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ANALYSIS OF INCOME AND LIFESTYLE ON PUBLIC CONSUMPTION IN THE PERSPECTIVE OF ISLAMIC ECONOMICS

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ABSTRACT

This study aims to analyse the effect of income and lifestyle on community consumption. The population in this study were the people of Selaparang District, Mataram City with a sample of 100 respondents using purposive sampling technique with criteria aged 25-50 years. this research uses quantitative methods. The data analysis used in this study is multiple linear regression test, with the help of SPSS software version 24. The findings from the partial tests indicate that both income and lifestyle variables exert a positive and significant influence on consumption. Additionally, the results from the simultaneous test demonstrate that income and lifestyle collectively have a notable positive impact on the consumption patterns of the community in the Selaparang sub-district of Mataram City. The coefficient of determination of 0.398 or 39.80 per cent indicates that income and lifestyle affect consumption by 39.80 per cent and the rest is influenced by other variables.

Keywords: *Income; Lifestyle; Consumption*

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INTRODUCTION

Economic growth is experiencing very rapid development, this is accompanied by higher levels of consumption among the community. It seems as if consumption has lost its function, consumption is no longer done to meet needs, but to fulfill desires or what is known as consumptive behavior. Consumptive behavior is caused by income and lifestyle factors, every income earned is no longer used according to its function. More income is used to fulfill a lifestyle that tends to be consumptive (Risnawati, 2020). This will be a concern if people are no longer able to distinguish between needs and wants.

Needs are usually related to something that must be fulfilled in order for something to function perfectly or for its survival. Meanwhile, desire is something related to desire or hope to improve perfection. These needs and desires are something that cannot be separated by each individual, needs will be translated by their desires to be maximally fulfilled for their survival. In an Islamic perspective, needs are not only to fulfill something for maximum survival, but must also consider the concept of maslahah (Nomiasari, 2019).

Islamic economics teaches something different, namely that desire cannot be used as a driver for consumer behavior, so an alternative is needed that can guide the consumer behavior of every Muslim, namely if a Muslim is oriented towards the hereafter in all his actions as a means to get closer to Allah SWT, so that in consuming a commodity not only worldly benefits are obtained but can also benefit in the hereafter, namely blessing or falah. According to Chaudry (2012) the term falah refers to spiritual, moral and socio-economic happiness in the world and success in the hereafter (Irwan, 2021). Blessing here means that the purpose of consumption contains the value of worship. So that the consumer behavior of every Muslim is an activity carried out to obtain benefits and blessings. This is what distinguishes Muslim consumer behavior from conventional consumer behavior.

Consumption behavior in today's modern era if you cannot control yourself or do not prioritize religion towards life in this modern era, it can cause you to fall into consumptive behavior. People who are Muslims should pay more attention to aspects of consumption in Islam. Islam does not advocate excess but Islam teaches to be more modest, not to be excessive and not to forget to set aside some of the wealth we have for charity, as the hadith of the Prophet Saw as follows:

كُلُوا وَتَصَدَّقُوا وَالْبَسُوا فِي غَيْرِ إِسْرَافٍ وَلاَ مَخِيلَةٍ

Meaning: "*Eat, give in charity, and dress with moderation and moderation*." (Sahih hadith, narrated by al-Nasai'i: 2512, Ibn Majah: 3595, and Ahmad: 6408).

From the words of the Prophet Muhammad Saw, we can see that it is not recommended to be excessive in consumption. But the problem at this time, many people behave consumption is not in accordance with the teachings of Islam, tend to be consumptive or just prefer to satisfy their lust in consuming and can not distinguish between needs and desires so tend to be excessive.

The focus of this research is on Selaparang Subdistrict, Mataram City, which has 9 villages with a total population of 72,638 people. We can see that in the sub-district there are many people whose standard of living is sufficient or said to be able to meet all needs, and the Selaparang sub-district community can be said to be an urban community. Based on these problems, the researcher is interested in examining the consumption behavior of the Selaparang District community in Mataram City based on the Islamic perspective.

RESEARCH METHOD

In this research, the authors employed quantitative research methodologies. According to Sugiyono (2018: 8), quantitative research is grounded in positivist philosophy and is utilized for examining specific populations and samples. This approach involves collecting data through research instruments and applying statistical analysis to test predefined hypotheses. It is termed quantitative because the data are numerical and analyzed statistically. The study focused on the population of Selaparang District in Mataram City, which comprises 72,638 individuals. To identify the sample size for the research, the researchers applied the Slovin formula. The formula used is as follows:

$$n = \frac{N}{1+N(e)^2}$$

Description:

n = Number of samples

N = Total population of the Selaparang sub-district community of 72,638
e = Percentage of unattachment due to sampling error of 10%

From the results of the above calculations, using the slovin formula with an error rate of 10%, the sample of this study amounted to 99.862 which was rounded up to 100 samples.

The variables used for the research were Consumption (Y), Income (X1), Lifestyle (X2). Data collection techniques using interviews and questionnaires and research tools using the SPSS Statitic 24 application. The data analysis used validity and reliability test, multiple linear regression analysis, and classical assumption test.

RESULT AND DISCUSSION

Data Quality Test

A. Validity Test

This validity assessment is conducted to determine the validity of a questionnaire. To establish the validity level, a statistical test is performed by comparing the calculated r-value (rcount) with the critical r-value (rtable). In this scenario, the degrees of freedom (df) are calculated using the formula df = n - 2, where n represents the total number of samples. For example, with n set at 100, the degrees of freedom would be calculated as df = 100 - 2 = 98. Then the two-way r_{table} value at df with a significant level of 0.05 is 0.196. With the validity test results can be seen in the following table:

Table 1 Validity Test

Variable	Statements	r_{count}	r_{table}	Description
Income (X1)	X1.1	0,515	0,196	Valid
	X1.2	0,539	0,196	Valid
	X1.3	0,554	0,196	Valid
	X1.4	0,429	0,196	Valid
	X1.5	0,476	0,196	Valid
Lifestyle (X2)	X2.1	0,472	0,196	Valid
	X2.2	0,640	0,196	Valid

	X2.3	0,568	0,196	Valid
	X2.4	0,619	0,196	Valid
	X2.5	0,405	0,196	Valid
Consumption (Y)	Y1	0,383	0,196	Valid
	Y2	0,354	0,196	Valid
	Y3	0,534	0,196	Valid
	Y4	0,602	0,196	Valid
	Y5	0,564	0,196	Valid

Source: *Output SPSS 24.*

The results of the SPSS Statistic 24 output in Table 4.6 obtained data stating that of the 3 variables 15 question items given to 100 respondents, the rcount value (seen from the pearson correlation value) is greater than the rtable value, which means that all statement items are declared valid.

B. Reliability Test

The reliability assessment utilizes the Cronbach Alpha technique, which indicates that an instrument is considered reliable when its Cronbach Alpha value exceeds 0.60. This threshold allows us to affirm the reliability of the data. Regarding the questionnaire's reliability for the income variable (X1), the results obtained through the Cronbach Alpha analysis demonstrate its effectiveness. The results are as follows:

Table 2 Income, Lifestyle anda Consumption Variable Reliability Test

Variable	Cronbach's Alpha
Income (X1)	0.267
Lifestyle	0,409
Consumption	0,201

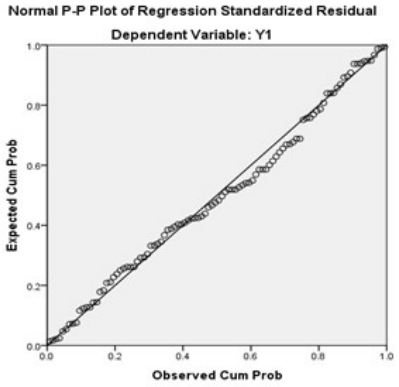
Source: Output SPSS 24.

From the results of the statistical reliability output above, the Cronbach Alpha value is 0.267, 0,409 and 0,201. The r_{table} value at the 95% confidence level (significant 5%) with the number of respondents N = 100 and df = N-2 = 100-2 = 98 is r_{table} 0.196. This the Cronbach Alpha value is 0.267, 0,409, and 0,201 > 0.196. So it can be concluded that the questionnaire tested is reliable.

Classical Assumption Test

A. Normality Test

Normality test with PP plot is a visual method to evaluate whether data is normally distributed. The PP plot compares the cumulative distribution of the actual data with the cumulative distribution of a theoretical normal distribution. If the data is normally distributed, then the points on the plot will spread around the diagonal line, indicating conformity to the normal distribution.



The image above illustrates that the data points are distributed around the diagonal line and align with its trajectory. This observation suggests that the regression model adheres to the normality assumption, indicating that the dataset follows a normal distribution.

B. Multicollinearity Test

To assess multicollinearity, it is essential to identify the presence of any independent variables that exhibit similarities within a model. When independent variables are similar, it can lead to a very high correlation (Sujarweni, 2016: 230). The detection of multicollinearity in a regression model can be evaluated using the Tolerance value and the Variance Inflation Factor (VIF). A regression model is classified as experiencing multicollinearity if the Tolerance value is less than 0.10 and the VIF value exceeds 10. This study will examine the presence of multicollinearity by analyzing the VIF in the regression model.

Table 3 Multicollinearity Test Results

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	X1	.987	1.013

	X2	.987	1.013

Source: *Output SPSS 24.*

From these results it can be seen from the Tolerance value on all X variables> 0.10. (X1 = 0.987; X = 0.987) then the data does not occur multicollinearity. And the results of the VIF calculation on all X variables < 10 (X1 = 1.013; X2 = 1.013) then between the Tolerance or VIF values both show the results of the variables both do not occur multicollinearity.

Multiple Linear Regression Analysis

Multiple linear regression analysis is a statistical technique used to understand how one dependent variable is affected by two or more independent variables. This technique allows us to see how each independent variable contributes to the dependent variable, as well as predict the value of the dependent variable based on the values of the independent variables.

Table 4 Multiple Linear Regression Analysis Test Results

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	16.552	.465	
	X1	.146	.020	.578
	X2	.038	.015	.196

Source: *Output SPSS 24.*

From the findings presented in the table above, we can derive the multiple regression equation model outlined as follows:

Y = 16.552 + 0.146X1 + 0.038X2

Hypothesis Test

A. Simultaneous Test

A simultaneous analysis, known as the F test, was performed to assess the combined impact of the independent variables—income and lifestyle—on the dependent variable of consumption behavior. This analysis was conducted at a significance level of 0.05, using the criterion that Fcount must be greater than Ftable. The Ftable was determined with degrees of freedom calculated as df1 = k-1 = 3-1 = 2 and df2 = n-k = 100-3 = 97, where n represents the total number of respondents and k signifies the number of variables in the study. According to the statistical table, the Ftable value for this research was found to be 3.09. The results of the F test are presented in the table below.

Table 5 Simultaneous Test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	12.366	2	6.183	32.131	.000[b]
	Residual	18.667	97	.192		
	Total	31.033	99			

Source: *Output SPSS 24.*

According to the findings presented in the table above, the computed F value (Fcount) is 32.131, accompanied by a significance level of 0.000. In contrast, the critical F value (Ftable) for degrees of freedom df1 = 2 and df2 = 97 is 3.09 as per the statistical reference. This indicates that Fcount exceeds Ftable (32.131 > 3.09) and the significance level (0.000) is less than the 0.05 threshold. Therefore, we can infer that income and lifestyle, when analyzed together, exert a substantial effect on consumption behavior. Consequently, this supports the acceptance of the hypothesis.

B. Partial Test

Partial test (T test) is conducted to determine whether all independent or independent variables (X) included in the regression model individually affect the dependent or bound variable (Y). Based on a significant level of 0.05, the test criteria used are to see the comparison value if tcount> ttable so that the hypothesis can be accepted. With the calculation formula df = n-k. N is the number of samples, k is the number of variables X and Y. Df = n-k = 100-3 = 97 then the ttable value is 1.661 which is obtained from the statistical table. The T test results are as follows.

Table 6 Partial Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	16.552	.465		35.631	.000
	X1	.146	.020	.578	7.298	.000
	X2	.038	.015	.196	2.479	.015

Source: *Output SPSS 24.*

From the table above, it can be seen that:

1. Income variable (X1) has a positive and significant effect on the consumption behavior of the people of Selaparang District. It can be seen that the significant value is smaller than 0.05 (0.000 <0.05) and the tcount is greater than the ttable value (7.298> 1.661).
2. Lifestyle variables (X2) have a positive and significant effect on consumption behavior towards the people of Selaparang District. It can be seen that the significant value is smaller than 0.05 (0.015 <0.05) and the tcount is greater than the ttable value (2.479> 1.661).

Test Coefficient of Determination

The coefficient of determination assesses the degree of association between the dependent variable and the independent variable, indicating how much the independent variable influences the dependent one. The outcomes of the R^2 test are displayed in the table below.

Table 7 Test Results of the Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.631[a]	.398	.386	.43868

Source: *Output SPSS 24.*

According to the table presented, the coefficient of determination, denoted as R^2, stands at 0.398. This indicates that 39.8% of the variability in consumption behavior, the dependent variable, can be attributed to the independent factors of income and lifestyle. Conversely, the remaining 60.2% is accounted for by other influences that are not part of this study's framework.

Discussion

1. **The Effect of Income on Community Consumption in Selaparang Subdistrict**

   The findings from the hypothesis testing reveal that the t-count for the income variable exceeds the critical value of the t-table (7.298 > 1.661) and that the significance level is below 0.05 (0.000 < 0.05). This indicates that income significantly influences consumption behavior on a partial basis. As a result, the alternative hypothesis (H1) is considered validated.

   From the results of multiple linear regression analysis in the table, it can be seen that income has an influence of 0.146 on consumption behavior. This means that if income increases by 1 unit, it is estimated that it will increase the consumption behavior of the community in Ulee Kareng District by 0.146, assuming that the other independent variables of the regression model are fixed. It can be concluded that the consumption behavior of people in Selaparang District, Mataram City is influenced by income. This research is in accordance with research conducted by Risnawati in 2022 which states that income has a positive influence on consumption behavior.

2. **The Effect of Lifestyle on Community Consumption in Selaparang Subdistrict**

   The analysis of the hypothesis testing indicates that the lifestyle variable presents a t-count of 2.479, surpassing the critical t-table value of 1.661, while the significance level is below 0.05 (0.015 < 0.05). This evidence strongly suggests that the lifestyle variable has a significant partial impact on consumption behavior, leading to the acceptance of hypothesis H2. Consequently, it can be inferred that an individual's lifestyle plays a vital role in influencing their consumption habits; as one's lifestyle enhances, so does their level of consumption. These findings are consistent with the 2019 research by Tanti Dwi Hardiyanti, which also concluded that lifestyle significantly and positively affects consumption patterns.

3. **The Effect of Income and Lifestyle on Community Consumption in Selaparang Subdistrict**

   The findings indicated a significant relationship between income and lifestyle factors and the consumption behaviors of the Selaparang sub-district

residents. This is supported by the statistical analysis, which revealed an F-count of 32.131 compared to an F-table value of 3.09, with a p-value of 0.000, which is less than the 0.05 threshold for significance. This indicates that F-count exceeds F-table (32.131 > 3.09). Therefore, it can be concluded that income and lifestyle collectively exert a notable and simultaneous influence on the consumption patterns of the community.

The determinant test results from this study revealed a value of 0.398, indicating that income and lifestyle factors account for 39.8% of the variability in consumption behavior. In contrast, 60.2% of the variability can be attributed to other variables not examined in this research. These findings align with the work of Tanti Dwi Hardiyanti from 2019, which asserts that both income and lifestyle factors collectively impact individuals' consumption patterns.

CONCLUSION AND SUGGESTION

A. Conclusion

Based on the results of research that has been conducted in a study entitled “Analysis of Income and Lifestyle on Community Consumption Behavior in the Perspective of Islamic Economics (Case Study of Selaparang District, Mataram City)” as follows:

1. Income variables have a significant effect on community consumption in Selaparang District, Mataram City.
2. Lifestyle variables have a significant effect on public consumption in Selaparang District, Mataram City.
3. Income and lifestyle variables together have a significant effect on public consumption in Selaparang Subdistrict, Mataram City.

B. Suggestions

For future researchers who want to continue this research who see the many shortcomings contained in this study should want to refine or conduct more in-depth research on the factors that influence consumption behavior. It is hoped that it can increase the number of research variables to be more specific in producing a better picture of this research problem. Perhaps a qualitative method is also needed to be

more detailed in explaining the analysis of factors affecting people's consumption behavior in an Islamic economic perspective.

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