THE INFLUENCE OF FRUGALITY ON SUBJECTIVE WELL-BEING WITH RELIGIOSITY AS A MODERATOR VARIABLE: A STUDY ON EARLY ADULT ONLINE SHOPPERS

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| **ABSTRACT**This study aims to examine the influence of frugality on subjective well-being (SWB) in early adult online shoppers, with religiosity as a moderator variable. The study participants consisted of men and women aged 18-40 years who are online shoppers in Indonesia. The hypothesis test was carried out using the Multiple Linear Regression technique, and the results of this study showed that the results showed that a positive relationship was found between the three variables. The results of the study also showed that religiousosis positively moderated the relationship between the variables ( = 0.073, p 0.10). In addition, it was found that the relationship was negatively correlated with the two variables (P 0.05). In conclusion, it is suggested that online shoppers can implement a lifestyle of simplicity by making a list of shopping priorities, comparing prices between platforms, and considering the use value of products before making purchases.**Keywords:** early adult online shoppers; frugality; subjective well-being |

**INTRODUCTION**

The shift from offline to online shopping has attracted research attention, although many consumers still prefer the experience of shopping in physical stores. Research shows that offline shopping remains important, and the increase in online shopping can drive more visits to the store. According to Populix research, 54% of respondents prefer online shopping during the pandemic due to health factors, and 49% still shop online often after the pandemic, although offline shopping has more than doubled. Consumers choose between online or offline shopping based on preference, with groceries being purchased more offline (34%) and fashion and beauty products being purchased more online (46%). E-commerce, which makes it easier for consumers to buy products online, has grown rapidly in Indonesia since 2011, with transactions increasing from Rp 205.5 trillion in 2019 to Rp 266.3 trillion in 2020, and predicted to reach Rp 474 trillion in 2023 (Bank Indonesia, 2021).

Subjective well-being is a subjective assessment of a person's life, which includes positive evaluations of happiness, life satisfaction, and positive emotional experiences, as well as negative evaluations of stress, life dissatisfaction, and negative emotional experiences. It reflects an individual's perception of their life as a whole, both in terms of positive and negative aspects, which can be influenced by various factors such as economic conditions, health, interpersonal relationships, and personal achievements (Diener et al., 2023). Subjective well-being is a complex concept that is influenced by various factors such as frugality, religiosity, and social relationships. The increase in SWB focuses on social relationships compared to material possession, it has been associated with frugality characterized by simplicity and resourcefulness (Echegaray, 2021).

Frugality is related to the ability of individuals to control themselves and manage money (Kasser, 2006), and is characterized by the ability to exercise restraint in spending and pay attention to long-term benefits (J. Lastovicka, 2006). Frugal individuals aim to reduce unnecessary and wasteful consumption, as well as adopt a simple lifestyle that has a positive impact on subjective well-being (SWB) (Mehta et al., 2020; Suárez et al., 2020; Zsolnai, 2017). Frugality is not only related to financial constraints, but also to responsible consumption and sustainable behavior (LI & HUANG, 2014; Suárez et al., 2020), where individuals focus on real needs, fostering a sense of responsibility (Suárez et al., 2020). The findings suggest that frugality has a positive effect on SWB, with men tending to be happier than women, and this positive association suggests that frugality can reduce consumption without decreasing quality of life. In addition, the principle of frugality is in line with religiosity in avoiding waste (Kutlu, 2022).

Religiosity refers to the beliefs, feelings, and behaviors that are interconnected in an individual's religious experience (Allport & Ross, 1967). Research by Tjahjono (2015) shows that the level of religiosity is negatively correlated with consumers' intention to buy expensive products, and religiosity can influence consumer behavior, including frugality, through religious values (Agarwala et al., 2019). Religious individuals tend to be more frugal and less tempted to buy things they don't need. In addition, religiosity is associated with well-being and subjective well-being (SWB), with research showing a positive correlation between religiosity and well-being indicators such as life satisfaction and happiness (Soliman et al., 2021; Suárez et al., 2020; Upenieks & Schieman, 2022). Religiosity also functions as a buffer against stress, provides social support, and goals that support SWB (Ng et al., 2019; Wnuk, 2023). Research by Khairudin & Mukhlis (2019) found that there was no difference in SWB between women and men, although women were more religious (Wilkes et al., 1986). In addition, religiosity has a significant influence on the SWB of students, who are part of the early adult age group, with an important role in increasing life satisfaction and providing spiritual comfort (Anderson et al., 2020).

Although many studies highlight a positive relationship between frugality, religiosity, and SWB, there are studies with different results. Increasing the value of frugality does not mean decreasing materialistic, and conversely, decreasing materialistic does not mean increasing frugality. Correspondingly, saving money does not mean rejecting the desire for material goods. Consumers who do not prioritize material things are not always frugality consumers (J. Lastovicka, 2006; Tatzel, 2002). Although there is a tendency to associate the principle of frugality with increased SWB, research shows that frugality has no significant influence on individual SWB (Sung, 2017). Individuals who have a low level of SWB tend to see materialistic as a way to achieve life satisfaction and happiness (Lutfia & Hidayat, 2020). This means that when a person feels dissatisfied or unhappy with their life circumstances, they may tend to seek happiness by shopping for items they do not need (Lutfia & Hidayat, 2020).

Aksoy et al. (2022) found that religiosity has an insignificant or even negative relationship with SWB. These findings may reflect acculturation processes, guilt associated with religiosity, or unobserved factors that influence both poor well-being and perceptions of religiosity. In other words, the importance of religion is not consistently related to well-being, and this can be influenced by various factors such as cultural adjustments, feelings of guilt related to certain religious beliefs, and other unobserved factors that influence the perception of the importance of well-being and religiosity. The relational structure between men and women is different. In relation to God and the religious community, women focus more on personal relationships, with an emphasis on God's love, while men tend to live according to God's values when practicing spiritual disciplines (Ozorak, 1996).

Research shows that religiosity, including the handling of positive beliefs and trust in God, is associated with lower stress and increased positive impact. In addition, religiosity affects consumer attitudes and personal norms, such as reducing food waste, as well as having a positive impact on subjective well-being (SWB) and lower mental health risks (Aksoy et al., 2022). This relationship can be explained by the fact that religiosity improves well-being and helps avoid identity threats (Phillips et al., 2021). Religiosity can also strengthen the relationship between frugality and life satisfaction, as religious individuals tend to feel more satisfied despite having low incomes (J. L. Lastovicka, 2017). When considering the relationship between frugality, religiosity, and SWB, religiosity serves as a moderator that influences the frugal attitude of individuals, which in turn increases SWB (Orellano et al., 2020). In conclusion, the literature shows that religiosity plays an important role in various aspects, including in the relationship between frugality, religiosity, and SWB in early adult online shoppers.

Online shoppers are defined as consumers who shop through digital platforms, and this phenomenon is growing as technology advances and consumer behavior changes. Ease of access, transaction speed, and product variety are the main factors that encourage the switch from traditional to online shopping (Bisma & Pramudita, 2020; Darmawan, 2023). Consumers with frugality tend to be more selective in spending, looking for products with the best value and avoiding impulse purchases (Awais et al., 2020), while consumers with high religiosity are more careful in choosing products by considering ethics and morality (RAHAYU, 2022). Subjective well-being (SWB) is closely related to the online shopping experience that affects the emotional and cognitive aspects of individuals (Hayati, 2023; Ryu et al., 2020). Early adulthood, which lasts from the age of 18 to 40, is an important period that affects mental and physical health, in which SWB plays a key role in overall well-being (Morrissey et al., 2023). This study aims to examine the influence of frugality on SWB with religiosity as a moderator in early adult online shopping, considering that the relationship between these three variables has not been widely researched simultaneously.

This study formulates the problem of the influence of frugality on subjective well-being in adult online shoppers, with religiosity as the moderator variable. The purpose of this study is to explore the influence of frugality on subjective well-being and the role of religiosity in moderating these relationships. The benefits of this research are theoretical, where the results are expected to be a reference for other researchers in developing studies related to subjective well-being and consumption patterns in the era of globalization, as well as paying attention to existing limitations. Practically, this research aims to provide information and references to socialize frugality and increase religiosity to maintain subjective well-being.

The hypotheses used in this study are:

1. H1: Frugality affects subjective well-being in early adulthood online shoppers
2. H2: Religiosity positively moderates the influence of frugality on subjective well-being in early adulthood online shoppers

**RESEARCH METHOD**

This study focuses on the influence of frugality on subjective well-being in early adult online shoppers, with religiosity as the moderator variable. The method used is quantitative, where the analysis is carried out using SPSS to test hypotheses and evaluate the relationships between variables. Variable identification includes bound variables (subjective well-being), free variables (frugality), and moderator variables (religiosity), with measurement instruments consisting of subjective well-being scales, frugality scales, and religiosity scales.

The study participants consisted of men and women aged 18-40 years who are online shoppers in Indonesia. The sampling methods applied are Stratified Sampling and Simple Random Sampling. The determination of the number of samples was carried out using gpower computer analysis, which produced 300 people with a proportion of male and female respondents of 50% each. Data collection is carried out online through Google Form.

Data analysis includes linearity test, multicollinearity test, and heteroscedasticity test to ensure the suitability of the regression model. The hypothesis test was carried out using the Multiple Linear Regression technique to analyze the influence of frugality and religiosity on subjective well-being. This research aims to provide insight into the relationship between these variables and enrich the literature related to consumption behavior in the digital era.

**RESULT AND DISCUSSION**

**Results of Analysis of the Influence of Frugality on SWB**

**Table 1.** Model Summary of the Analysis of Frugality’s Effect on SWB

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| **Model Summary** |
| **Model** | **R** | **R Square** | **Adjusted R Square** | **Std. Error of the Estimate** |
| 1 | .544a | .296 | .294 | 10.602 |
| a. Predictors: (Constant), Frugal |

**Table 2.** ANOVA Result of the Analysis of Frugality’s Effect on SWB

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| **ANOVA** |
| **Model** | **Sum of Squares** | **df** | **Mean Square** | **F** | **Sig.** |
| 1 | Regression | 14553.000 | 1 | 14553.000 | 129.471 | .000b |
| Residual | 34620.367 | 308 | 112.404 |  |  |
| Total | 49173.368 | 309 |  |  |  |
| a. Dependent Variable: SWB |
| b. Predictors: (Constant), Frugal |

**Table 3.** Coefficientsa of the Analysis of Frugality’s Effect on SWB

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| **Coefficientsa** |
| **Model** | **Unstandardized Coefficients** | **Standardized Coefficients** | **t** | **Sig.** |
| **B** | **Std. Error** | **Beta** |
| 1 | (Constant) | 82.549 | 4.583 |  | 18.012 | .000 |
| Frugal | 1.167 | .103 | .544 | 11.379 | .000 |
| a. Dependent Variable: SWB |

It is known that the R Square value is 0.296, so it is concluded that the contribution of the influence of independent variables on the dependent variable is 29.6%. Based on this output, it is known that the f-value is calculated as 129,471 with a significance value of 0.000 < 0.05 which shows that frugality significantly affects SWB. The regression equations obtained of 82,549 and 1,167 can be concluded that if the frugality increases, the SWB will increase, and vice versa.

**The First Simple Linear Regression**

**Table 4.** Model Summary of The First Simple Linear Regression

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| **Model Summary** |
| **Model** | **R** | **R Square** | **Adjusted R Square** | **Std. Error of the Estimate** |
| 1 | .638a | .407 | .403 | 9.748 |
| a. Predictors: (Constant), Religius, Frugal |

**Table 5.** ANOVA Result of The First Simple Linear Regression

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| **ANOVA** |
| **Model** | **Sum of Squares** | **df** | **Mean Square** | **F** | **Sig.** |
| 1 | Regression | 20000.684 | 2 | 10000.342 | 105.239 | .000b |
| Residual | 29172.684 | 307 | 95.025 |  |  |
| Total | 49173.368 | 309 |  |  |  |
| a. Dependent Variable: SWB |
| b. Predictors: (Constant), Religius, Frugal |

**Table 6.** Coefficientsa of The First Simple Linear Regression

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| **Coefficientsa** |
| **Model** | **Unstandardized Coefficients** | **Standardized Coefficients** | **t** | **Sig.** |
| **B** | **Std. Error** | **Beta** |
| 1 | (Constant) | 42.520 | 6.761 |  | 6.289 | .000 |
| Frugal | 1.045 | .096 | .487 | 10.922 | .000 |
| Religious | .723 | .096 | .338 | 7.572 | .000 |
| a. Dependent Variable: SWB |

**Second Simple Linear Regression**

**Table 7.** Model Summary of the Second Simple Linear Regression

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| **Model Summary** |
| **Model** | **R** | **R Square** | **Adjusted R Square** | **Std. Error of the Estimate** |
| 1 | .643a | .413 | .407 | 9.713 |
| * 1. Predictors:(Constant), FRUGAL\*RELIGIUS, RELIGIUS, FRUGAL
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**Table 8.** ANOVA Result of the Second Simple Linear Regression

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| **ANOVA** |
| **Model** | **Sum of Squares** | **df** | **Mean Square** | **F** | **Sig.** |
| 1 | Regression | 20306.075 | 3 | 6768.692 | 71.750 | .000b |
| Residual | 28867.293 | 306 | 94.338 |  |  |
| Total | 49173.368 | 309 |  |  |  |
| a. Dependent Variable: SWB |
| b. Predictors: (Constant), FRUGAL. RELIGIUSITAS, RELIGIUS, FRUGAL |

The results of the Anova test or F test in the data above produced a calculated F value of 71,750 with a significance level of 0.00. The probability level of significance < 0.05, then the regression model can be used to predict the Y variable (SWB) or it can be said that the X variable (Frugality), and the M variable (Religiosity) together affect the Y (subjective well-being) variable.

**Table 9.** Coefficientsa of the Second Simple Linear Regression

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| **Coefficientsa** |
| **Model** | **Unstandardized Coefficients** | **Standardized Coefficients** | **t** | **Sig.** |
| **B** | **Std. Error** | **Beta** |
| 1 | (Constant) | 125.019 | 46.345 |  | 2.698 | .007 |
| Frugal | -.793 | 1.026 | -.369 | -.773 | .440 |
| Religious | -.607 | .745 | -.283 | -.814 | .416 |
| ReligiusXFrugal | .030 | .016 | 1.142 | 1.799 | .073 |
| a. Dependent Variable: SWB |

In the second model involving the interaction between frugality and religiosity, the R Square increased to 0.413, indicating that this model explains 41.3% of the variation in SWB. It can be said that the existence of religiosity (moderator variable) will be able to strengthen the relationship of frugality to SWB. From the table above the variable Frugality (X), a parameter coefficient value of -.607 was obtained with a significance level of 0.416 < 0.10. The moderator variable (Religious) obtained a parameter coefficient value of 0.030 with a significance level of 0.073 < 0.10. In conclusion, the moderator variable is an interaction between the frugality variable (X) and the religiosity variable (M) and the results are significant. It was concluded that religiosity is a moderator variable in this study.

**Discussion**

This study showed the results of a significance value (0.000 < 0.05) which stated that frugality (X) had an effect on subjective well-being (Y). This result is also supported by Sung's (2017) research that if frugality increases, then SWB increases and vice versa. Frugality has an important role in improving SWB because it shifts the focus from material ownership to more meaningful social relationships (Echegaray, 2021). This is in line with research conducted by Mehta et al. (2020) found that people who apply a frugality lifestyle tend to feel more satisfied with their lives. This is because individuals are able to control finances and consumption, thus providing emotional satisfaction and peace of mind. The frugality lifestyle teaches a person to be more selective in choosing items to buy or consume and ultimately increases feelings of gratitude and personal satisfaction. Frugality as a lifestyle has a positive influence on SWB. Individuals who apply the principle of frugality in their daily lives tend to be better able to manage their finances, which contributes to a higher sense of security and life satisfaction (Koenig & Al Shohaib, 2024).

In this study, the role of religiosity (M) as a moderator was analyzed and obtained results that showed that religiosity positively moderated the relationship between frugality and SWB (β = 0.073, p < 0.10). Religiosity has an important role in moderating the influence of frugality on subjective well-being (SWB). Frugality, which is defined as a frugality and prudence in spending, can affect an individual's subjective well-being. However, the effect can vary depending on the individual's level of religiosity. Research shows that religiosity can provide important psychological and social support, which can increase SWB, especially in the context of frugal spending (Daulay et al., 2022; Gan et al., 2023). In this context, religiosity serves as a moderation factor that strengthens the relationship between frugality and SWB. Religious individuals tend to have a more positive outlook on life and are better able to cope with stress, which can improve their experience of well-being even if they focus on frugal expenses (Fatima et al., 2023; Gan et al., 2023). Research shows that religiosity can help individuals manage financial pressure, provide a sense of security, and greater goals can contribute to an increase in SWB (Bukhori et al., 2022). Furthermore, religiosity can affect the way individuals view spending and consumption.

Religious individuals often have stronger values related to financial management and resource use, which can encourage them to shop in a more responsible and sustainable way (Koenig & Al Shohaib, 2024; Mulyadi et al., 2023). This shows that religiosity not only positively moderates the relationship between frugality and SWB, but can also form a more positive mindset towards expenditure and consumption. Research also shows that religiosity can serve as an important source of social support, which can improve SWB. Social support from religious communities can provide a sense of connectedness and emotional support, which is invaluable for individuals who apply frugality in their daily lives (Bukhori et al., 2022; Gan et al., 2023). Thus, individuals who have a high level of religiosity may be better able to find happiness and satisfaction in their lives, despite adopting a frugality lifestyle.

Another finding in this study is that religiosity (M) both as an independent variable and together with frugality (X) has an effect on subjective well-being (Y) in early adult online shoppers. The results of this study are in line with research conducted by Anderson et al. (2020) the higher a person's level of religiosity, the higher the SWB. These findings show that religiosity is one of the important factors that can affect psychological well-being and life satisfaction. In addition, religiosity has been associated with increased SWB and lower mental health risks (Aksoy et al., 2022). This is due to various factors, including the social support obtained from religious communities, as well as the meaning and purpose of life provided by religious beliefs (Mineva, 2023). Research shows that religiosity can serve as a protector against life's stress and challenges, which in turn improves the psychological well-being of individuals (Bukhori et al., 2022; Daulay et al., 2022). When frugality and religiosity are considered together, they can mutually reinforce the positive influence on SWB. Frugality and religious individuals tend to have a more positive mindset and are better able to overcome life's challenges. Frugality can help individuals avoid financial stress, while religiosity can provide the emotional and social support necessary to improve subjective well-being (Fatima et al., 2023). Research shows that the combination of these two factors can create a supportive environment for individuals to achieve better well-being (Li et al., 2020; Sulistyarini et al., 2022).

Online shoppers have good technological skills, so they feel comfortable and confident in using online shopping platforms. This is in accordance with the results of the study where each respondent has more than one online shopping application. There is intensive internet use, good technological skills, a good experience when shopping online. This study shows that the average respondent's frugality level is very high. This is in line with research by Awais et al. (2020) consumers who apply a frugality lifestyle tend to be more careful in their spending. Regarding religiosity, the results of the study showed that the average level of religiosity of respondents was high to very high. This is reinforced by research by RAHAYU (2022) where consumers who have a high level of religiosity tend to be more careful in choosing products and services, and often consider ethics and morality in their purchases. Likewise, the subjective well-being value of the respondents in this study showed a very high level of SWB. This is related to the consumer experience when shopping online, because it includes aspects of individual well-being such as emotional and cognitive, which are influenced by the shopping experience (Hayati, 2023; Ryu et al., 2020).

Based on data from early adult respondents ranging from 18 years to 40 years old, which is one of the most active consumer segments in online shopping is those in early adulthood (Lissitsa & Kol, 2016). In the results of this study, the age of 28 to 40 years is less represented, because the age range is far away and also this study does not match the characteristics and habits of respondents with that age. The status of the respondents was dominated by students and followed by workers and others, the respondents of this study came from all over Indonesia. Respondents are users of online shopping or e-commerce applications that have one or more popular applications in Indonesia. The results of the study also show that the majority of respondents buy fashion products to electronics and other needs. But this study did not specifically examine how the influence of residential location and product preferences is related to consumer spending patterns.

Based on the explanation of the results of this study, it can be concluded that frugality and religiosity have a significant effect on subjective well-being in early adult online shoppers. This means that the higher a person's frugality, the SWB will also increase and vice versa. Likewise with religiosity, the higher a person's religiosity, the SWB will also increase and vice versa. The results of the study showed that religiosity played a positive role as a moderator variable in the relationship between frugality and SWB. By providing psychological support, forming a positive mindset towards spending, social support, and religiosity can increase the SWB of individuals who implement a frugality lifestyle in their lives.

This study aims to examine the influence of frugality on subjective well-being with religiosity as a moderator variable, a study on online shoppers of early adulthood. The limitation in this study lies in the fact that the respondents are less diverse, dominated by students so that the results are less representative of various other professions, and respondents aged 28 to 40 years are less representative of that age.

**CONCLUSION**

The study found a positive relationship between frugality and subjective well-being (SWB), indicating that higher frugality correlates with increased SWB, with religiosity acting as a moderator that strengthens this relationship, particularly in individuals with high levels of religiosity. Researchers are encouraged to explore additional factors, such as consumption patterns, online shopping preferences, age, and gender, to gain a deeper understanding of how these elements interact with frugality and religiosity, especially among early adult online shoppers. Practical recommendations for fostering a frugal lifestyle include creating shopping lists, comparing prices, and assessing product value before purchases. Maintaining religiosity is also suggested to provide emotional support and enhance SWB. The study advocates for the development of consumer education programs focused on frugality and welfare, monitoring the impact of technology on consumer well-being, and establishing guidelines to support these initiatives, ultimately aiming to improve consumer welfare and subjective well-being.

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