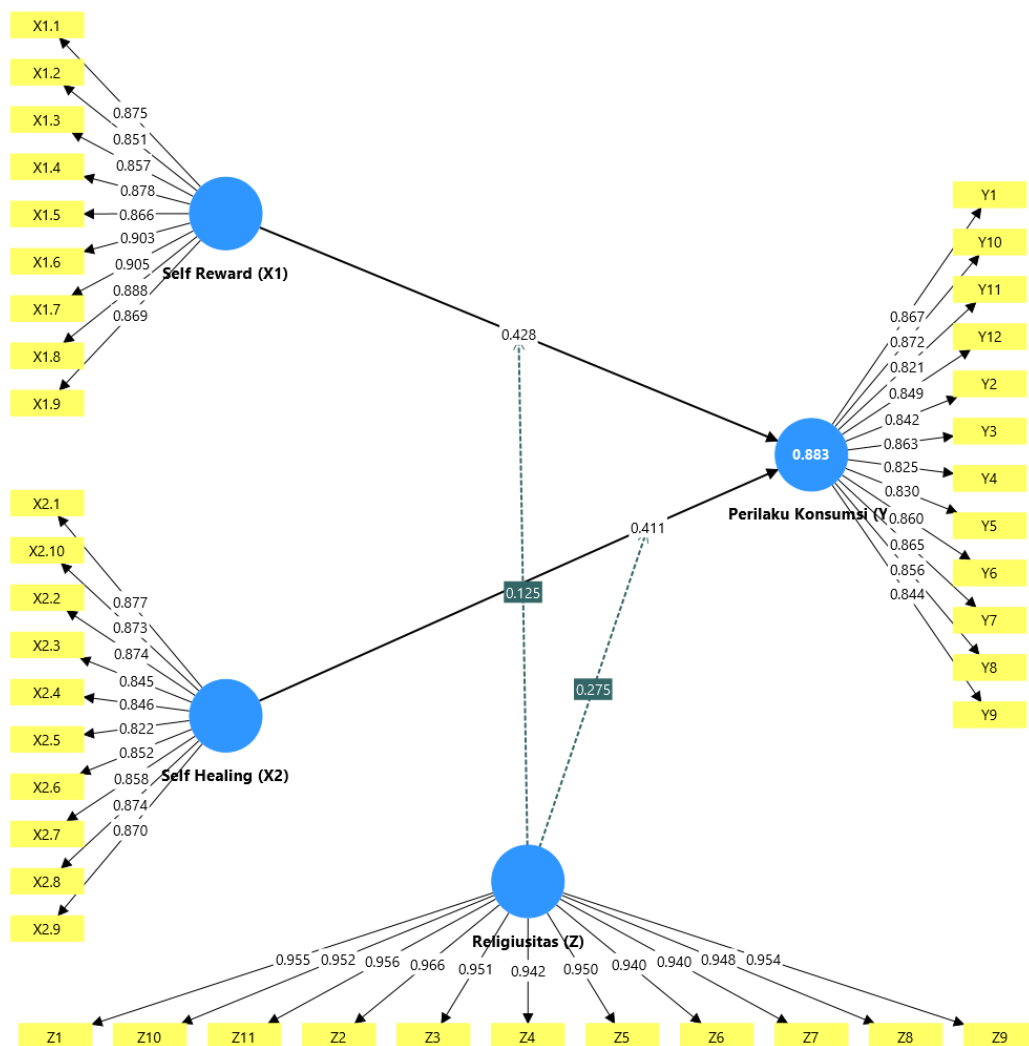


Figure 1. Outer Model

The outer model is part of SEM that explains the relationship between latent constructs (latent variables) and their indicators (measured variables). Its purpose is to measure the validity and reliability of indicators used to represent constructs.

In the evaluation through the outer model, observations are made on the results of validity and reliability tests to assess whether the indicator items tested meet the validity criteria or not. The validity and reliability test results based on a sample of 100 female career respondents are presented in Table 1. The validity test was analyzed by looking at the Factor Loading (FL) value, while the reliability test was evaluated using the Cronbach Alpha (CA), rho_A, and Composite Reliability (CR) values.

In the outer model evaluation, convergent validity (factor loading and AVE), discriminant validity (Fornel-Lacker and Heterotrait-Monotrait/HTMT), and internal consistency reliability (Cronbach Alpha-CA, rho_A, and Composite Reliability CR) were tested.

Based on the table below, the overall factor loading values for each subvariable are >0.70 (0.821 – Desire to imitate 0.966 – Belief). This can be interpreted as the level of correlation between the subvariables and variables, which can be explained by 80.21% to 90.66%. The Average Extracted Variance (AVE) value for each variable is >0.50 (0.722 – Consumption

Behavior (Y) to 0.903 – Religiosity (Z). Therefore, it can be concluded that each subvariable and variable in the research model instrument supports the convergent validity requirement. Based on the factor loading coefficient value, the most dominant statement item in measuring the Consumption Behavior of Career Women in Parepare City is Belief at 0.966 (Z2). This can be interpreted as belief reducing the consumption behavior of career women by 90.66%. The weakest item is the desire to imitate, which is 0.821 (Y11 or 80.21%).

Table 1. Validity Test

Variables	Constructs	FL (0.70)	AVE (0.50)	CA (0.70)	rho_A (0.70)	CR (0.70)
Self Reward (X ₁)	SR 1	0.875	0.769	0.963	0.964	0.968
	SR 2	0.851				
	SR 3	0.857				
	SR 4	0.878				
	SR 5	0.866				
	SR 6	0.903				
	SR 7	0.905				
	SR 8	0.888				
	SR 9	0.869				
Self Healing (X ₂)	SH 1	0.877	0.738	0.961	0.964	0.968
	SH 2	0.874				
	SH 3	0.845				
	SH 4	0.846				
	SH 5	0.822				
	SH 6	0.852				
	SH 7	0.858				
	SH 8	0.874				
	SH 9	0.870				
	SH 10	0.873				
Religiusitas (Z)	R 1	0.955	0.903	0.989	0.989	0.990
	R 2	0.966				
	R 3	0.951				
	R 4	0.942				
	R 5	0.950				
	R 6	0.940				
	R 7	0.940				
	R 8	0.948				
	R 9	0.954				
	R 10	0.952				
	R 11	0.956				
Perilaku Konsumsi (Y)	PK 1	0.867	0.722	0.965	0.965	0.969
	PK 2	0.842				
	PK 3	0.863				
	PK 4	0.825				
	PK 5	0.830				
	PK 6	0.860				
	PK 7	0.865				
	PK 8	0.856				

PK 9	0.844
PK 10	0.872
PK 11	0.821
PK 12	0.849

Source: Data processed in 2025

The test results in Table 1.1 above show that all variable indicators meet the validity and reliability criteria. Each variable indicator is declared valid and reliable if the factor loading value is $>(0.70)$. To ensure the accuracy of the test, the measurement model can be evaluated by checking the Average Variance Extracted (AVE) and comparing the AVE square root with the correlation between constructs in the validity test model. This validity test is divided into two types, namely convergent validity and discriminant validity.

The Fornell Larcker test is one of the methods used in PLS-SEM to evaluate the discriminant validity of constructs in a model. This test aims to ensure that different constructs in the model can be distinguished from one another. This is done by comparing the variance explained by the construct with the variance explained by other constructs in the model. If the variance explained by a construct is greater than the variance explained by other constructs, then the construct has good discriminant validity. Based on the table below, the correlation value of Consumption Behavior (Y) $\rightarrow$ Consumption Behavior is 0.850, which is smaller than the correlation value of Religiosity (Y) with the variables Religiosity (Y) $\rightarrow$ 0.950; Self Healing (X2) $\rightarrow$ 0.859; and Self Reward (X1) $\rightarrow$ 0.877. The same applies to the correlation assessment with other variables.

Table. 2 Discriminant Validity: The Fornell Larcker

Variables	Y	Z	X ₂	X ₁
Y. Perilaku Konsumsi	0.850			
Z. Religiusitas	0.803	0.950		
X ₂ . Self Healing	0.752	0.731	0.859	
X ₁ . Self Reward	0.839	0.779	0.557	0.877

Source: Data processed in 2025

One of the main objectives of HTMT testing is to measure discriminant validity in the model. HTMT is used to test the extent to which constructs measured by different indicators represent the same or different constructs in the model. HTMT is also useful for assessing multicollinearity between constructs in the model. Multicollinearity can occur when constructs are closely related to each other, causing problems in the estimation and interpretation of SEM analysis results. All dimensions of the HTMT test have values <0.90 (0.595 to 0.868). Thus, it can be concluded that Fornell-Larcker and HTMT on the correlation of all variables in the research data instrument meet the discriminant validity test in measuring learning outcomes.

Tabel. 3 Discriminant Validity: The HTMT

Y. Perilaku Konsumsi				
Z. Religiusitas	0.821			
X ₂ . Self Healing	0.778	0.749		
X ₁ . Self Reward	0.868	0.796	0.595	

Source: Data processed in 2025

PLS-SEM Analysis: Evaluation of Structural Model (Inner Model)

The main purpose of structural evaluation in PLS-SEM testing is to assess the accuracy of the proposed model's predictions. This is done by evaluating the extent to which the model can explain empirical data variation and predict endogenous variables well. Overall, structural evaluation aims to improve understanding of the phenomenon being studied in the research context. By analyzing the relationships between variables, researchers can identify factors that contribute to the phenomenon and develop deeper insights into the dynamics involved.

Table. 4 Measurement of Structural Model: R², f², Q²

Variable	Coefficient Determination		Effect Size (f ²)		ConstructCross-Validated (Q ²)		
	R ²	Decision	Value	Decision	Redudancy	Communality	Predictive
Y	0.883	Strong			0.572	0.671	Strong
X2			0.411	Big	0.674		Strong
Z			0.531	Big	0.875		Strong
X1			0.428	Big	0.710		Strong

Source: Data processed in 2025

Based on Table 4 above, the R² coefficient for the Consumption Behavior variable is 0.883. This means that Self Reward, Self Healing, and Religiosity influence Consumption Behavior by 88.30%, while the remaining 11.70% is influenced by other variables outside the research model. f² (effect size) is one of the measures in PLS-SEM to evaluate the strength of the effect of latent variables on observed constructs. This result provides an overview of how much latent variables contribute to explaining the variation in observed constructs. f² helps determine how significant the contribution of latent variables is to observed constructs. Thus, the effect size shows that the most dominant variable influencing consumption behavior is Religiosity (f² = 0.531 in the large category), followed by Self Reward (f² = 0.428) and Self Healing (f² = 0.411), with each variable in the large category.

The next test, which looks at the predictive relevance value (Q²), aims to validate the predictive ability of the model in the field. Based on the table above, all Q² values exceed the cutoff point (greater than zero). The predictive relevance Q² calculation results obtained a value of 0.572 in the Cross-Validated Redundancy Construct and 0.674 to 0.671 in the Cross-Tested Communal Construct. The model in measuring the consumption behavior of career women as a whole can explain the model analysis by 67.40% to 67.10% of the phenomenon studied. The results of both procedures indicate that consumption behavior has strong predictive power.

Path Analysis and Hypothesis Testing

One of the main objectives of hypothesis testing is to examine the relationships between variables in the proposed model. This is done by analyzing the strength and significance of the relationships between variables identified in the model. Evaluating direct effects allows researchers to test the consistency between empirical findings and the theory supporting the model. In addition, this test analyzes the significance of moderating effects in the research model. This is important for understanding the mechanisms underlying the relationships between variables and how certain variables can moderate or alter the relationships between other

variables.

Tabel 5. Results of Path Coefficient: Direct Effects

Hyp.	Path Analysis	Original Sampel (O)	STDEV	T-Statistics (>1,96)	p-Values (<0,05)	Decision
H-DIR ₁	SR→PK	0.428	0.087	4.921	0.000	Accepted
H-DIR ₂	SH→PK	0.411	0.083	4.926	0.000	Accepted
H-DIR ₃	R→PK	0.531	0.108	4.906	0.000	Accepted
H-DIR ₄	R x SR→PK	0.125	0.060	2.066	0.039	Accepted
H-DIR ₅	R x SH→PK	0.275	0.069	3.989	0.000	Accepted

Source: Data processed in 2025

DISCUSSION

From the results of the analysis test conducted in Table 6, a direct effect was obtained in this study, where religiosity as a variable (Z) moderates the effect between each variable, as follows:

The Effect of Self-Reward on the Consumption Behavior of Career Women

The results of the first hypothesis test show that self-reward has a significant positive effect on the consumption behavior of career women with a coefficient value of 0.428 and a T-statistic value of 4.921 ($p < 0.05$). This means that the higher an individual's drive to reward themselves, the greater their tendency to engage in consumptive behavior. This finding supports Self-Determination Theory, which explains that intrinsic motivation in the form of self-reward can encourage a person to engage in certain behaviors (Deci & Ryan, 2023). However, this theory has also been criticized by Vallerand (1997), who asserts that intrinsic motivation does not always result in adaptive behavior. In the context of consumption, self-reward can actually trigger excessive consumption patterns that have financial and psychological implications.

The Influence of Self-Healing on the Consumption Behavior of Career Women

The second hypothesis proves that self-healing has a significant positive effect on consumption behavior with a coefficient of 0.411 and a T-statistic of 4.926 ($p < 0.05$). This shows that career women use consumption as a means of psychological recovery or a self-therapy mechanism. This result is in line with Coping Stress Theory (Lazarus & Folkman, 1984), which explains that individuals tend to seek certain behaviors, including consumption, to reduce stress. However, Kasser (2002) criticizes consumption as a maladaptive coping mechanism because it only provides short-term effects and can reinforce materialistic tendencies. Therefore, although consumption can be part of a self-healing strategy, this practice risks causing excessive consumptive behavior if it is not balanced with self-control.

The Influence of Religiosity on the Consumption Behavior of Career Women

The testing of the third hypothesis shows that religiosity has a significant positive effect on consumption behavior with a coefficient of 0.531 and a T-statistic of 4.906 ($p < 0.05$). This indicates that the higher the level of religiosity of a career woman, the more focused and controlled her consumption patterns are. These results support Stark & Glock's theory of religiosity (in Ancok & Suroso, 2011), which explains that the dimension of religiosity influences social behavior,

including consumption decision-making. However, this theory is challenged by Norris and Inglehart (2011), who assert that religiosity is not the only determining factor of consumption behavior, as other variables such as culture, social status, and economic conditions are often more dominant in influencing such behavior.

The Influence of Religiosity and Self-Reward on the Consumption Behavior of Career Women

The results of the fourth hypothesis test show that religiosity moderates the influence of self-reward on consumption behavior with a coefficient of 0.125 and a T-statistic of 2.066 ($p < 0.05$). This value indicates that religiosity weakens the influence of self-reward on excessive consumption behavior, so that career women with high levels of religiosity tend to be more selective in managing consumption as a form of self-reward. These results are in line with the Theory of Planned Behavior, which emphasizes that subjective norms, including religious values, can influence attitudes and control behavior (Ajzen, 2020). However, the TPB theory has been criticized by Sniehotta, Presseau, and Araújo-Soares (2014), who argue that this model oversimplifies human behavior, as emotional and situational factors are often stronger than social or religious norms in influencing consumption.

The Influence of Religiosity and Self-Healing on the Consumption Behavior of Career Women

Testing of the fifth hypothesis shows that religiosity moderates the influence of self-healing on consumption behavior with a coefficient of 0.275 and a T-statistic of 3.989 ($p < 0.05$). This means that religiosity is able to balance the urge to consume that arises from self-healing, so that consumption behavior is still carried out but within rational limits and in accordance with religious values. This finding is consistent with Coping Spiritual Theory (Pargament, 2011), which emphasizes that religiosity can be an important resource in coping with life's pressures and controlling individual behavior. However, Park (2013) warns that religiosity can also cause religious struggle or inner conflict, which can worsen psychological conditions and reduce the effectiveness of religiosity as a controller of consumption behavior.

CONCLUSION

This study aims to analyze the influence of self-reward and self-healing on the consumption behavior of career women with religiosity as a moderating variable. The test results show that both psychological variables have a significant positive effect on consumption behavior. This indicates that the urge to reward oneself and efforts to restore psychological well-being through consumption are important factors in shaping the consumption patterns of career women.

Furthermore, religiosity has been proven to have a dual influence, namely directly on consumption behavior and as a moderator that weakens the tendency for excessive consumption due to self-reward and balances the urge to consume caused by self-healing. These findings confirm that religiosity functions as a normative control mechanism that directs consumption behavior to remain rational, proportional, and in accordance with ethical and religious values.

Theoretically, this study expands the understanding of consumption behavior by placing religiosity as a controlling factor in the framework of consumption psychology. Meanwhile, in practical terms, the results of this study imply that strengthening religiosity among career women has the potential to be an effective strategy in building healthy, sustainable consumption patterns that are in harmony with spiritual values.

The essence of this research finding is that consumption behavior is not only driven by psychological factors, but also influenced by religious value systems that can guide individuals to manage consumption more wisely. Thus, the integration of psychological and religious aspects is key to understanding and controlling the consumption behavior of career women in the modern era.

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