

ABSTRACT

The Influence of Income and Islamic Lifestyle toward the Level of Consumption (Case Study Students of University of Darussalam Gontor, Campus Mantingan)

Avinie Aurora Tembriany
36.2015.4.1.0763

Consumption is important in human life because it requires a variety of consumption in order to maintain its life. But when humans obey their desires to consume in a way that is not justified by religion, it will cause sustained havoc. The current phenomenon with the development of times and increasingly rapid technology, as well as the inclusion of cultures from various countries have caused Indonesian people to follow the lifestyle of developed countries. At present, the consumption selection is not only to fulfill basic needs and keep survive, but also related to the prestigious and the identity. Likewise with consumption behavior that is not in accordance with Islam, where consumers tend to satisfy their desires in consuming goods and cannot distinguish needs and desires. This phenomenon is very interesting to study more deeply because the students at University of Darussalam Gontor in Mantingan Campus have a diverse income and lifestyle even though they live in one shade and carry Gontory and Islamic-based education. The purpose of this study was to determine the influence of income and Islamic lifestyle toward the level of consumption of female students. Using a *proportionate stratified random sampling* technique, a sample of 66 female students was taken. As for data analysis to achieve these objectives the researcher uses descriptive statistical and inferential statistical analysis. The research method uses Multiple Regression Analysis with the help of *SPSS version 22*. From the results of the study, the researcher concluded that the Income has positive and significant influence toward the level of consumption of students at University of Darussalam Gontor on Mantingan Campus, Faculty of Economics and Management, Islamic Economics Study Program. This conclusion is taken according to the income coefficient value (β_1) that marked positive at 0,888 and the *p-value* at 0,000 lesser than the significance level at 0,10. The student at University of Darussalam Gontor on Mantingan Campus, Faculty of Economics and Management, Islamic Economics Study Program lifestyle is appropriate with the Islamic perspective that does not tend to be consumptive. Whether they spend much from their income or pocket money, it's still appropriate with their Islamic lifestyle. This conclusion is taken according to the Islamic lifestyle coefficient value (β_2) that marked positive at 76,184 and the *p-value* at 0,969 more than the significance level at 0,10. Income and Islamic lifestyle simultaneously have significant influence toward the level of consumption of the student at University of Darussalam Gontor on Mantingan Campus, Faculty of Economics and Management, Islamic Economics Study Program. The conclusion is taken according to the F test result, that the significance level at 0,000 is lesser than 0,1, and the result of F-count at 347,104 more than F-table result at 2,39. That means the independent variables are influence simultaneously toward the level of consumption.

Keywords: *Consumption, Income, Islam, Lifestyle*