THE INFLUENCE OF INCOME AND ISLAMIC LIFESTYLE TOWARD LEVEL OF CONSUMPTION
(Case Study: Students of University of Darussalam Gontor, Campus Mantingan)

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DEPARTMENT OF ISLAMIC ECONOMICS

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UNIVERSITY OF DARUSSALAM GONTOR

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(Case Study: Students of University of Darussalam Gontor, Campus Mantingan)

THESIS

Presented to University of Darussalam Gontor in Partial Fulfilment

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Faculty of Economic and Management

Department of Islamic Economics

By:

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UNIDA GONTOR

UNIVERSITY OF DARUSSALAM GONTOR

ABSTRAK

Pengaruh Pendapatan dan Gaya Hidup Islami terhadap Tingkat Konsumsi

(Studi Kasus Mahasiswi Universitas Darussalam Gontor Kampus Mantingan)

Avinie Aurora Tembriany
36.2015.4.1.0763

Konsumsi merupakan hal yang penting dalam kehidupan manusia, karena ia membutuhkan berbagai konsumsi untuk dapat mempertahankan hidupnya. Akan tetapi ketika manusia menuruti hawa nafsunya untuk berkonsumsi dengan cara yang tidak dibenarkan oleh agama, maka hal itu akan menimbulkan malapetaka yang berkelanjutan. Fenomena yang terjadi saat ini dengan perkembangan zaman dan tekhnologi yang semakin pesat, juga masuknya budaya-budaya dari berbagai negara menyebabkan masyarakat Indonesia mengikuti gaya hidup negara-negara maju. Saat ini pemilihan konsumsi yang dilakukan bukan hanya untuk bertahan hidup dan memenuhi kebutuhan dasar, tetapi berkaitan dengan identitas diri yang bersifat prestisius. Begitu pula dengan perilaku konsumsi yang kurang sesuai dengan Islam, dimana konsumen cenderung memuaskan hawa nafsunya dalam mengkonsumsi barang-barang dan tidak bisa membedakan kebutuhan dan keinginan. Fenomena ini sangat menarik untuk dikaji lebih mendalam karena para Mahasiswi Universitas Darussalam Gontor Kampus Mantingan mempunyai pendapatan dan gaya hidup yang beraneka ragam walaupun hidup dalam satu naungan dan mengemban pendidikan berasas Gontory dan Islami. Tujuan dari penelitian ini adalah untuk mengetahui pengaruh antara pendapatan dan gaya hidup Islami terhadap tingkat konsumsi mahasiswi. Dengan menggunakan teknik pengambilan sampel *proportionate stratified random sampling,* diambil sampel sejumlah 66 mahasiswi. Adapun analisis data untuk mencapai tujuan tersebut penulis menggunakan analisis statistic deskriptif dan statistic inferensial. Metode penilitian menggunakan Analisis Regresi Berganda dengan bantuan program SPSS versi 22. Dari hasil penelitian penulis mengambil kesimpulan bahwa Pendapatan berpengaruh positif dan signifikan terhadap tingkat konsumsi Mahasiswi Universitas Darussalam Gontor Kampus Mantingan Fakultas Ekonomi dan Manajemen Program Studi Ekonomi Islam. Hal ini ditunjukkan dengan nilai koefisien pendapatan ($\beta 1$) bertanda positif yaitu sebesar 0,888 dan p-value (0,000) kurang dari tingkat signifikansi (0,10). Gaya hidup Mahasiswi Universitas Darussalam Gontor Kampus Mantingan Fakultas Ekonomi dan Manajemen Program Studi Ekonomi Islam yang cenderung tidak konsumtif atau sesuai dengan gaya hidup Islami tidak berpengaruh positif dan signifikan terhadap tingkat konsumsi mahasiswi. Hal ini ditunjukkan dengan nilai koefisien gaya hidup ($\beta 2$) bertanda positif yaitu sebesar 76,184 dan p-value (0,969) lebih dari tingkat signifikansi (0,10). Pendapatan dan gaya hidup secara simultan dapat mempengaruhi tingkat konsusmi mahasiswi Universitas Darussalam Gontor Kampus Mantingan Fakultas Ekonomi dan Manajemen Program Studi Ekonomi Islam. Hal ini ditunjukkan dari hasil uji F bahwa tingkat signifikansi yang diperoleh adalah 0,000 lebih kecil daripada 0,1. Hasil F hitung yang diperoleh adalah 347.104 lebih besar daripada nilai F table yaitu 2,39 yang artinya variable bebas secara bersama-sama berpengaruh signifikan terhadap tingkat konsumsi.

Kata Kunci: *Gaya Hidup, Islam, Konsumsi, Pendapatan,*

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 ($\beta1$) 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 ($\beta2$) 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*

APPROVAL OF SUPERVISOR

To Honorable,
Dean of Faculty of Islamics and Management
University of Darussalam Gontor

Bismillahirrahmanirrahim,
Assalamu'alaikm Wr. Wb

I have to honor to present this thesis written by:

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It has been processed and corrected to fulfil of the requirement of Undergraduate program in Islamic Economics in the Faculty of Economics and Management. Therefore, we request that the thesis could be examined soon.

Wassalammu'alaikum Wr. Wb.

Mantingan, Sya'ban 11ᵗʰ,1440 H
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CERTIFICATION

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DECISION OF THE TEAM

The committee of this thesis examination in partial fulfilment of the requirement for Undergraduate program in the Faculty of Economics and Management University of Darussalam Gontor, declared that the thesis written by:

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It has passed in the thesis examination and he is eligible for Undergraduate program of Islamic Economics in the Faculty of Economics and Management.

Chairman,   Secretary,

Andi Triyawan, M.A   Miftahul Huda, M.E

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DECLARATION

Name	: Avinie Aurora Tembriany
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The Title	: The Influence of Income and Islamic Lifestyle toward Consumption (Case Study Students of Darussalam Gontor University, Campus Mantingan)

I declare that this thesis has been composed solely by myself and that it has not been submitted, in whole or in part, in any previous application for a degree. Except where states otherwise by reference or acknowledgement, the work presented is entirely my own.

Mantingan, Sya'ban 11th, 1440 H
April 16th, 2019

Author,

Avinie Aurora Tembriany
NIM. 36.2015.4.1.0763

DEDICATION

This thesis I present to

My beloved parents,

"Tatak Prasetyawan and Dewi Intan Ockriany"

And my dearest one, my little brother

"Tito Manarbuwono"

Who always stand by my side and always raise me up,

Always pray for me and motivate me

To be the real successful Islamic economist

by finishing my thesis

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In the name of Allah, the most Merciful and the most Beneficent, praise be to Allah, Lord of the world, and the Owner of the doomsday. Peace and salutation to our beloved prophet Muhammad Peace be upon him, his family, companions and entire followers.

By the mercy, blessing, and help of Allah Almighty. It is impossible to finish the writing of this humble thesis. Therefore, I should like to extend my deep gratitude to those in the course of graduate study at University of Darussalam Gontor. So, on this occasion, the researcher very grateful and wish to extend her appreciation due to:

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Mantingan, April 16th, 2019

Avinie Aurora Tembriany

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INTRODUCTION

A. Background of Study

Consumption[1] is an important thing in human life, because everybody needs a variety of consumption to be able to sustain their life. They must eat to live, dress to keep their genitals, and protects their body, having a home for shelter, take a rest or keep them out and avoid from dangerous things. The presence of a various kind of equipment occur to facilitate the activity even to reach achievement and prestige in their life. As long as it doesn't violate Sharia, then it doesn't cause any problems. But when humans obey their desires in a way that is not justified by religion, then it will cause a continuous catastrophe.[2] The property does not glorify its owner nor does it despise its owner. But assets can humiliate the owner if the owner cannot allocate his property to useful things[3]. In the apostle, many groups of makkah were rich and arrogant towards their property so they did not want

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[1] According to Mannan, the Islamic command regarding consumption is controlled by 5 principles, namely the principle of justice, the principle of cleanliness, the principle of simplicity, the principle of generosity, and the principle of morality. (See: Mannan, *Theory and Practice of Islamic Economics*, (Yogyakarta: Dana Bhakti Wakaf, 1995), p. 45. See also: S.Pedrozo, "To be cool or not to be 'cool': young people's insights on consumption and social issues in Rio de Janeiro*", Journal of Youth Studies, Vol. 14 No. 1*, 2011, R Croghan,., C.Griffin, J.Hunter, and A.Phoenix, "Style failure: consumption, identity and social exclusion", *Journal of Youth Studies, Vol. 9 No. 4,* 2006, M.Gram, and Blichfeldt, B Stilling. "When bad food happens to good intentions: female students' food dilemmas", *Journal of Youth Studies,* Vol. 17 No. 8, 2014

[2] Lajnah Pentashihan Mushaf Al-Qur'an Badan Litbang dan Diklat Departemen Agama RI, *Tafsir Al-Qur'an Tematik: Pembangunan Ekonomi Umat* (Jakarta: Departemen Agama RI, 2009) p. 240-241

[3] This is hinted at in the Qur'an by giving certain restrictions to Muslims in consuming goods/services. Because all that is bestowed by Allah Almighty. on this earth is the most beautiful gift that must be used by every community towards prosperity or falah. (See: Munrokhim Misanam, et al., *Islamic Economics,* (Jakarta: PT Rajagrafindo Persada, 2008), p. 133)

to acknowledge the apostleship of the Prophet Muhammad even though they knew the truth, for example Abu Jahal Ibnu Hisham[4], Abu Lahab[5], Abu Ibn Khalaf[6], Walid Ibn Mughirah[7], and Qarun.[8]

Yusuf al-Qardhawi in his book entitled Islamic economic norms and ethics translated by Zainal Arifin and Dalia Husin argued that:

> *"The majority of economists focus their attention on production. They try their best to increase production and improve the quality and quantity. However, the increase in production proceeds is not enough to create a human who lives safely and prosperously. Because, it is very possible that this product - whether partially or even entirely - is used for matters that do not benefit the human body, damage the soul and mind, and do not make the family and society happy."*[9]

Islamic consumption theory according to Yusuf al-Qardhawi, there are several requirements that must be fulfilled in consumption, including: consumption of good things (halal), frugality, un-luxurious, avoid debt, also

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[4] "Know, truly man is truly overreach because he sees himself as sufficient." (Surat al-Alaq: 6-7) Humans here mean Abu Jahal

[5] "Destroy the two hands of Abu Lahab, and indeed he will perish. There is no benefit to his possessions and what he has worked for." (Surat al-Lahab: 1-2)

[6] "The one who collects wealth and calculates he thinks that his wealth can perpetuate it." (Surat al-Humazah: 2-3) What is meant here is Abu Ibn Khalaf

[7] "Let me act against the person whom I have created alone. And I made for him many possessions, and the children who were with him always, and I extended them to him (sustenance and power) in the midst of them, then he wanted me to add them. For I will not (because I add) because he is actually against our verses (Al-Qur'an)." (Surat al-Mudadatstsir: 11-16)

[8] "Verily Qarun is included with you Moses, so he persecuted them and We have bestowed upon him the treasury of the treasures whose keys are really hard to bear by some who are strong. (remember) when his people asked him 'Don't be too proud, in fact Allah does not like those who are too proud.' And look for what Allah has bestowed on you (happiness) in the Hereafter, and do not forget your part from (pleasure) worldly and do good (to others) as God has done good to you, and do not do damage on (the face) of the earth. Allah does not like those who do damage." (Surat al-Qasas: 76-77)

[9] Yusuf Al-Qordhawi, *Norma Dan Etika Ekonomi Islam*, translated by Zainal Arifin dan Dalia Husin, (Jakarta: Gema Insani, 1995) p. 121

evade mischief and stinginess.[10] The statement is represents with the word of God at Al-Qur'an in Surah Al-Baqarah: 168.

يَا أَيُّهَا النَّاسُ كُلُوا مِمَّا فِي الْأَرْضِ حَلَالًا طَيِّبًا وَلَا تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ ۚ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ (البقرة: ١٦٨)

> 168. All men, eat the lawful things better than what is on the earth, and do not follow the devil ways, because surely the devil is the real enemy to you.

The phenomenon is happening currently with the times and technology that increasingly rapidly, as well as the influx of cultures from various countries led Indonesian following the lifestyle of developed countries. This is an indication of a society of consumption.[11] Currently, the consumption selection is not only to fulfill basic needs, but is related to a prestigious and identity. Sir John R. Hicks[12] describes consumption by using satisfaction parameters through the concept of satisfaction known as the same satisfaction curve analysis, which involves drawing two kinds of curves, namely the satisfaction curve and expenditure outline. Hicks revealed that individuals trying to fulfill their life needs through consumption activities at the maximum level of satisfaction using their income levels as

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[10] Yusuf Al-Qardhawi, *Peran Nilai dan Moral Dalam Perekonomian Islam,* (Jakarta: Rabbani Press, 1995) p. 37

[11] Andorfer, V. A. and Liebe, U., "Research on fair trade consumption – A review*",* *Journal of Business Ethics*, Vol. 106, 2012. See also: De Pelsmacker, P. and Janssens, W. "A model for fair trade buying behavior: the role of perceived quantity and quality of information and of product-specific attitudes", *Journal of Business Ethics,* Vol. 75, 2007*,* Shaw, D., Shiu, E., and Clarke, I., "The contribution of ethical obligation and selfidentity to the theory of planned behavior: An exploration of ethical consumers", *Journal of Marketing Management, Vol. 16, 2000,* Vermeir, I., and Verbeke, W., "Sustainable food consumption: Exploring the consumer ''attitude–behavioral intention'' gap", *Journal of Agricultural and Environmental Ethics, Vol. 19, 2006,* Gregory, G. D. and Leo, M. D., "Repeated behavior and environmental psychology: the role of personal involvement and habit formation in explaining water consumption", *Journal of Applied Social Psychology, Vol. 33, No. 6, 2003.*

[12] Christos Koutsampelas Panos Tsakloglou, "The distribution of full income in Greece", *International Journal of Social Economics,* Vol. 40 Iss 4, 2013, p.312

4

a budget constraint.[13]

Picture 1.1 Satisfaction Curve
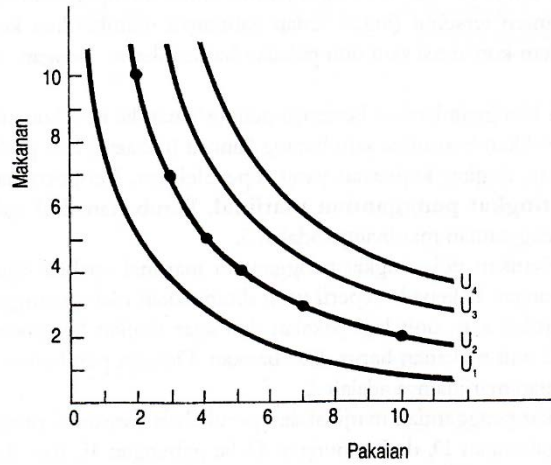
Source: Sadono Sukirno, Teori Pengantar Mikro Ekonomi

Picture 1.2 Expenditure Outline
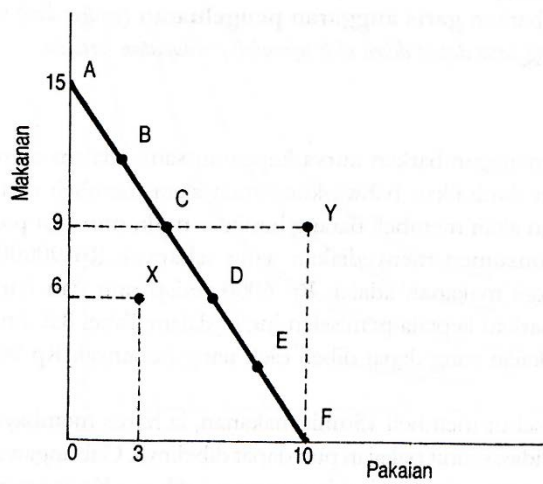
Source: Sadono Sukirno, Teori Pengantar Mikro Ekonomi

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[13] Sadono Sukirno, *Pengantar Teori Mikroekonomi,* (Jakarta: Rajawali Press, 2002), p. 53

In this research, revenue is the total income of someone in the form of money. Pocket money is assumed as income or allowance received by students from their parents or guardians.[14] They can earn their income to be used for consumption purposes, both consumption of basic needs such as education and food costs, as well as secondary and tertiary needs.[15] There are various kinds of factors that affect the consumption needs, such as environmental influences and individual influences. Dynamic environmental changes helped the consumer to understand how to think and choose various alternatives. Lifestyle perspectives show the classification of individuals into a group based on what they do, how they spend time, and how they choose to utilize their income.[16]

As time goes by and the period developed, the pattern of student life at this time is very diverse. Consumption is an activity that cannot be separated from the pattern of life from the past until nowdays. To obtain satisfaction utilizing goods and services, also achieve a certain level of prosperity students will not be separated from consumption activities.[17]

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[14] Rendika Vhalery, et al., "The Management of Student's Pocket Money", *International Journal of Scientific and Research Publications,* Volume 8, Issue 1, January, 2018 10 ISSN 2250-3153. See also: Miao Li, et.al, "Pocket money, eating behaviors, and weight status among Chinese children: The Childhood Obesity Study in China mega-cities", *Elsivier Journal, Preventive Medicine* 100, 2017, S. Saravanan and V. Devakinandini, "A Study On Perception of College Students About Spending of Pocket Money with Reference to Students Studying in Arts & Science Colleges In Coimbatore", *International Journal Of Marketing, Financial Services & Management Research,* ISSN 2277-3622 Vol.3 (3), March, 2014, Adrian Furnham and Paul Thomas, "Pocket Money: A Study of Economic Education", *British Journal of Development Psychology,* 1984

[15] Entika Indrianawati dan Yoyok Soesatyo, "Pengaruh Tingkat Pendapatan Dan Pengetahuan Ekonomi Terhadap Tingkat Konsumsi Mahasiswa Program Pascasarjana Universitas Negri Surabaya", *Jurnal Ekonomi Pendidikan dan Kewirausahaan,* Vol. 3. No. 1, Tahun 2015, p. 216

[16] Sari Listyorini, "Analisis Faktor-Faktor Gaya Hidup dan Pengaruhnya Terhadap Pembelian Rumah sehat Sederhana", *Jurnal Admisitrasi Bisnis,* Vol. 1 No. 1, September 2012, p. 13

[17] Entika Indrianawati dan Yoyok Soesatyo, *Pengaruh Tingkat Pendapatan…*, p. 215

Lately, many consumption behaviors are not appropriate with Islam, where consumers tend to satisfy their desires in consuming goods and cannot differentiate their needs and desires, as well as what happens to University of Darussalam Gontor students which in terms of consumption patterns sometimes are not appropriate with Islamic consumption theory. This can be seen from the results of my interviews with various parties (Roya Staff and some traders in Walikukun) that they often find female students who shop in large quantities and continuously.[18] It was also found that nearly 70% of female students at the University of Darussalam Gontor had many things which were not included in the basic or secondary needs, but tertiary needs.[19] This is influenced by the development of the times, technology, modernization, westernization, and also the substantial number of students from various regions and countries, thus affecting the lifestyle of University of Darussalam Gontor students.

This phenomenon is very attracted to study further because the students of University of Darussalam Gontor Campus Mantingan have a variety of income and lifestyle despite living in same region and possess Gontory soul, Islamic based education and knowledge, therefore the researchers made a study to find out whether income and Islamic lifestyle have a significant effect toward the level of consumption. Based on this problems, the researcher conducts research with the title "The Influence of Income and Islamic Lifestyle Toward the Level of Consumption (Case Study: Students of University of Darussalam Gontor Campus Mantingan)

B. Problem Formulation

Based on the description of the background above, the researcher found a problem that can be formulated into the formulation of the problem as follows:

1. How is the influence of income toward the level of consumption

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[18] Interview with related parties, transcript attached at appendix

[19] Interview about BMT with Administration Officer, transcript attached at appendix

based on students of University of Darussalam Gontor Campus Mantingan?

2. How is the influence of Islamic lifestyle toward the level of consumption based on students of University of Darussalam Gontor Campus Mantingan?

3. How is the influence of income and Islamic lifestyle simultaneously toward the level of consumption based on students of University of Darussalam Gontor Campus Mantingan?

C. Purposes of Research

Based on the problems formulation described above, the researcher found the purpose of solving the problem formulation above, as follows:

1. To find out the influence of income toward the level of consumption based on students of University of Darussalam Gontor Campus Mantingan?

2. To find out the influence of Islamic lifestyle toward the level of consumption based on students of University of Darussalam Gontor Campus Mantingan?

3. To find out the influence of income and Islamic lifestyle simultaneously toward the level of consumption based on students of University of Darussalam Gontor Campus Mantingan?

D. Significances of Research

The results of this study are expected to be useful for many people, and the achievement that researchers desire for academic benefits and practical benefits as follows:

1. The result from this research is expected to enrich the repertoire about Islam, especially regarding the development of Islamic Economics knowledge, moreover in the variables of revenue, Islamic lifestyle and also consumption based on Islamic theory.

2. For other researchers, this research is expected to give additional insight which can be used as material to study scientifically about

the influence of income and lifestyle toward on Islamic consumption patterns. This research is also expected to be an appropriate means for practicing and applying the theoretical that obtained during the college of University of Darussalam Gontor.

3. For respondents or related parties, this research is expected to be a recommendation and reference for determining the basic of policy in the effort to improve Islamic consumption patterns and to be the consideration for handling the student consumer behavior.

4. For the community or other parties, this research is expected to be a guide for maintaining Islamic consumption patterns in their daily lives and can be used as a reference or additional information and reference material for the needy in the future.

CHAPTER II

LITERATURE REVIEW

A. Previous Research

Suci Dwi Pangestu, Sri Suryoko (2016) in her journal entitled **The Effect of Lifestyle and Price on Purchasing Decisions (Case Study of Peacockoffie Semarang Customers)** revealed the purpose of this study was to find out whether the price increases made by Peacockoffie on 2014 resulted in a decrease in the number of daily transactions amid the mushrooming of coffee shops in Semarang city. The results of the study show that lifestyle variables and prices have an influence positive and significant for purchasing decisions. This can be seen from the results of the regression analysis simple linear lifestyle variables on purchasing decisions and t tests. Of the two variables analyzed partially and simultaneously, the coefficient of the price variable is greater than the lifestyle variable. Both variables also showed that the price variable greater influence on Peacockoffie Semarang purchasing decision, which is equal to 0.288, while lifestyle variables amounting to 0.057. While the coefficient of determination (R^2) shows the results of the analysis 19.6% of the purchase decision variables can be explained by the two variables, while the remaining 80.4% is explained by other variables. Suggestions that can be given to improve purchasing decisions Peacockoffie should establish a standard operating procedure (SOP) in services and product presentation.[20]

Lia Indriani (2015) examined in his thesis entitled **The Effect of Income, Lifestyle, and Gender Against the Consumption Level of Students of the Faculty of Economics, State University of Yogyakarta** revealed the purpose of this study was to determine the effect of income,

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[20] Suci Dwi Pangestu, Sri Suryoko, "The Effect of Lifestyle and Price on Purchasing Decisions (Case Study of Peacockoffie Semarang Customers)", *Jurnal Administrasi Bisnis, Universitas Diponegoro, Indonesia, Volume* 5 Nomor 1 Maret 2016

lifestyle, and sex, both partially and simultaneous to the level of consumption of students of the Faculty of Economics, Yogyakarta State University. This research uses descriptive quantitative research methodology and *Proportionate Stratified Random Sampling sampling* technique, taken a sample of 286 students. While the data analysis techniques used are descriptive analysis and inferential analysis. Hypothesis testing is done by multiple linear regression analysis. The results of the study show that income has a positive and significant effect on the level of student consumption indicated by a positive coefficient of income values, lifestyle also has a positive and significant effect on the level of student consumption indicated by positive life coefficient values, and gender significantly influences the level of student consumption, indicated by the gender coefficient value marked negative. This value shows that 78.99% of the consumption level is influenced by income, lifestyle, and gender, while the remaining 21.01% is influenced by other independent variables not examined.[21]

According to the journal by Entika Indrianawati and Yoyok Soesatyo (2015) entitled **The Effect of Income Levels and Economic Knowledge on Student Consumption Levels of the Surabaya State University Postgraduate Program** revealed that this study aims to analyze the effect of income level, economic knowledge and both on the level of consumption of students at the University of Negri Surabaya. The population in this study were students of the Surabaya State University Postgraduate Program, using propotional random sampling technique. The method of analysis uses multiple regression analysis. The results showed that the level of income had a significant effect on the level of consumption of students at the University of Surabaya Postgraduate Program. Economic knowledge has a negative and significant effect on the level of consumption of students at the University of Surabaya Postgraduate Program. So, simultaneously the level of income and economic knowledge has a real influence on the

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[21] Lia Indriani, Pengaruh Pendapatan, "Gaya Hidup, Dan Jenis Kelamin Terhadap Tingkat Konsumsi Mahasiswi Fakultas Ekonomi Universitas Negri Yogyakarta", *Skripsi,* Fakultas Ekonomi, Universitas Negeri Yogyakarta, 2015

level of consumption of students at the University of Surabaya Postgraduate Program.[22]

Based on Hasnira (2017) in her thesis **"The Influence of Income and Lifestyle Toward The Consumption Pattern in Wahdah Islamiyah Makassar Society"** stated that many Islamic societies have consumptive behavior and no longer pay attention to their Shari'a as a Muslim. This study uses quantitative descriptive research methodology. The population in this study is the people of Wahdah Islamiyah Makassar who have fixed income and have worked three years further. By using sampling techniques using the Slovin formula, the number of samples in this study amounted to 100 people. While the data analysis technique used is descriptive analysis by testing hypotheses carried out by multiple linear regression analysis with SPSS 21 method. The results showed that income and lifestyle had a positive and significant effect on the consumption of the people of Makassar Wahdah Islamiyah. But the income variable has the most dominant influence on the consumption of the people of Makassar Wahdah Islamiyah. From the regression results, the correlation coefficient (R) shows that the independent variable (income and lifestyle) has a close relationship with the dependent variable (public consumption), while the coefficient of determination (R^2) shows that there is a large influence between the independent variables and the dependent variable.[23]

According to Indra Rahmandi and Ari Prasetyo (2015) in their research entitled **"The Influence of Muslim Consumer Lifestyle Toward The Adoption of Apple Smartphone"** state that the purpose of this research is testing the influence of moslem consumer lifestyle to Apple

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[22] Entika Indrianawati dan Yoyok Soesatyo, "Pengaruh Tingkat Pendapatan Dan Pengetahuan Ekonomi Terhadap Tingkat Konsumsi Mahasiswa Program Pascasarjana Universitas Negri Surabaya", *Jurnal Ekonomi Pendidikandan Kewirausahaan,* Vol. 3. No. 1, Tahun 2015

[23] Hasnira, "Pengaruh Pendapatan dan gaya Hidup Terhadap Pola Konsumsi Masyarakat Wahdah Islamiyah Makassar", *Skripsi,* Fakultas Ekonomi dan Bisnis Islam, Universitas Islam Negeri Alauddin Makassar, 2017

smartphone adoption by students of Economics and Business Faculty of Airlangga University. This research methode uses quantitative approach and questionnaire for primary data collecting. The test was done using simple linear regression, where endogen variable (Y) is apple smartphone adoption and exogen variable (X) is moslem consumer lifestyle. Samples of this research was chosen using nonprobability sampling technique combined with accidental sampling and purposive sampling. Samples in this research are 100 students of Economics and Business Faculty of Airlangga University. The result of this research shows that moslem consumer lifestyle has a significant influence with Apple smartphone adoption by students of Economics and Business Faculty of Airlangga University.[24]

In Raudhah's (2008) thesis entitled **"The Influence of Society Income Toward the Consumption of Motorcycle Behavior After Tsunami in Islamic Economic Perspective (Case Study Village Lambaro Skep Aceh)"** uses quantitative research methods that describe the state of the subject and object of research based on visible facts. Data collection methods are by observation, method of library documentation and questionnaire method. The results showed that the factors affecting the community to buy motorbikes were because public transportation was far from being used, used for work and had more income. The consumption behavior of the Lambor Skep villagers is in accordance with Islam. They have a knowledge about halal, haram and *riba* of an item.[25]

From Dzihni Hanifah's research, (2015) entitled **"The Influence of Income and Lifestyle Toward the Society Consumption Behavior (a Survey in the Society at Karanganyar, Subang)"** that focused to examine

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[24] Indra Rahmat dan Ari Prasetyo, "Pengaruh Gaya Hidup Konsummen Muslim Terhadap Adopsi Smartphone Apple (Studi Kasus Pada Mahasiswa Fakultas Ekonomi Dan Bisnis Universitas Airlangga)", *JESTT* Vol. 2. No. 3 Maret, 2015

[25] Raudhah, "Pengaruh Pendapatan Masyarakat Terhadap Perilaku Konsumsi Sepeda Motor Pasca Tsunami Dalam Perspektif Ekonomi Islam (Studi Kasus Desa Lambaro Skep Aceh)", *Skripsi*, Fakultas Syariah dan Hukum, Universitas Islam Negri Syarif Hidayatullah Jakarta, 2008

why the people who have the low income, inclined higher or same to allocate the principal needs compared unprincipal needs. While the people who have higher income to consume unprincipal needs compared principal needs and less community who have priority scale to fulfil their needs. The subject of this research is the community of Kelurahan Karanganyar. The sample was taken were 169 people. The method used in this research is an explanatory survey by using a questionnaire or a questionnaire as a data collection tool, while data analysis technique used is multiple linear regression with the help of the program Eviews 7. Based on the result of this research simultaneously or partial, variable income and lifestyle have positive effect and significant impact on consumption behavior. It means the higher the income, the higher community consumption behaviour and the higher the lifestyle, the higher consumption behavior.[26]

The difference from previous research with this research lies in the independent and dependent variables, if previous studies discussed a lot about lifestyle that tends to be consumptive, concepts or conventional consumption theory, the researcher variable is Islamic Lifestyle, Islamic Consumption and also the place of research, respondents and different times with previous research. For the research method, the author uses the same method with previous studies namely quantitative approach while the data analysis technique used is descriptive analysis with hypothesis testing carried out by multiple linear regression analysis with the help of SPSS version 22 program.

B. Basic Theory
1. Income
   a. Definition of Income

      In the Oxford Advanced Learner's Dictionary, income is "The money that a government receives from taxes or that an

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[26] Dzihni Hanifah, "Pengaruh Pendapatan dan Gaya Hidup Terhadap Perilaku Konsumsi Mayarakat (Survei pada Masyarakat Kelurahan Karanganyar Kecamatan Subang Kabupaten Subang)", *Skripsi,* Universitas Pendidikan Indonesia, 2015

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organization, etc. receives from its business."[27]

The definition of income has different interpretations for competent parties because the background of the discipline is different from the drafting of income concepts for certain parties , according to John J. Wild[28] in broad outline income can be viewed from two sides, namely:[29]

1) Income according to Economics

According to economics, income is the maximum value that can be consumed by a person in a period by expecting the same condition at the end of a period such as the original state. Definition of income according to economics closes the possibility of changes in more than the total assets of the business entity at the beginning of the period and emphasizes the number of static values at the end of the period. In other words, income is the increase in assets due to changes in valuation that are not caused by changes in capital and debt.

2) Income according to Accountant Science

The view of accountancy has to diversity in providing an understanding of income. Accounting science sees income as something specific in a deeper and more directed sense.

[27] Oxford Advanced Learner's Dictionary, 19th Edition, (United Kingdom: Oxford press, 2015), p. 1327

[28] John J. Wild is a distinguished professor of business and accounting at the University of Wisconsin's School of Business. His research interests include financial accounting and reporting, business analysis and valuation, international financial markets, corporate governance, and earnings quality. Professor Wild's research articles appear in The Accounting Review, the Journal of Accounting Research, the Journal of Accounting and Economics, the Contemporary Accounting Research, the Journal of Accounting, Auditing and Finance, the Journal of Accounting and Public Policy, and other academic journals. (https://bus.wisc.edu/faculty/john-wild accessed at 21 March 2019)

[29] John J. Wild. *Financial Accounting: Information for Decisions.* Second edition. Translated by Yanivi S. Bachtiar. (Jakarta: Salemba Empat, 2003), p. 311

Basically the concept of income according to accounting science can be traced from two points of view, namely:

a) A view that emphasizes growth or an increase in the number of assets that arise as a result of the company's operational activities approaches that focus on inflow. According to SFAC (Statement of Financial Accounting Concep ts) number 6, emphasizes the growth sense of income inflows or increases over the assets of an entity or an-obligation settlement or a combination of both are derived from shipping or production of goods, services providers, the implementation of other activities which are the entity's main operating activities continously.

b) A view that emphasizes the creation of goods and services by companies and the delivery of goods and services or outflows.

According to Soemarso, income is an increase in economic benefits during a certain accounting period in the form of inclusion or addition of assets or a decrease in liabilities resulting in an increase in equity that does not come from investment contributions.[30]

According to Kieso, Warfield and Weygantd, explaining the definition of income[31] is "Gross inflow of economic benefits during the period arising in the "The result in increases in equity, the increase in contribution to equity from participants".

From the information above it can be concluded that income is the gross inflow of economic benefits arising from the entity's normal activities during a period, if the inflows result in

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[30] Soemarso, *Akuntansi Suatu Pengantar, Edisi Kelima,* (Jakarta: Salemba Empat, 2003) p. 230

[31] Donald E. Kieso, et.al., *Akuntansi Intermediate, Jilid Satu, Edisi Kesepuluh,* Translated by Emil Salim, (Jakarta: Erlangga, 2011), p. 955

an increase in equity that does not come from the contribution of investors.

Skousen, Stice dan Stice, explain the definition of income is as follows:[32]

> "Revenues are inflows or other enhancements of assets of an entity or settlements of its liabilities (or a combination of both) from delivering or producing goods, rendering services, or carrying out other activities that constitute the entity's ongoing major or central operations".

From the information above it can be concluded that income is an inflow or settlement of obligations (or a combination of both) from shipping or production goods, services provider or do other activities which are the main activities or central activity.

According to Theodorus M. Tuanakotta,[33] explain the definition of income are as follows:[34]

> "Revenue can be defined in general as a result of a company. Income is the lifeblood of a company. Remembering the importance is very difficult defines income as an accounting

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[32] K Fred Skousen, et.al., *Akuntansi Keuangan Konsep dan Aplikasi,* Translator Thomson Learning Asia, Buku Satu, (Jakarta: Salemba Empat, 2010), p. 161

[33] He is a member of teaching staff and researchers at the Faculty of Economics, University of Indonesia. He won an Accounting Doctorate from the University of Indonesia and a Master of Business Administration from Harvard University. The two books he wrote ("Forensic Accounting & Investigative Audit" and "Half Century Professional Accounting") were awarded textbook authors from the University of Indonesia in 2007. "ISA-Based Audit" is his ninth book, and the fifth book is published by the Salemba Empat Publisher. 35 years of experience as a public accountant, including as CEO of Deloitte Touche Tohmatsu in Indonesia and member of the Deloitte Asia-Pacific Board. After that he became an Expert at the Supreme Audit Agency for two years where he received Satyalancana Wira Karya. (http://penerbitsalemba.com/v3/sub_penulis.php?id=196 accessed at 20 March 2019)

[34] Theodorus M. Tuanakotta, *Teori Akuntansi*; (Jakarta: Fakultas Ekonomi Universitas Indonesia, 2000), p. 152

element in itself. Basically income is an increase in profit. Like income earnings is the process of creating goods or services by a company within a certain period of time. Generally, income is expressed in monetary terms (money)"

Revenue is an income as a reply to his services in the production process. The payment of services can be in the form of wages, interest, rent or profit, depending on the production process involved in the production process.[35]

There is also mentioned that income is an acceptance for a person or group from the results of donations, both energy and thoughts are poured out so that they will receive remuneration.[36]

Another definition of income is a number of funds that are obtained from the utilization of owned production factors. The sources of income are: [37]

1) Rent wealth used by other people, for example renting a house or land.
2) Wage or salary for work to others or civil servant.
3) Interest for investing in banks or companies, for example, depositing money in banks and owning shares.
4) The results of entrepreneurial business, for example, trading, raising livestock, having a company or farming.

Income or revenue is an important element in the economy whose role is to improve the lives of many people through the production of goods and services. The amount of income depends on the type of work. One's income can also be defined as the amount of income that is valued in a currency

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[35] Yuliana Sudremi, *Pengetahuan Sosial Ekonomi kelas X*, (Jakarta: Bumi Aksara, 2007), p. 133

[36] Paul A Samuelson, William D. Norhaus, *Economics, Nineteenth Edition, The McGraw-Hill International Edition*, (Douglas Reiner, 2009), p. 244

[37] Suyanto, *Refleksi dan Reformasi Pendidikan di Indonesia Memasuki Milenium III,* (Yogyakarta: Adicita, 2000) p. 80

unit that can be produced by a person or a nation in a certain period. According to Reksoprayitno income is the total revenue earned in a certain period.[38]

In Islam, the need is the reason for achieving minimum income. While the adequacy in a good standard of living is the most fundamental thing in the income distribution system.[39]

In this research, the income indicator is the indicate from parents' income that allocated to their children to become pocket money and can be added by the students' income if the student works or has a business.

b. Type of Income

According Suparmoko in Mei Hotma, broadly the income is classified into three groups, namely:[40]

1) Salary and Wages. Salary and wages is a rewards obtained after the person did work for other people given in one day, one week or one month.

2) Revenue from Own Business. Is the total value of production were reduced by expenses paid and this effort is a self-owned or family business and labor comes from own family members, the rent value of own capital.

3) Income from Other Businesses. Income earned without devote labor, and this is usually as an additional income that include:

a) Revenues from rent assets like a house or building.

b) Livestock or cattle and other goods.

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[38] Reksoprayitno, *Sistem Ekonomi Dan Demokrasi Ekonomi,* (Jakarta: Bina Grafika, 2004), hlm. 79

[39] Abdul Ghofur, *Pengantar Ekonomi Syariah: Konsep Dasar, Paradigma, Pengembangan Ekonomi Syari'ah*, (Depok: Rajawali Pers, 2017) p. 96

[40] Mei Hotma Mariati Munte, "Factors That Influence the Income of Rujak Seller Simpang Jodoh Pasar Tujuh Tembung", *Munich Personal Repec Archive Paper* No. 78948, Posted 5 May 2017 13:39 Utc, p. 5

c) Interest from money.

d) Donation from other parties.

e) Income from retirement.

2. Lifestyle

a. Definition of Lifestyle

According to Engel, Blackwell and Miniard, lifestyle is defined as a pattern where people live, spend money and time. Lifestyle is a function of consumer motivation, social class, demography, and other variables. Lifestyle is a summary conception that reflects consumer value.[41]

Ujang Sumarwan stated that lifestyle is a concept that is newer and easier to measure than attitude. Lifestyle is defined as a pattern where people use their time and money. A person's lifestyle is a person's lifestyle manifested in his psychography, namely a technique for measuring lifestyle and developing this lifestyle classification including measuring the dimensions of the AIO. Where AIOs are *Activities* (jobs, hobbies, shopping, sports, social activities), *Interest* (food, fashion, family, recreation), and *Opinion* (know themselves, social issues, business, products).[42]

According to Kotler, lifestyle describes the whole person or whole pattern in interacting with their environment. In general, it can be interpreted as a lifestyle that is recognized by how people spend time (activity), what is important for people to consider in the environment (interests), and what people think about themselves and the world around (opinion). Lifestyle is a person's behavior that is shown in activities, interests and

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[41] Sari Listyorini, "Analisis Faktor-Faktor Gaya Hidup dan Pengaruhnya Terhadap Pembelian Rumah sehat Sederhana", *Jurnal Admisitrasi Bisnis*, Vol. 1 No. 1, September 2012, p. 14

[42] Ujang Sumarwan, *Perilaku Konsumen: Teori dan penerapannya dalam pemasaran,* (Bogor: Ghalia Indonesia, 2004), p. 67

opinions specifically related to self-image to reflect their social status.[43]

Life style is a pattern of consumption that reflects choice of person on how to spend her time and money. Marketing perspective to life style show that things people like to do, how they like to spend their leisure time and how they choose to spend their disposable income. In consumer behavior, life styles reflect different modes of living and the patterns of consumption that tend to accompany them.[44]

b. Factors Affecting Lifestyle

According Amstrong[45] the factors that affecting to people's lifetstyle divided into 2, namely the internal factor that comes from inside the person, and external factor that comes from the environtment. In detail, Amstrong describes the factors as follows:

1) Interal Factor
   a) Attitude. Attitude is an individual component to act or respond to an object.
   b) Experience and observation. Experience is obtained from past events, and observations are things done by an individual to respond to another individual or an object.
   c) Personality. Personality is the difference between an individual and another individual response to an object.

2) External Factor
   a) Reference Group. Reference groups are groups that can influence individuals in determining actions and responding to an object.

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[43] Philip Kotler, *Manajemen Pemasaran,* (Jakarta: Prenhallindo, 2002), p. 192

[44] Hossein Emari, "Prodigality in Islamic lifestyle: a new scale development", *Journal of Islamic Marketing,* Vol. 6 Iss 2, 2015, p. 189

[45] Yanto Prasetyo, "Gaya Hidup dan Shopping Addiction", *Persona: Jurnal Psikologi Indonesia*, Vol. 6, no. 2, Desember 2017 ISSN. 2301-5985, p. 127

b) Family. Parenting in the family will influence the individual in assessing and responding to an object.

c) Social class. Social class is a homogeneous group that can influence the behavior of other individuals.

c. Islamic Lifestyle

The concept of Islam as a lifestyle is a pattern of life from a person expressed in activities and actions that are in accordance with Islamic law, the interests or opinions in spending his money for daily consumption in achieving a maximum satisfaction in halal way, and how to allocate or manage his time lawfully. As stated by Abdul Ghafur in his book entitled "Perbankan Syariah di Indonesia" stated that the consumption balance in Islam is based on the principle of distributing it. Consumption satisfaction depends on the religious values that he applies to the routine of his activities and can be reflected on the allocation of money spent. Thus if he practices the rule of Islam religion, he will avoid the wasteful attitude that is consciously carried out for only to fulfill the demands of his desires. Because, according to Ibn Khaldun[46] the welfare of society does not only depend on political, social, economic and demographic science, but also relies on Islamic sciences because sharia builds communities to instill good qualities such as obedience, honesty, integrity, simplicity, togetherness, justice, harmony etc.

Consumer knowledge on product religious ruling is important in estimating the potential impact on consumer market behaviors. Muslim consumers differ significantly in their understanding of fatwa rulings on behaviors and brands based on their motivation to follow Islam and having Islamic lifestyle. Muslim who embodied Islam in their overall life

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[46] Abdol Soofi, *Economics of Ibn Khaldun Revisited, History of Political Economy*, (Duke University Press, 1995) pp. 387–404. See also: Muhamad Mujahidin, "Ibn Khaldun's Economic Thought", *Munich Personal RePEc Archive,* MPRA Paper No. 87192, 2018

affairs tend to understand and have more accurate knowledge about new marketplace fatwa rulings. In turn, their cognitive responses to products or behaviors are reflected accordingly. Religious lifestyle that has subsequent effects on attitudes and behavior is also dependent on the type of ruling. Unconditional prohibition ruling has a stronger effect on product and behavior perceptions of consumers than conditional ones.[47]

Islamic lifestyle has some serious implication for consumers' equilibrium. The objective function of muslim consumer differs from that of other consumer. A muslim consumer does not achieve satisfaction from mere consumption of outputs and the holding of capital goods. The economics behaviour pivots around the achievement of God's satisfaction. As what written in Al-Qur'an at Al-Ahqaf verse 15 below:

رَبِّ أَوْزِعْنِي أَنْ أَشْكُرَ نِعْمَتَكَ ٱلَّتِي أَنْعَمْتَ عَلَيَّ وَعَلَىٰ وَٰلِدَيَّ وَأَنْ أَعْمَلَ صَٰلِحا تَرْضَٰهُ وَأَصْلِحْ لِي فِي ذُرِّيَّتِيٓ إِنِّي تُبْتُ إِلَيْكَ وَإِنِّي مِنَ ٱلْمُسْلِمِينَ

15. My Lord! grant me that I may give thanks for Thy favor which Thou hast bestowed on me and on my parents, and that I may do good which pleases Thee and do good to me in respect of my offspring; surely I turn to Thee, and surely I am of those who submit.

This suggests that the utility of a Muslim consumer would not be a function of only outputs consumed and commodities possessed, but also a function of "good deeds". For the Muslim knows that "Wealth and sons are allurements of the life of this world; but the things that endure, Good Deeds, are best in the sight of The Lord, as reward and best as the foundation of

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[47] Nazlida Muhamad Vai Shiem Leong Dick Mizerski, "Consumer knowledge and religious rulings on products: young Muslim consumer's perspective", *Journal of Islamic Marketing*, Vol. 7 Iss 1, 2016, p. 20

hopes" (Al-Kahfi (18):46). The above clearly suggests that a Muslim consumer would have as an object spending on charity or good deeds. This object has no counterpart in nonIslamic economies. Moreover, spending on Good Deeds is an object which must, for a Muslim consumer, be realized whether utility is maximized.[48]

Religious affiliations or Islamic Life Style have an influence on Muslim attitudes towards the environment and their concerns about the ethicality of their consumptions. For Muslim especially, religion has a powerful influence on its followers. Normally, Muslims take their responsibility very serious if it is related to their religion and for Muslim employees, sustainable values which have strong connections with their religion would highly be appreciated.[49]

Previous scholars addressed Maqasid al-Shariah›s significance in understanding Islamic economics from an Islamic perspective.[50] In Islamic jurisprudence, we also come across hierarchy of needs.[51] Imam Al-Shatibi has categorized

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[48] M.M. Metwally, "Economic Consequences of Applying Islamic Principle in Muslim Societies", *International Journal of Social Economiss, MCB University* Vol. 24 No, 7/8/9, 1997, p. 947

[49] Mastura Ab. Wahab, "Relationships between religious work values, sustainable work behaviours and sustainable energy consumptions: An empirical analysis using Muslim employees, Management Decision", *Emerald Insight, Downloaded by Griffith University,* 05 September 2017, p. 10

[50] M.U. Chapra, *Islam and the Economic Challenge*, IIIT, Herndon, VA. (See also: Chapra, M.U. "Is it necessary to have Islamic economics?"*, The Journal of Socio-Economics, (1992),* Vol. 29 No. 1, M.A. Choudhury, *Contributions to Islamic Economic Theory: A Study in Social Economics*, (St. Martin's Press, New York, 1986), M.H. Kamali, *Maqasid Al-Shariah Made Simple, The International Institute of Islamic Thought*, (London: 2008), A.W. Dusuki, and N.I. Abdullah, "Why do Malaysian customers patronize Islamic banks?", *International Journal of Bank Marketing,* Vol. 25 No. 3, 2007)

[51] Salman Ahmed, et.al., "Towards an integrative framework for understanding Muslim consumption behavior", *Humanomics*, Vol. 33 Iss 2, 2017, p.5

human needs into three groups:

1) Dharuriyah (necessities)
2) Hajiyah (conveniences)
3) Tahsiniyah (refinements).

 Al-Shatibi also explain the hierarchical structure of needs that recognizes physiological as well as aesthetic needs. The necessities include such activities and things that are essential to protect (necessities):

1) Diin (faith)
2) Nafs (life)
3) Maal (wealth)
4) Aqal (intellect)
5) Nasl (progeny).

3. Consumption
 a. Definition of Consumption

  In the sense of economics, consumption is an activity that aims to reduce or consume the benefits of an object (goods and services) in order to fulfill needs. The main purpose of a consumption activity is to fulfill various needs of life directly.[52]

  Consumption is a necessary thing in human life, because it requires various consumption in order to maintain its life. He must eat to live, dress to protect his body from various extreme climates, own a house to be able to take shelter, rest family, and keep it from various fatal disorders.[53]

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[52] Alam, *Ekonomi untuk SMA dan MA Kelas X,* (Jakarta: Erlangga, 2007), p. 37

[53] Idri, *Hadis Ekonomi: Ekonomi dalam perspektif Hadis Nabi* (Jakarta: Prenamedia Group, 2016) p. 97-98

b. Types of Consumption

Consumption is the process by which people finally put goods and services to final use.[54] Consumption is at the end of the line of economic activities that begins with an evaluation of available resources and proceeds through the production of goods and services and the distribution between people and groups of goods and services (or means of acquiring them). At last, the goods and services themselves come to be used. The effect of this consumption, including depletion of resources and generation of waste as well as enhancement of human survival and flourishing, determines the resource base for the next round of economic activity.

c. Islamic Consumption

Kahf (1981) in Hossein Emari Journal, Prodigality in Islamic lifestyle: a new scale development, discussed that The goals of a Muslim consumer must include the enjoyment of material consumption and the enrichment of one's life in the hereafter. Furthermore, the Muslim consumer must replace the term consumption with final expenditure, which includes expenditure on goods and services that generate immediate satisfaction in this life and expenditure and services that generate immediate satisfaction in this life and expenditure for the sake of God that has been excluded in conventional analysis in the term consumption. He acknowledges that the spiritual, material and social dimensions affect a Muslim consumer's economic behavior and shows the limitations of using the consumption's

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[54] Neva Goodwin, et.al, "Consumption and the Consumer Society, Global Development And Environment" Institute Tufts University Medford, MA 02155, p. 1 (see also: M. E. Sharpe, *Microeconomics in Context,* 2008, Ana Flávia Machado, "Consumption of cultural goods and services and time allocation in Brazil", *Nova Economica*, vol 27, no 1, 2017*,* Izabela Ścibiorska-Kowalczyk, "Consumption Of Cultural Goods And Services", *Forum Scientiae Oeconomia* Volume 3 No. 1, 2015)

conventional term.[55]

The difference between conventional economics and Islamic economics in terms of consumption lies in the way it approaches one's needs. Islam does not recognize materialistic hobbies and modern (conventional) consumption patterns. Islam seeks to reduce the extraordinary material needs of humans today, to produce human energy in pursuit of their spiritual ideals.[56]

In Islam, consumption of a Muslim must be based on the provisions of Allah and His Messenger in order to create a more prosperous human life. A Muslim consumer pattern, based on several consideration, namely:[57]

1) Humans are not strong enough to fully regulate the details of the economic problems of the community or country. Human survival is regulated by Allah SWT. A Muslim will believe that Allah SWT. will fulfill all the life needs as the word of Allah S.W.T. in Al-Qur'an, Al-Nahl verse 11, which explains that Allah has lowered water from the sky, including for human and plant consumption on earth, and Allah has planted that plant with water from which various kinds of fruit grow.

2) In the concept of Islam, the need is forming a consumption pattern of a Muslim. Where physical limits can reflect the consumption pattern of a Muslim, it is not due to the mere influence of reference which can influence the consumption pattern of a Muslim

3) The consumption behavior of a Muslim is regulated in his role as a social being. So, in behaving conditioned to respect and care each other, whose role is the same as beings who have the

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[55] Hossein Emari, *Prodigality in Islamic…,* p. 190

[56] Suyoto Arief, "Konsumen Rasional Dalam Perspektif Islam", *Islamic Economic Journal*, Vol. 01, No 01, 2012, p. 21-22

[57] Amiruddin K, *Ekonomi Mikro: Suatu Perbandingan Ekonomi Islam dan Ekonomi Konvensional,* (Makasar: Alauddin University Press, 2013), p. 121-122

interest to fulfill their needs.

Muslims are becoming increasingly active worldwide as investors and manufacturers, bankers and traders, consumers and competitors and suppliers, and becoming real partners in a global economic system. Muslims are one of the world's fastest-growing consumer markets and thus represent a major opportunity for businesses around the world to grow. At a time when many other large consumer segments are reaching a point of saturation, Muslims are a new outlet from which to build a foundation for future growth. The Muslim consumer not only focuses on evaluating the return of an investment, the risk involved in addressing these new consumers and the ease of implementation will assist in marketing that determination but also formed due to the three sources:[58]

1) The Muslim Holy book Qur'an prescribes a way of life which each Muslim must follow.

2) The traditions of the Prophet Muhammad (peace be upon him).

3) The consensus of Muslim scholars on issues derived from the Al-Qur'an and Al-hadith to see the practical aspect of an ideal perspective according to Islam.

d. The Principle Consumption of Muslim

To some extent, Muslims consider that they are what they eat and that their flesh and blood are derived from the food they eat, so careful consideration is given to the food they eat. The Quran provides Muslims with specific guidelines on food selection for consumption. These are differentiated as either Halal or Haram.[59]

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[58] Hossein Emari, *Prodigality in Islamic*…, p. 191-192

[59] Siti Hasnah Hassan, "Consumption of functional food model for Malay Muslims in Malaysia", *Journal of Islamic Marketing,* Vol. 2 Iss 2, 2011, p. 106

There are 3 basic principles of consumption outlined by Islam, namely the consumption of halal goods,[60] consumption of holy and clean goods,[61] and the un-excessive consumption.[62]

More details, there are several principles of consumption for a Muslim that distinguishes it from non-Muslim (conventional) consumption. These principles are extracted from the verses of the Qur'an and the Prophet's hadith with his

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[60] A Muslim is ordered to consume halal goods (lawful and permitted) and does not consume haram goods (illegitimate and prohibited). As in the Qur'an states: "... *eat halal food again both from what Allah has provided for you, and fear Allah whom you believe in Him.*" (QS. Al-Maidah [5]: 88). In another verse, Allah mentions about haram food: "It is forbidden for you (to eat) carcasses, blood, pork, (meat of animals) that are slaughtered by the names other than Allah ..." (QS. Al-Maidah [5]: 3). The principle of halal-haram also applies to things other than food. Muslims are required to spend only on halal goods and are prohibited from spending on haram goods. See Muhammad Sharif Chaudry, *Sistem Ekonomi Islam,* (Jakarta: Kencana, 2012) p. 138

[61] In the Qur'an it is ordered that: "*O men, eat the lawful things better than what is on the earth, and do not follow the devil's way, because a demon is a real enemy to you.*" (QS. Al-Baqarah [2]: 168). Thus the Qur'an reminds people to always eat the good food that Allah has bestowed for them. The word used by the Qur'an is '*Thayyib*' which means pleasant, sweet, permissible, healthy, holy, and conducive to health. The word '*Khabaits*' is the opposite of the word '*Thayyib*' which means are items that are impure, unpleasant, bad, unsightly, smelled or eaten. Believers are reminded to only eat food that is '*Thayyib*' and keep away from the '*Khabaits*'. See Muhammad Sharif Chaudry, *Sistem Ekonomi Islam,* (Jakarta: Kencana, 2012) p. 138 -139

[62] The principle of simplicity in consumption means that a person must take food and drinks as modest and not excessive because overeating is harmful to health. The Qur'an states: "... *Eat and drink, and do not excessive it. Surely Allah does not like people who are over-exaggerated.*" (QS. Al-A'raf [7]: 31). What is meant by excessive is not to exceed the limits needed by the body and not to exceed the limits of halal food. Conversely, it is also forbidden if a person goes through the practice of avoiding food as done by a monk or priest and ignoring himself from some types of food that have been declared lawful by God. This principle of simplicity also applies to shopping or spending the money. Consumers may not be miserly or wasteful. The Qur'an states: "*And those who spend (wealth), they are not excessive, and not (nor) miserly, and he is (spending) in the midst of such.*" (QS. Al- Furqan [25]: 67). See Muhammad Sharif Chaudry, *Sistem Ekonomi Islam,* (Jakarta: Kencana, 2012) p. 139-140

friends. These principles include:[63]

1) Sharia Principles

    a) Pay attention to the purpose of consumption.

        Muslim consumption behavior in terms of goals is not only to achieve satisfaction from consumption of goods, but serves as a "worship" to get the pleasure of Allah SWT as the word of Allah SWT in surah Al-An'am verse 162:

ثُمَّ رُدُّوٓاْ إِلَى ٱللَّهِ مَوْلَىٰهُمُ ٱلْحَقِّ أَلَا لَهُ ٱلْحُكْمُ وَهُوَ أَسْرَعُ ٱلْحَـٰسِبِينَ

162. Say. Surely my prayer and my sacrifice and my life and my death are (all) for Allah, the Lord of the worlds;

    b) Pay attention to scientific rules

        In consuming, a Muslim must pay attention to the cleanliness. The goods that consumed must be free from any dirt or disease, must be healthy, nutritious, benefitial and nor harmful. As the word of God in surah Al-Baqarah verse 172:

يَـٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُواْ كُلُواْ مِن طَيِّبَـٰتِ مَا رَزَقْنَـٰكُمْ وَٱشْكُرُواْ لِلَّهِ إِن كُنتُمْ إِيَّاهُ تَعْبُدُونَ

172. O you who believe! eat of the good things that We have provided you with, and give thanks to Allah if Him it is that you serve.

        The scientific rules also pay attention to justice. In consuming a Muslim is forbidden to do *zhalim* or wicked, but uphold goodness and decency. Islam also has rules about what goods are allowed to be consumed (halal) and not be consumed (haram). In principle, this

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[63] Lukman Hakim, *Prinsip-Prinsip Ekonomi Islam*, (Jakarta: Erlangga, 2012) p. 93-99

provision relates to something that can risk and harm both physical and spiritual humans. So if Muslims violate this provision it will be dangerous for themselves.

c) Pay Attention to the form of consumption

From this concept, the function and purpose of Muslim consumption is different from conventional consensus which only aims to achieve maximum satisfaction, regardless of the pleasure of Allah or not. A Muslim must pay attention to all forms of their consumption. This is related to the limitations of a Muslim in consuming goods and services. Different from conventional forms of consumption that do not recognize boundaries. If the budget is affordable, then they can consume anything. From the concept of maximum satisfaction there is also no limit according to religious percept or not.

Islamic principles recognize consumer externalities and counter them by explicitly warning against envy, selfishness and pride. Instead of consuming positional goods and indulging in conspicuous consumption, Islam wants Muslims to observe humility and shun pride (Al-Isra: 37; Luqman: 18). The Quran says that Allah does not like prideful boasters (Al-Hadid: 23). Instead of being miserable and spendthrift, Islam wants Muslims to have moderation in their consumption, both in terms of contemporary consumption as well as inter-temporary consumption. Allah in the Quran says: "Let not your hand be tied (like a miser) to your neck, nor stretch it out to its utmost reach (like a spendthrift), so that you may become blameworthy and in severe poverty" (Al-Isra: 29). In another verse, Quran says: "And those, who, when they spend, are neither extravagant nor niggardly, but hold a medium (way) between those (extremes)."

(Al-Furqan: 67). Islam also does not approve envious behaviour. Quran says: "The desire for piling up of worldly things diverts you until you reach the graves." (Al-Takaathur: 1-2). Instead, Quran prescribes: "... Do not covet the bounties which God has bestowed more abundantly on some of you than others..." (Al-Nisa: 32).[64]

C. Conceptual Framework

Picture 2.1 Conceptual Framework

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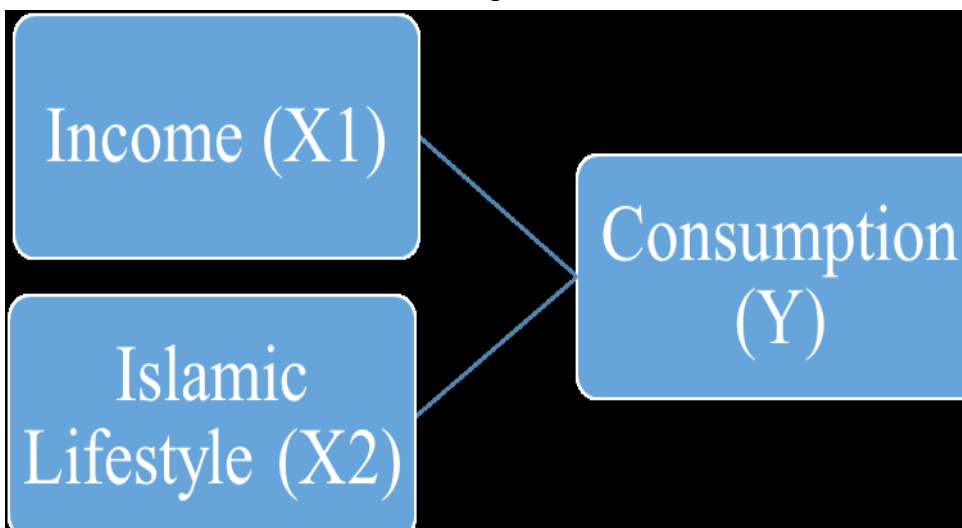
[64] Salman Ahmed et.al., *Towards an integrative…*, p.5

CHAPTER III

RESEARCH METHODOLOGY

The methodology used in this research is a quantitative descriptive method.[65] This methodology is a form of research that is based on data collected during research systematically about the facts and characteristics of the object of research by mixing and combining the relationships between the independent variables and the dependent variables in this study. Then it is processed based on theories and literature related to the level of consumption. This method aims to provide a fairly clear solving of the research problem.[66]

A. Place and Time of Research

In this study, researcher conducted the research at University of Darussalam Gontor Campus Mantingan. The time of this research was started from March 9, 2019, until March 23, 2019.

B. Types of Research

This research uses quantitative research design. Quantitative research is a research method based on the philosophy of positivism, used to examine certain populations or samples, sampling techniques carried out randomly, data collection using research instruments, data analysis is quantitative/ statistical, with the aim of testing the hypotheses that have been set.[67]

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[65] Quantitative methods can be known as a research methods based on positivist philosophy, used to examine certain populations or samples, data collection using research instruments, quantitative/statistical data analysis, with the aim of describing and testing the hypotheses that have been set. See: Sugiyono, *Metode Penelitian Kuantitatif,* (Bandung: Alfabeta Press, 2014), p. 15

[66] Muhammad, *Metodologi Penelitian Ekonomi Islam Pendekatan Kuantitatif,* (Jakarta: PT Raja Grafindo Persada, 2008), p. 155

[67] Sugiyono, *Metode Penelitian Bisnis,* (Bandung: Alfabeta, 2014), p. 8

The method used is the survey method.[68] The survey method is a method that is carried out by collecting information by compiling a list of questions posed to respondents.[69] Quantitative research in this study is a collection of data processed from the results of a questionnaire submitted to respondents about income and lifestyle towards the level of consumption according to Islamic Economics at University of Darussalam Gontor Campus Mantingan.

C. Types and Data Sources

The type of data used in this study consists of two types of data, namely:

1. Primary Data

Primary data is a data source that directly provides the data to data collectors.[70] Primary data were obtained directly from the respondent during the research. This data was collected directly by the students of the University of Darussalam Gontor on Mantingan Campus through a questionnaire.

2. Secondary Data

Secondary data is a data source that does not directly provide the data to data collectors, for example through other people or through documentation.[71] In this research, data obtained from

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[68] Survey research method is a quantitative research method used to obtain data that occurred in the past or present, about beliefs, opinions, characteristics, behavior, variable relationships and to examine several hypotheses about sociological and psychological variables from samples taken from certain populations, data pengumplan techniques with observations (interviews or questionnaires) that are not exhaustive, and research results tend to be generalized. (See: Sugiyono, *Metode Penelitian Kuantitatif,* (Bandung: Alfabeta Press, 2014) p. 36)

[69] V. Wiratna Sujarweni, *Metodologi Penelitian Bisnis dan Ekonomi,* (Yogyakarta: Pustaka Baru Press, 2015), p. 47

[70] Sugiyono, *Metode Penelitian Kuantitatif Kualitatif dan R&D,* (Bandung: Alfabeta, 2014), p. 137

[71] Irkhamiyati, "Evaluasi Persiapan Perpustakaan Stikes 'Aisyiyah Yogyakarta Dalam Membangun Perpustakaan Digital", *Jurnal Berkala Ilmu Perpustakaan dan*

secondary data in the form of University of Darussalam Gontor profiles, Faculty and Study Program profiles, journals, books or literature studies, and other data that related to the problems studied, such as income, Islamic lifestyle, and consumption.

The various variables are divided into independent variables and dependent variables. The independent variable (X) is an independent variable that affects other variables or is the cause of the emergence of the dependent variable. This variable stands alone does not depend on other variables. [72] The variables in this research are Income (X1), and Islamic Lifestyle (X2).

The dependent variable (Y) is the variable that cannot stand alone, depending on other variables. Variables that are caused or influenced by independent variables.[73] The variable in this research is the level of consumption of female students at the University of Darussalam Gontor Mantingan Campus in Islamic perspective (Y).

D. Population and Sample

The population is the geographical region which consists of the object and subject which have certain qualities and characteristics set by the researcher to be studied and then taken the conclusions. [74]The population in this research were female students from the University of Darussalam Gontor in Mantingan Campus, specifically students of the Faculty of Economics and Management, Islamic Economics Study Program. Consideration of researchers in taking the research subject is due to the similarity of population characteristics. The student of University of Darussalam Gontor Mantingan

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Informasi, Vol. 13 No. 1, Juni 2017, p. 41

[72] Nanang Martono, *Metode Penelitian Kuantitatif: Analisis Isi dan Analisis Data Sekunder Edisi Revisi 2,* (Jakarta: Rajawali Pers, 2016), p. 61

[73] Supartono et.al, "Analisis Pengaruh Variabel Sosial Ekonomi Masyarakat Urban Terhadap Kemandirian Ekonomi Ditinjau Dari Aspek Keuangan, Energi, Dan Pangan Di Kecamatan Singosari Kabupaten Malang", *Journal of Indonesian Applied Economics* Vol. 5 No. 1 Mei 2011, p. 52

[74] Sugiyono, *Metode Penelitian Kuantitatif…,* p. 80

Campus lives in the same scope, namely pesantren, so that the pattern of life and time owned is also relatively the same. In addition, the Islamic Economics Study Program learns about consumption patterns in Islam, while those in other study programs do not study them. So the researchers chose respondents who applied the pattern of Islamic consumption in their lives.

Table 3.1 The Population of Student in Faculty of Economic and Management, Islamic Economics Program at the University of Darussalam Gontor Campus Mantingan			
Semester	Student		Total Student
	Teacher	Regular	
SEM 2	36	58	94
SEM 4	18	24	42
SEM 6	14	12	26
SEM 8	30	2	32
Total	98	96	194

Source: Head of Academic and Student Affairs of University of Darussalam Gontor in Mantingan Campus

In quantitative research, samples are part of the number and characteristics of the population. If the population is large, and researchers are not likely to learn all that exists in the population, then researchers can use samples taken from the population.[75] Based on the table above, sampling in this research was conducted using the *proportionate stratified random sampling technique* namely the technique of sampling used if the population which has members/elements that are not homogeneous and have

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[75] Amirullah, *Metode Penelitian Manajemen,* Bayumedia Publishing Malang, 2015, p. 67-68

proportional strata.[76] Because the population is known, the determination of the number of samples uses the Slovin formula.[77] The formula will be written as follows:

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

Information:

n = Number of samples needed

N = Total population

e = Sample error rate (sampling error)

The total number of students of the Faculty of Economics and Management in the Islamic Economics Study Program at Mantingan Campus is 194. With sampling techniques using the Slovin formula and a sample error rate for 10%, the researcher takes the sample with the following calculations:

$$n = \frac{194}{1 + 194(0{,}10)^2}$$

$$n = \frac{194}{1 + 194(0{,}01)}$$

$$n = \frac{194}{1 + 1{,}94}$$

$$n = \frac{194}{2{,}94}$$

$$n = 65{,}9864$$

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[76] Mifta Tyas Laksita Sari, "Keefektifan Model Problem Based Learning Ditinjau Dari Kemampuan Berpikir Kritis Dan Kemampuan Komunikasi Matematis", *Jurnal Pendidikan Matematika* Vol. 6 No. 5 Tahun 2017, p. 81

[77] Mahir Pradana and Avian Reventiary, "Pengaruh Atribut Produk Terhadap Keputusan Pembelian Sepatu Merek Customade (Studi Di Merek Dagang Customade Indonesia)", *Jurnal Manajemen* Vol. 6 No. 1 Juni 2016, p. 4

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With the results of the sample is 65.9864. The researcher take the number 5,9 as number 6. So, from the formula above, researchers took samples of 66 people. Because the population is stratified, the sample is also stratified. The stratum is determined according to the type of student, namely student as a teacher, and a regular and also based on class/semester. Thus each sample is proportional to the population.[78] Based on the calculation of the number of samples for each type, the researcher uses the following formula to make the sample more specific.

$$P = \frac{nD}{nT} \times S$$

Information:

P   = The proportion of samples for each type of student

nD   = Number of students based on class

nT   = Total student population

S   = Number of samples taken

Table 3.2 The Sample Total for the Student in Faculty of Economic and Management, Islamic Economics Program at University of Darussalam Gontor Campus Mantingan			
Semester	Student		Total
	Teacher	Regular	
SEM 2	17	28	45
SEM 4	4	5	9
SEM 6	2	2	4
SEM 8	7	1	8
Number of Samples			66

Source: Head of Academic and Student Affairs of the University of Darussalam Gontor in Mantingan Campus (data processed)

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[78] Nina Karlina, Pengaruh Perubahan Organisasi Terhadap Kinerja Perusahaan Daerah Air Minum (PDAM) Kota Bandung, *Sosiohumaniora*, Volume 13, No. 3, November 2011, p. 280

E. Data Collection Technique

In this study, researchers used data collection techniques, so that the research and the results were more accurate. Data collection with certain techniques is very necessary in the analysis of basic assumptions and hypotheses, because these techniques can determine the smoothness or failure of a research process. Data collection is needed to test basic assumptions and hypotheses.[79] To obtain the necessary data, the researchers used a questionnaire to measure the influence of income and lifestyle to consumption of Islam. Data collection is done through the following techniques:

1. Documentation

    In this study, the documentation technique is a method of data collection carried out by collecting various documents relating to research problems. [80] This document is in the form of the University Darussalam Gontor profile, Faculty and Study Program profiles, journals, books or literature studies, and other documents that related to the research problems, namely, income, Islamic lifestyle and consumption.

2. Questionnaire

    Questionnaires are data collection techniques that are carried out by giving written questions to the community or respondents to answer.[81] In this study, the researcher used *a Likert scale in the* form of a *checklist* for questions about lifestyle for the measurement scale.[82] Answers to *the Likert scale are* given a score, namely:[83]

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[79] Dodiet Aditya Setyawan, Data Dan Metode Pengumpulan Data Penelitian, *Politeknik kesehatan Surakarta*, 2013, p. 9

[80] Nanang Martono, *Metode Penelitian Kuantitatif…,* p. 87

[81] Sugiyono, *Metode Penelitian Bisnis…,* p. 199

[82] Sugiyono, *Metode Penelitian Kuantitatif…,* p. 93

[83] A.A Putu Ratih Cahaya Ningsih and P. Dyan Yaniartha S., "Pengaruh Kompetensi, Independensi, Dan Time Budget Pressure Terhadap Kualitas Audit", *E-Jurnal Akuntansi Universitas Udayana 4.1,* ISSN: 2302-8556, 2014, p. 98

Very often	= SS	value 1
Often	= S	value 2
Rarely	= J	value 3
Sometimes	= KK	value 4
Never	= TP	value 5

The researcher used a questionnaire for the Islamic lifestyle variables. Each question in the questionnaire contains a negative connotation, the researcher gives a value from 1 to 5. For income variables and consumption levels, a question is presented that must be filled in by the respondent and will be processed by the researcher.

F. The Scope of Research

The scope of this research is toward the income variables, Islamic lifestyle, and consumption for the students of the University of Darussalam Gontor in Campus Mantingan.

G. Operational Definition of Variables

Dependent variable is a variable that is affected or becomes a result because of the independent variable. The dependent variable in this study is consumption based on Islamic principles by the students of the Faculty of Economics and Management, Islamic Economics Study Program, University of Darussalam Gontor, Campus Mantingan. While the independent variable is a variable that affects or becomes the cause of change or the emergence of a dependent variable. In this study the independent variable was the income and Islamic lifestyle of the female student. Independent variables and dependent variables in this study will be described as follows:

1. Income (Independent Variable)

The income examined in this study, is a number of receipts obtained by female students of University of Darussalam Gontor in certain periods (per month) which are measured in units of currency

(rupiah). Income earned by students every month come from parents or siblings, from scholarships, or from work or business measured in currency (rupiah).

2. Lifestyle (Independent Variable)

Lifestyle is a pattern where people spend their time and money on consumption activities, lifestyles describe the whole person or the whole pattern of interacting with their environment. In general, it can be interpreted as a lifestyle that is recognized by how people spend time (activity), what is important for people to consider in the environment (interests), and what people think about themselves and the world around (opinion). The lifestyle studied in this research is an Islamic lifestyle that is a lifestyle that produces human energy in pursuit of his spiritual ideals. Indicators for measuring lifestyle are:

a. Activity
b. Interest
c. Opinion

3. Islam Consumption

The consumption level is the amount of student expenditure on goods and services in a certain period (per month) measured in rupiah. In Islam, consumption of a Muslim must be based on the provisions of Allah and His Messenger to create a prosperous human life. In this study the researcher took the indicator of the principle of consumption not excessive in the consumption of the respondents. Indicators for measuring consumption levels in this study are described as follow:

a. Foods
b. Drinks
c. Clothes
d. Transportation
e. Tuition Fee

      f. Committee

      g. Entertainment

      h. Cosmetics

      i. Worship

      j. Etc

H. Data Analysis Technique

In quantitative research, data analysis is an activity carried out by researchers after all data from all respondents collected. Then, the activities in data analysis in this study are: grouping data based on variables and types of respondents, tabulating data based on variables from all respondents, presenting data for each variable under study, performing calculations to answer the problem formulation, and calculating to test the proposed hypothesis. There are two kinds of statistics used in this research, namely descriptive statistics and inferential statistics.[84]

1. Descriptive Statistics Analysis

This analysis is used to analyze data by describing the collected data based on the variables studied without making conclusions that apply to the results of hypothesis testing. The presentation of data in descriptive statistics is usually form in tables, graphs, pie charts, pictograms, calculation mode, median, mean, decile calculations, percentiles, calculation of data distribution through calculation of averages and standard deviations, and also calculation of percentages.[85] In this research, descriptive analysis results will be presented in the form of tables and diagrams, it's meant for easiness reader in reading the result.

2. Inferential Statistical Analysis

This analysis is used to analyze sample data and the results

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[84] Sugiyono, *Metode Penelitian…* p. 206

[85] Manju Kaushik, et.al, "Data Analysis of Students Marks with Descriptive Statistics", *International Journal on Recent and Innovation Trends in Computing and Communication*, ISSN: 2321-8169 Volume: 2 Issue: 5, 2014, p. 1189

are applied to make conclusions in testing hypotheses.[86] Before testing the hypothesis, the analysis prerequisite test is carried out first as follows:

a. Normality Test

The first analysis of prerequisite test is the normality test. The normality test aims to determine the distribution of data in the variables that will be used in the study. The verified data used in research, if the data has a normal distribution.[87] In order for a normal questionnaire for this study, the researcher calculated the normality test of the data with the help of the *SPSS Version 22* program. To find out the data collected is normality or not using the error rate of 10% or $\alpha = 0.1\%$. The normality test used is the *Kolmogorov-Smirnov test*.

b. Linearity Test

Linearity test is done to determine the linearity of the relationship of each independent variable with the dependent variable. The linearity test uses the F test, using the *SPSS Version 22* program. From the F test for the *Deviation from Linearity* line, if the sig value is less than 0.1 then the relationship is not linear. Whereas if the sig value is more than or equal to 0.1 then the relationship is linear.[88]

c. Multicollinearity Test

Multicollinearity test is used to determine the similarity between the independent variable and the dependent variable. A similarity between these two variables will make a strong

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[86] Josette Bettany-Saltikov and Victoria Jane Whittaker, "Selecting The Most Appropriate Inferential Statistical Test For Your Quantitative Research Study", *Journal of Clinical Nursing,* 2013, p. 4-5

[87] V. Wiratna Sujarweni, *SPSS untuk Penelitian*, (Yogyakarta: Pustaka Baru Pres, 2015), p. 52

[88] Yoichiarai, "Testing For Linearity In Regressions With I(1) Processes", *Hitotsubashi Journal of Economics 57,* 2016, p. 118

correlation. But the relationship between the independent variable and the dependent variable will be disrupted if there is a strong correlation between the independent variables themselves.[89] To test multicollinearity between independent variables, researchers used the VIF test with the help of the SPSS version 22 program. If the *VIF (Variance Inflation Factor)* produced was between 1-10, multicollinearity did not occur.[90]

d. Heteroscedasticity Test

Heteroscedasticity is used to test residual variance differences in one observation period to another observation period. According to the *Scatterplot* image pattern, the regression is stated as Heteroscedasticity if the spread of data points is not patterned and does not form a wavy pattern then narrows and widens again. Regression does not occur Heteroscedasticity if:[91]

1) Data points spread above and below or around the number 0.
2) Data points do not gather just above or below.
3) The spread of data points should not form a corrugated pattern of glue and then narrow and widen again.

3. Hypothesis Test

The researcher used Multiple Linear Regression in this research. Multiple Linear Regression is used to test the truth of the hypothesis proposed in this research.[92] Multiple linear regression analysis is a linear regression analysis with more than

[89] Haslinda, "Pengaruh Perencanaan Anggaran Dan Evaluasi Anggaran Terhadap Kinerja Organisasi Dengan Standar Biaya Sebagai Variabel Moderating Pada Pemerintah Daerah Kabupaten Wajo", *Jurnal Akuntansi Peradaban:* Vol. II No. 1 Juli 2016, p. 8

[90] Michael Olusegun Akinwande, "Variance Inflation Factor: As a Condition for the Inclusion of Suppressor Variable(s) in Regression Analysis", *Open Journal of Statistics,* 2015, p. 756

[91] V. Wiratna Sujarweni, *Metodologi Penelitian Bisnis…,* p. 160

[92] Gulden Kaya Uyanik and Nese Guler, "A Study on Multiple Linear Regression Analysis", *Procedia-Social and Behavioral Sciences Journal*, 2013, p. 234

one independent variable.[93] Multiple Linear Regression that used in this research is to measure the influence of Income and Lifestyle of the student in Islamic Economics Study Program, the University of Darussalam Gontor on Islamic Consumption Levels. The research model formula used by the authors is as follows:

$$Y = \beta 0 + \beta 1 X1 + \beta 2 X2 + e$$

Information:

Y	: Islamic consumption level
$\beta 0$	: Regression Constant
$\beta 1$ $\beta 2$	: Regression Coefficient X1, X2
$X1$	: Income
$X2$	: Lifestyle
e	: Disturbing Variables

4. R^2 Test

To see how much the independent variable give an explanation of the dependent variable, it is necessary to look for the value of the coefficient of determination (R^2). R^2 test or coefficient of determination test is used to determine the percentage change independent variable (Y) caused by the independent variable (X). If R^2 high, then the percentage of the dependent variable (Y) caused by the independent variable (X) is higher.[94]

5. F Test

The F test is a test for the significance of the equation used to determine how much influence the independent variables (X1,

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[93] Agus widarjono, *Ekonometrika,* (Yogyakarta: UPP STIM YKPN, 2017), p. 60

[94] Douglas G. Bonett and Thomas A. Wright, "Cronbach's Alpha Reliability: Interval Estimation, Hypothesis Testing, And Sample Size Planning", *Journal of Organizational Behavior*, 2014, p. 2

X2) simultaneously toward the dependent variable (Y).[95]

6. t-Test

The t-test is used to test partial regression coefficients used to determine the effect of independent variables (X1, X2) with the dependent variable (Y).[96]

I. Research Hypothesis

The hypothesis is a temporary answer to the research problem formulation, so the problem statement of research is formed in question sentences. The hypothesis can be said to be theoretical answers to the formulation of research problems.[97] The hypothesis of this research is mentioned below:

1. Income Variable Hypothesis (X1)
   a. H_o: There is no influence between income towards the level of consumption
   b. H_a: There is an influence between income towards the level of consumption
2. Islamic Lifestyle Variable Hypothesis (X2)
   a. H_o: There is no influence between Islamic lifestyle toward the level of consumption
   b. H_a: There is an influence between the Islamic lifestyle toward the level of consumption
3. Income Variables and Islamic Lifestyle Hypotheses (X1, X2)
   a. H_o: There is no influence between income and Islamic lifestyle simultaneously toward the level of consumption
   b. H_a:There is an influence between income and Islamic lifestyle simultaneously toward the level of consumption

[95] L. A. Ramil Novo and W. Gonźalez Manteiga, "F test and Regression Analysis of Variance Based on Smoothing Spline Estimators", *Journal of Statistica Sinica* 10, 2000, p. 826

[96] Tae Kyun Kim, "T Test as a Parametic Statistic", *Korean Journal of Anesthesiology, Statistical Round,* pISSN 2005-6419, eISSN 2005-7563, 2015, p. 541

[97] Sugiyono, *Metode Penelitian…,* p. 93

CHAPTER IV

RESULT AND INTERPRETATION

A. Overview of University of Darussalam Gontor

1. University of Darussalam Gontor

University of Darussalam Gontor (UNIDA) is a *waqaf* tertiary institution which is under the regulation of the Modern Islamic Boarding School Darussalam Gontor. Therefore, in carrying out the Tri Dharma, UNIDA Gontor maintained the vision, mission, and spirit of the Islamic boarding school or "pesantren".

As a boarding school college, UNIDA Gontor has gone through a long institutional journey. Founded for the first time in 1963 under the name Institut Pendidikan Darussalam (IPD), later changed to the Institute of Islamic Studies Darussalam (ISID) in 1994, and finally became UNIDA Gontor in 2014 through the Minister of Education Decree Number 197/E/O/2014 concerning the Permit to Establish the University of Darussalam Gontor. During the history, various achievements and contributions to Muslims, religions, nations, and countries have been given and will continue to be maximized by this University.

Whilst maintaining the souls and spirits of "pesantren" academically, UNIDA Gontor also pays attention to scientific quality through its Islamic curriculum and study Islamic framework. In addition, increasing human resources is also a priority, through both formal education and scientific forums and both at home and abroad. At UNIDA Gontor itself, the Research and Development Center (Puslitbang), publishing and publication institutions, study centers such as CIOS, PKU, and others were the intellectual development tools of the lecturers. These studies, added with other academic and non-academic activities providers, are dynamic

and effective because all students and most lecturers live on an integrated campus.

All development efforts are internally evaluated continuously by the Quality Assurance Agency and external evaluations on a regular basis by the National Accreditation Agency (BAN-PT). As a result, all Study Programs, both Bachelors and Postgraduate have been accredited. Likewise institutionally, it has received accreditation from BAN-PT. Along with this, all bureaus and institutions at Gontor UNIDA continue to improve their roles and functions through programs that have been prepared.[98]

2. Faculty of Economic and Management

This university's Faculty of Economics and Management implements policies of integration. First, it integrates teaching with research and community service or social involvement in the classroom. Second, it integrates economics and management sciences with Islamic studies as well. This integration takes place within the university boarding system where on all occasions academic and non-academic activities are carried out. In other words, through the process of Islamization based on the worldview of Islam, the subject of economics and management is integrated with the subject of Islamic studies. It is with such an integration model that Faculty graduates may be able to solve Ummah's economic problems or at least be able to make a meaningful contribution to improving ummah's economics.

So, in line with the university's tagline, namely the Fountain of Wisdom, where knowledge and morality are integrated, the Faculty of Economics and Management is the faculty that generates economic wisdom. There are currently two departments in this

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[98] UNIDA, *Profil*, (accessed on December 30, 2018 at 04.13 PM, from website http://unida.gontor.ac.id/tentang/)

faculty: Islamic Economics and Business Management.[99]

3. Islamic Economics Studies

Islamic economics is a science of economics developed on the basis of Islamic values. The reality of Islamic economics is embodied in the economic principles practiced by the first generation of Muslims and carried on for centuries by successive generations. These economic principles are now emerging and growing into a scientific discipline after long-standing practices as well as intellectual discourses. The main problem faced by Islamic economics during this process, however, is to bridge the gap between Islamic economic values and contemporary economic practice. The gap occurs because the Muslim has not applied the principles and values of Islamic economics for a long time, while the system of liberal Western economics in Muslim countries is considered dominant. Therefore, it is plausible that Muslim countries economies in general are far behind Western countries that Muslim can hardly compete with. Thus it is quite wise for Muslims not to imitate the Western system, and instead, Muslims have to study deeply the economics principle and its practices in the history of Islam in order to generate a new economic system that is well suited to Islam's worldview. However, the Western economic system is also being studied to broaden the outlook of students and familiarize them with the prevailing economic system.

The main feature of this department is the curriculum designed to meet the high demand of Islamic economics experts such as Islamic banking, Islamic insurance (takaful), Islamic microfinance institutions, hotels, and other Islamic business institutions. In addition, the curriculum is also designed to prepare a graduate who could make a significant contribution to the development of an Islamic economic discipline by re-conceptualizing Islamic

[99] *Ibid,* p. 27

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economic teaching referring primarily to Islamic sources and intellectual tradition, as well as using any compatible concept of foreign sources. Mastering Arabic and English is, therefore, a pivotal tool for this purpose.[100]

B. Overview of Research Objects (Data Description)

The research data was obtained through a questionnaire containing questions and written statements submitted to respondents. The research data includes the dependent variable data, namely the level of consumption of the students of the Faculty of Economics and Management, Islamic Economics Study Program, University of Darussalam Gontor Mantingan Campus. While the independent variable data include variables of income and Islamic lifestyle. To describe and test the effect of independent variables on the dependent variable, a sample of 66 respondents consisted of regular student and teacher students from the Faculty of Economics and Management, Islamic Economics Study Program, University of Darussalam Gontor Mantingan Campus.

In addition to the research data variable, information was also obtained about the characteristics of the respondents. For more details, the data descriptions will be presented, as follows:

1. Description of the Respondent

Descriptions of Respondents Based on Student Profile and Semester. Respondents in this study consisted of students from semester 2 to 8 from the Islamic Economics Study Program at the Faculty of Economics and Management at the University of Darussalam Gontor Mantingan Campus. The number of respondents based on student profiles (regular and teacher) and the semester has taken in accordance with the proportion of sample calculation. In addition, researchers also calculated the percentage of respondents. The characteristics based on student profile and semester will be

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[100] *Ibid*, p. 28

presented in the table below:

Table 4.1 Number of Respondent from Islamic Economics Study Program at the Faculty of Economics and Management at the University of Darussalam Gontor MantinganCampus-Based on Semester and Student Profile			
Semester	Student Profile		Number of Responden based on Semester
	Teacher	Regular	
SEM 2	17	28	45
SEM 4	4	5	9
SEM 6	2	2	4
SEM 8	7	1	8
Number of Respondents based on Profile	30	36	66

Source: Head of Academic and Student Affairs of the University of Darussalam Gontor in Mantingan Campus (data processed)

Table 4.2 Percentage (%) of Respondent from Islamic Economics Study Program at the Faculty of Economics and Management at University of Darussalam Gontor Mantingan Campus-Based on Semester and Student Profile

Semester	Student Profile		Percentage Respondent based on Semester
	Teacher	Regular	
SEM 2	25,75	42,42	68,17
SEM 4	6,06	7,57	13,63
SEM 6	3,03	3,03	6,06
SEM 8	10,6	1,53	12,13
Percentage Respondent based on Profil	45,45	54,55	100

Source: Head of Academic and Student Affairs of the University of Darussalam Gontor in Mantingan Campus (data processed)

In terms of number of respondents based on semester, Table above shows that out of 66 respondents, 45 people (68.17%) came from Semester 2, 9 people (13.63%) came from Semester 4, 4 people (6.06%) came from Semester 6, and 8 people (12.13%) came from semester 8. Whereas in term of the profile of female students, 30 people (45.45%) came from Student Teachers, and 36 people (54.55%) came from Regular Students.

2. Description of Research Variable

The independent variables and also the dependent variables in this study will be grouped into several categories: very low, low, high, and very high. This category is taken based on the mean value and standard deviation of each variable, the formula used in grouping these variables is as follows:

$M - 1,5\ SD > X$ = Very Low

$M > X \geq M - 1,5\ SD$ = Low

$M + 1,5\ SD > X \geq M$ = High

$X \geq M + 1,5\ SD$ = Very High

The variable will be categorized based on the value from the formula above is income (X1), Islamic lifestyle (X2) and consumption (Y). The summary of categorization will be presented in the table as below:

Table 4.3 Summary of Data Variables

Variable	Mean	Standard Deviation
Income	848484,85	320212,633
Islamic Lifestyle	51,02	5,745
Consumption	722439,39	296751,081

Source: Primary Data from Respondent (data processed)

Table. 4.3 shows that the mean value for income variable is 848484.85, Islamic lifestyle is 51.02, and consumption level is 722439.39. While the standard deviation value for the income variable is 320212,633, Islamic lifestyle is 5,745, and the consumption level is 296751,081. The calculation of categorization research variables will be calculated using the mean and standard deviations for each variable, the results in grouping these variables are as follows:

a. Income

M	= 848484,85
SD	= 320212,633
1.5 x SD	= 480318,9495
M – 1,5SD	= 368165,9005
M + 1,5SD	= 1328803,7995

b. Islamic Lifestyle

M	= 51,02
SD	= 5,745
1,5 x SD	= 8,6175
M – 1,5SD	= 42,4025
M + 1,5SD	= 59,6375

c. Consumption

M	= 722439,39
SD	= 296751,081
1,5 x SD	= 445126,6215
M – 1,5SD	= 277312,7685
M + 1,5SD	= 1167566,0115

The categorization results and also the description of the research variables in more detail will be described as follow:

a. Income

Data of income variables obtained through a questionnaire consist of 3 questions and the number of respondents are 66

female students. Based on the income variable data processed using *SPSS version 22* obtained the mean value at 848484.85, medians at 750000, the range at 1530000, and the standard deviation at 320212,633. Also obtained a minimum value at 500000 and a maximum value at 1700000. From the results of this calculation, the researcher performs categorization for the income variable. The results of categorizing income variables will be presented in the form of tables and diagrams below:

Table 4.4 The Categorization of Income Variable			
Category	Value	Number of Respondents	Percentage
Very Low	0 - 368165,9495	0	0
Low	368165,95 - 848484,85	38	57,58
High	848484,86 - 1328803,79	22	33,33
Very High	1328803,80 - 1700000,00	6	9,09
Total =		66	100

Source: Primary Data from Respondent (data processed)

The table above shows that from 66 respondents, there are no (0%) respondents who have income with a very low category, a low category of 38 people with a percentage at 57.58%, a high category of 22 people with a percentage at 33.33% and for very high category amounted to 6 respondents with a percentage at 9.09%. So, it can be concluded that the majority of respondents have income with a low category as many as 38 people with a percentage of 57.58%. The categorization results can also be seen in the diagram below:

Picture 4.1 Categorization of Income

b. Islamic Lifestyle

Islamic lifestyle variable data obtained through a questionnaire consisting of 13 questions and the number of respondents as many as 66 people. Based on the income variable, data processed using *SPSS version 22* obtained the mean value at 848484.85, medians at 750000, the range at 1530000, and the standard deviation of 320212,633. Also obtained a minimum value of 500000 and a maximum value of 1700000. From the results of this calculation, the researcher performs categorization for the Islamic lifestyle variable. The results of categorizing Islamic lifestyle variables will be presented in the form of tables and diagrams below:

Table 4.5 Categorization of Islamic Lifestyle Variable			
Category	**Value**	**Number of Respondents**	**Percentage**
Very Low	37 - 42,4	4	6
Low	42,3 - 51,02	28	42
High	51,03 - 59,6	30	45

Very High	59,7 - 63	4	6
Total =		66	100

Source: Primary Data from Respondent (data processed)

The table above shows that from 66 respondents, 4 respondents (6%) who have an Islamic lifestyle with a very low category, a low category of 28 people with a percentage at 42%, a high category of 30 people with a percentage at 45% and for very high categories 4 respondents with a percentage at 6%. So, it can be concluded that the majority of respondents have an Islamic lifestyle with a high category as many as 30 people with a percentage at 45%. The categorization results can also be seen in the diagram below:

Picture 4.2 Categorization of Islamic Lifestyle

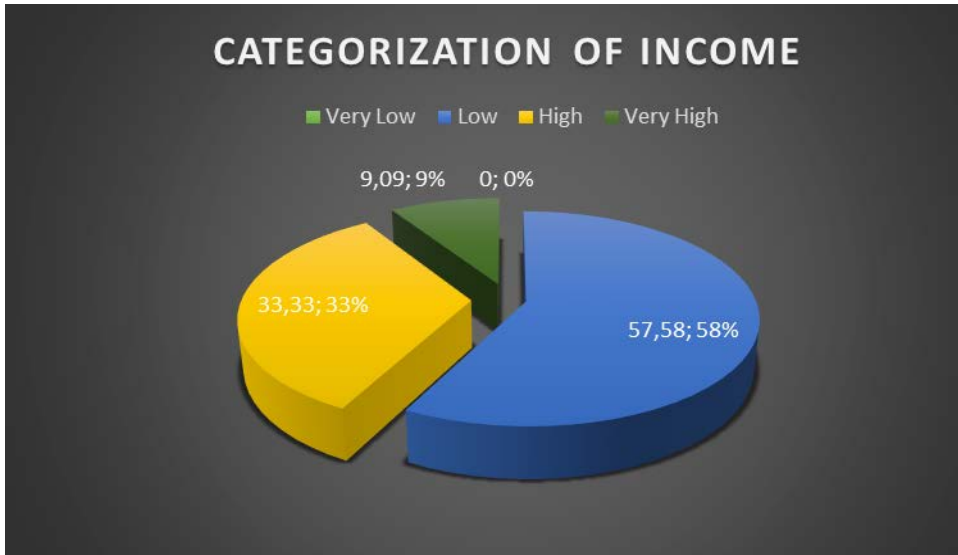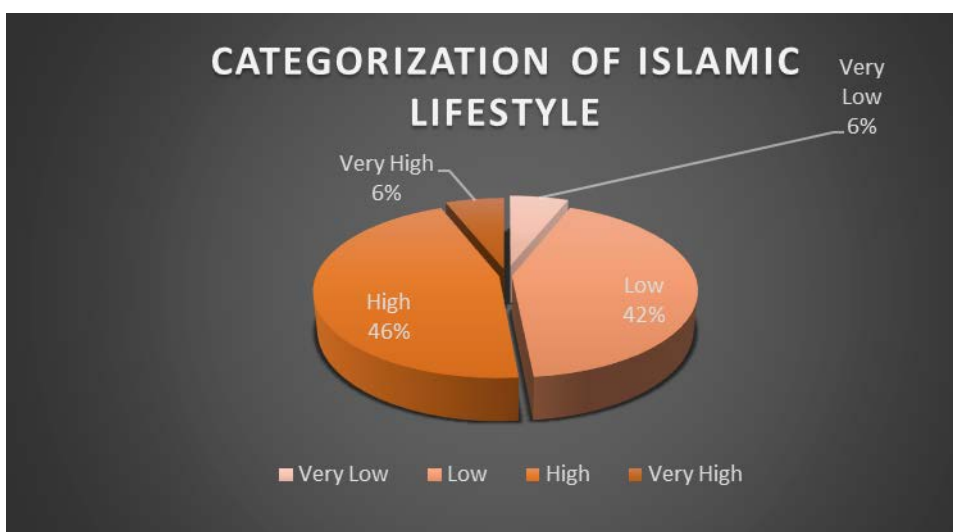Source: Primary Data from Respondent (data processed)

c. Consumption

Data consumption variables were obtained through a questionnaire consist of 10 questions and the number of respondents was 66 people. Based on the income variable data processed using *SPSS version 22* obtained a mean value at

722439.39, median at 670000.00, the range at 1185000, and a standard deviation at 296751,081. The result also obtained a minimum value at 315000 and a maximum value at 1500000. From the results of this calculation, the researcher performs categorization for the consumption variable. The results of categorizing consumption variables will be presented in the form of a table:

Table 4.6 Categorization of Consumption Variables			
Category	Value	Number of Responden	Percentage
Very Low	200000 - 276000	0	0
Low	277000 - 723000	40	61
High	724000 - 1168000	20	30
Very High	1169000 - 1500000	6	9
Total =		66	100

Source: Primary Data from Respondent (data processed)

The table above shows that of 66 respondents, no respondents (0%) who have a consumption with a very low category, a low category of 40 people with a percentage at 61%, a high category of 20 people with a percentage at 30% and for very high categories 6 respondents with a percentage at 9%. So, it can be concluded that the majority of respondents have a consumption with a high category of as many as 40 people with a percentage of 61%. The categorization results can also be seen in the diagram below:
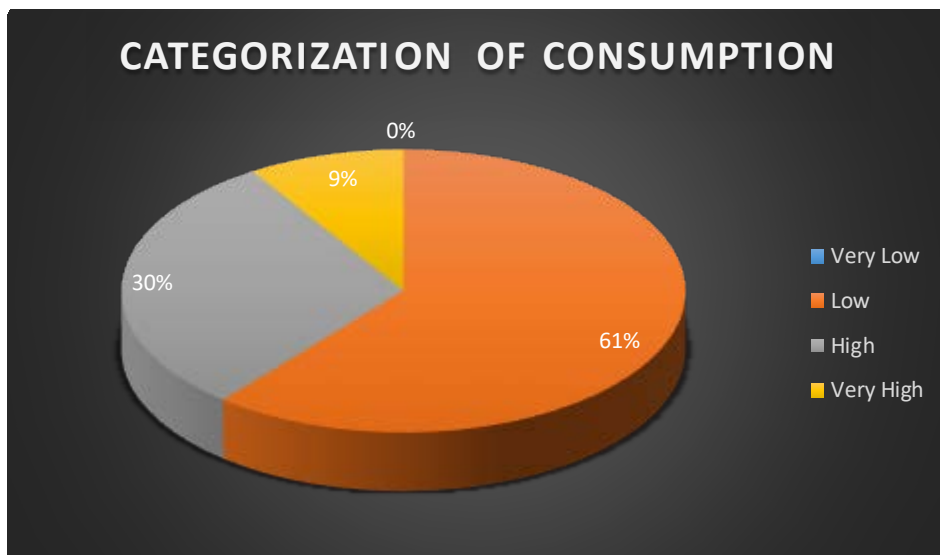
Picture 4.3 Categorization of Consumption

Source: Primary Data from Respondent (data processed)

In addition, the information will be provided on the average expenditure of female students based on the type of consumption expenditure carried out in the form of a percent (%). This information will be presented in the pie chart below:
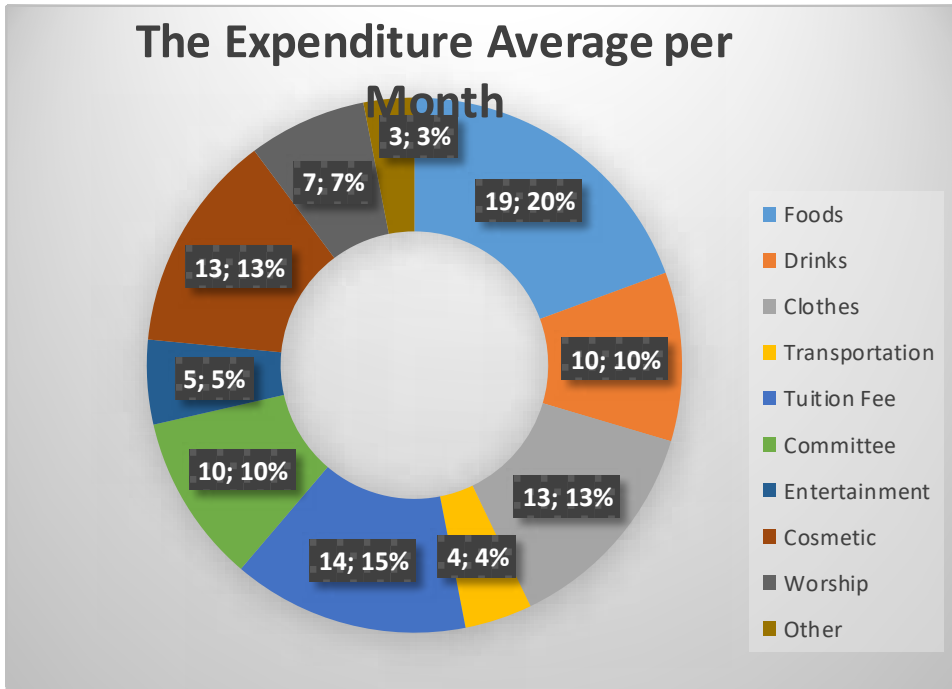
Picture 4.4 The Expenditure Average per Month

Source: Primary Data from Respondent (data processed)

The picture shows that the average Food consumption expenditure for female students every month is 19.20% or Rp. 140,000.00, Beverages amounting to 10.10% or Rp. 70,606.00, clothes amounting to 13.13% or Rp. 94,848.00, Transportation amounting to 4.4% or Rp. 32,424.00, Tuition Fee amounting to 14.15% or Rp. 100,530.00, Committee amounting to 10.10% or Rp. 75,303.00, Entertainment amounting to 5.5% or Rp. 38,879.00, Cosmetics amounting to 13.13% or Rp. 93,561.00, Worship amounting to 7.7% or Rp. 52,348.00, and Others amounting to 3.3% or Rp. 23,939.00. So for the highest consumption level of students from the University of Darussalam Gontor Mantingan Campus, Faculty of Economics and Management, Islamic Economics Study Program, is Food

with a percentage at 19.20% or amounting to Rp. 140,000.00, and the lowest level of consumption is Others with a percentage at 3.3% or amounting to Rp. 23,939.00.

C. Instrument Testing

1. Validity Test

The researcher used the validity test to find out whether the questions or statements given to the respondents were valid or invalid. If an instrument is valid, then the instrument can be used to measure what should be measured.[101] A questionnaire is valid[102] if the r-count is more than r-table, these results can also be supported by statistical tests *Corrected Item-Total Correlation* with the results of the correlation coefficient more than or equal to 0.3.[103] The researcher used the *SPSS version 22* program to process data for lifestyle variables. As for the income variable and consumption level, if the instrument is judged to be able to measure the measured concept, then the instrument is valid. To find out the results of the validity test, the researchers compared the r-table value and the r-count value with df = n-2, n = number of samples. If the value of r-count is more than the value of r-table, the questions contained in the questionnaire are declared valid. The trial of this instrument was carried out to University of Gontor students from Mantingan campus, taking 30 respondents who were not included in the sample of research. The calculation results of r-count and r-table will be presented in the table below:

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[101] Sugiyono, *Metode Penelitia*n…, 173

[102] V. Wiratna Sujarweni, *Metodologi Penelitian Bisnis…*, p. 158

[103] Jari Metsamuuronen, "Item-Total Correlation as the Cause for the Underestimation of the Alpha Estimate for the Reliability of the Scale", *International Global journal for Research Analysis,* Volume-5, Issue-11, November-2016 • ISSN No 2277-8160, p. 471

Table 4.7 The Result of r-count Test for Validity Test

No	r-count	r-table	Validity
Questionnare 1	0.730	0.361	Valid
Questionnare 2	0.700	0.361	Valid
Questionnare 3	0.706	0.361	Valid
Questionnare 4	0.540	0.361	Valid
Questionnare 5	0.771	0.361	Valid
Questionnare 6	0.795	0.361	Valid
Questionnare 7	0.717	0.361	Valid
Questionnare 8	0.706	0.361	Valid
Questionnare 9	0.808	0.361	Valid
Questionnare 10	0.643	0.361	Valid
Questionnare 11	0.713	0.361	Valid
Questionnare 12	0.614	0.361	Valid
Questionnare 13	0.508	0.361	Valid

Source: Primary Data from Respondent (data processed by SPSS version 22)

From the table above, it can be seen that the calculated value is greater than r-table, so it can be concluded that all the questions in the lifestyle variable are valid. To strengthen the results of the data processed by the researchers, the examiners also used the *Corrected Item-Total Correlation* test with the *SPSS version 22* program. Below, will be presented the results of the validity test using the statistical test *Corrected Item-Total Correlation*:

Table 4.8 Result of Statistical Test Corrected Item-Total Correlation

No	Corrected Item-Total Correlation	Validity
Questionnare 1	0.671	Valid
Questionnare 2	0.638	Valid
Questionnare 3	0.634	Valid
Questionnare 4	0.457	Valid
Questionnare 5	0.709	Valid
Questionnare 6	0.744	Valid
Questionnare 7	0.674	Valid
Questionnare 8	0.650	Valid
Questionnare 9	0.768	Valid
Questionnare 10	0.567	Valid
Questionnare 11	0.647	Valid
Questionnare 12	0.521	Valid
Questionnare 13	0.432	Valid

Source: Primary Data from Respondent (data processed by SPSS

version 22)

The results of the validity test using *Corrected Item-Total Correlation* show that all questions are valid because the correlation coefficient value is more than 0.3. Then it can be stated that with all the validity tests conducted by researchers, all questionnaires instruments for lifestyle variables are valid.

2. Reliability Test

The reliable instrument is an instrument that if used several times to examine the same thing, will still produce the same or

consistent data.[104] Reliability test for lifestyle variables uses *Alpha Cronbach* statistics with the *SPSS version 22* program. The criteria for a reliable instrument or questionnaire are if the alpha coefficient value exceeds 0.6.[105] The trial of this instrument was carried out to University of Darussalam Gontor students from Mantingan campus, taking 30 respondents who were not included in the study sample. Reliability test results for the style variable can be seen in the table below:

Table 4.9 Reliability Statistics Test

Reliability Statistics	
Cronbach's Alpha	N of Items
.906	13

Source: Primary Data (data processed by SPSS version 22)

After testing the lifestyle variable reliability for valid questionnaire items, the results of the test show that lifestyle variables can be said to be reliable because the alpha coefficient values exceed 0.6 so that this instrument can be used for subsequent research. Variable income and consumption levels were not tested because the data did not show abnormalities and could change at any time.

D. Test of Prerequisite for Analysis

1. Normality Testz

A normality test is a test carried out to determine whether the residual value is normally distributed or not. A good regression model has a residual value that is normally distributed. The

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[104] Sugiyono, *Metode penelitian…,* 173

[105] Keith S. Taber, "The Use of Cronbach's Alpha When Developing and Reporting, Research Instruments in Science Education", *Res Sci Educ* DOI 10.1007/s11165-016-9602-2, Cross Mark, 2016, p. 9

normality test used is the *Kolmogorov-Smirnov* test with the help of *SPSS version 22*. If the value of *Asymp. Sig.* is less than 0.1, the distribution is not normal.[106] Whereas if the value of *Asymp. Sig.* is more than or equal to 0.1, the distribution is normal. The results of the normality test that has been tested from all variables will be presented in the following table:

Table 4.10 One-Sample Kolmogorov-Smirnov Test

One-Sample Kolmogorov-Smirnov Test		
N		Unstandardized Residual
		66
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	85596.28432494
Most Extreme Differences	Absolute	.068
	Positive	.032
	Negative	-.068
Kolmogorov-Smirnov Z		.553
Asymp. Sig. (2-tailed)		.920
a. Test distribution is Normal.		
b. Calculated from data.		

Source: Primary Data (data processed by SPSS version 22)

The table above shows that the value of *Asymp. Sig.* 0.920 is more than 0.1. It can be concluded that the residual value is normally distributed. The results of the normality test can also be

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[106] Suyanto, Endah Trisnawati, The Influence Of Tax Awareness Toward Tax Compliance Of Entrepreneurial Taxpayers And Celengan Padjeg Program As A Moderating Variable: A Case Study At The Pratama Tax Office Of Wonosari Town, INFERENSI, *Jurnal Penelitian Sosial Keagamaan*, Vol. 10, No.1, Juni 2016, p. 63

presented with the following histogram:

Picture 4.5 The Histogram Result

Histogram

Dependent Variable: Konsumsi
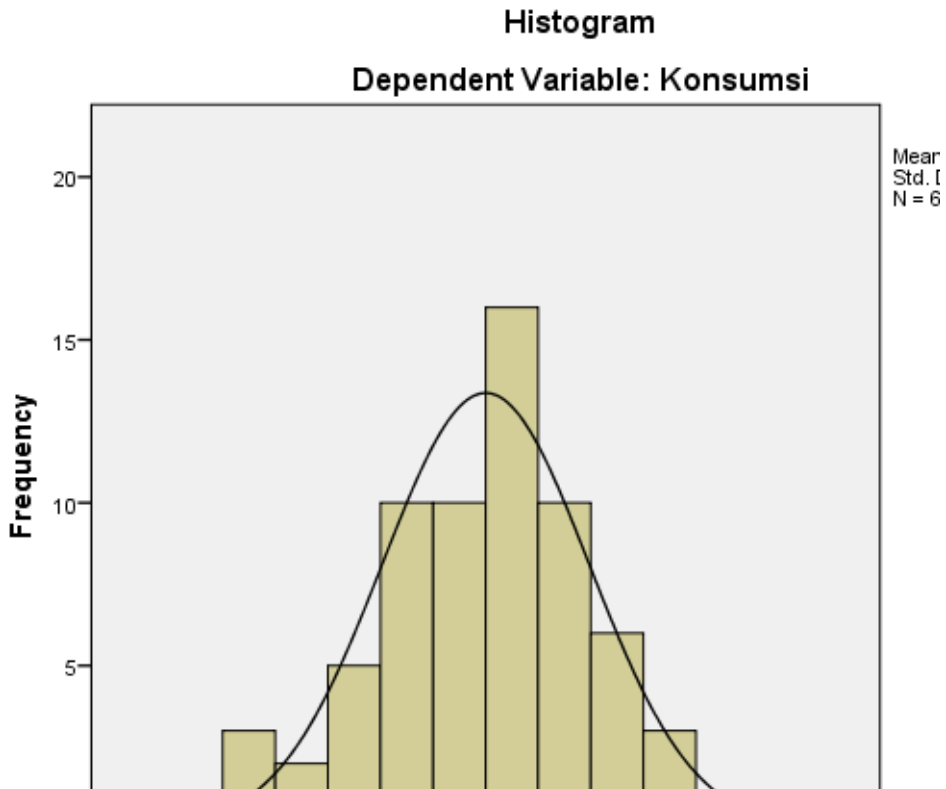
Source: Primary Data (data processed by SPSS version 22)

According to the histogram shown above, histogram made a chime shape on a subjective scale, the researcher can conclude that the data distributed normally. A normality test can also be indicated by the P-P Plot Table form.

Normal P-P Plot of Regression Standardized Residual

Dependent Variable: Konsumsi
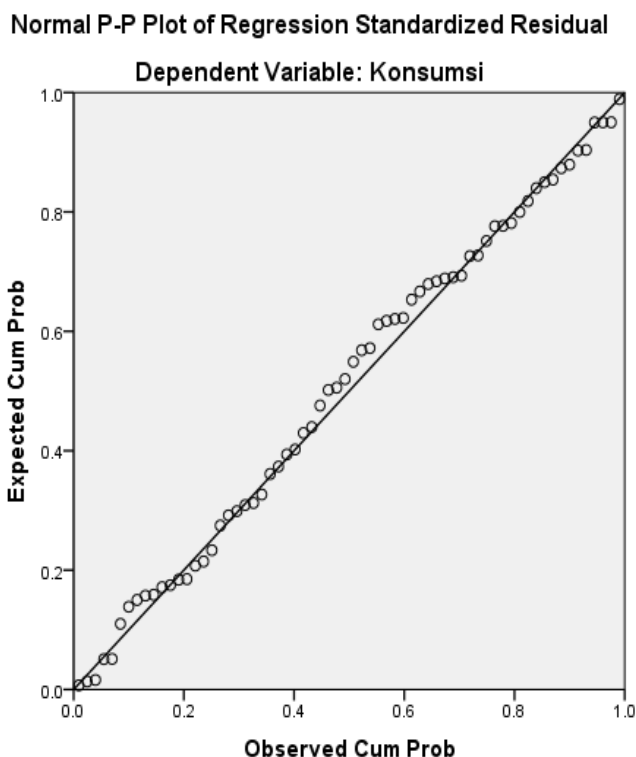
Picture 4.6 The P-P Plot of Regression Result

Source: Primary Data (data processed by SPSS version 22)

From this P-P Plot table indicates that data spread abreast of the linear line, and the result is data normally distributed.

2. Linearity test

The linearity test is conducted to determine the linearity of the relationship from each independent variable with the dependent variable. The linearity test uses the F test, with the help of the *SPSS version 22* program. It can be seen the results of the F test for the *Deviation from Linearity* line if the Sig. value is less than 0.1, the relationship is not linear. Whereas if the Sig. value is more than or equal to 0.1, the relationship is linear.[107] The results of the linearity

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[107] Bruce E. Hansen, "Testing For Linearity", *Journal Of Economic Surveys* Vol. 13, No. 5, 0950-0804/99/05 0551-26, p. 573

test can be shown in the following linear.

Table 4.11 The Result of Linearity Test							
ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
Consumption * Income	Between Groups	(Combined)	5.394E12	17	3.173E11	46.200	.000
		Linearity	5.248E12	1	5.248E12	764.055	.000
		Deviation from Linearity	1.466E11	16	9.161E9	1.334	.217
	Within Groups		3.297E11	48	6.868E9		
	Total		5.724E12	65			

Source: Primary Data (data processed by SPSS version 22)

Based on the results of the linearity test, the value of Sig known from the Deviation from Linearity line is 0.217 more than 0.1, it can be concluded that there is a linear relationship between income and lifestyle as an independent variable with consumption as a dependent variable.

3. Multicollinearity test

Multicollinearity test is a test conducted to see whether there is a very strong relationship between independent variables or no. Independent variables must be free from strong correlations between independent variables. The relationship between independent variables on the dependent variable will be disrupted if there is a strong correlation between the independent variables. To test multicollinearity between independent variables, researchers used the VIF *(Variance Inflation Factor)* test with the help of *SPSS version 22* program. The criterion is, if the VIF value is less than 10.00 then it means there is no multicollinearity. Whereas if the

VIF value is more than 10.00, there is multicollinearity.[108] The researcher also used the *Tolerance test* using the SPSS version 22 program. The criterion if the *Tolerance* value is more than 0.10, it means that there is no multicollinearity. Whereas if the *Tolerance* value is less than 10.00 then multicollinearity occurs.[109] The results of the multicollinearity test will be shown in the following table:

Table 4.12 The Result of Multicollinearity Test

	Coefficients[a]							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	-34685.957	113307.610		-.306	.761		
Income	.888	.035	.958	25.178	.000	.912	1.096
Lifestyle	76.184	1965.389	.001	.039	.969	.912	1.096
a. Dependent Variable: consumption							

Source: Primary Data (data processed by SPSS version 22)

The table above shows that the VIF value is 1.096 less than 10.00 so it can be concluded that there is no multicollinearity between independent variables. According to the *tolerance* value is 0.912 more than 0.10, it can be concluded that there is no multicollinearity between income and lifestyle variables.

4. Heteroscedasticity Test

The Heteroscedasticity test is used to test the difference in residual variables from one observation period to another observation period. The heteroscedasticity test carried out by

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[108] Jamal I. Daoud, "Multicollinearity and Regression Analysis", *IOP Conf. Series: Journal of Physics: Conf. Series 949,* 012009, 2017, p. 4

[109] N. O Adeboye, et.al., "Estimation of the effect of Multicollinearity on the Stanndard Error for Regression Coefficients", *IOSR Journal of Mathematics (IOSR-JM), e-ISSN: 2278-5728, p-ISSN:2319-765X.* Volume 10, Issue 4, Ver. I, Jul-Aug. 2014, p. 16

the researcher using the Scatterplot image pattern supported by the Glejser test results to strengthen the data generated by the Scatterplot. According to the Scatterplot image pattern, regression is said not to occur Heteroscedasticity if:[110]

a. Data points spread above and below or around the number 0

b. Data points do not gather and just spread above or below the middle line

c. The spread of data points should not form a wavy pattern widened then narrowed and widened again.

d. Distribution of non-patterned data points

Picture 4.7 The Scatterplot Test Result
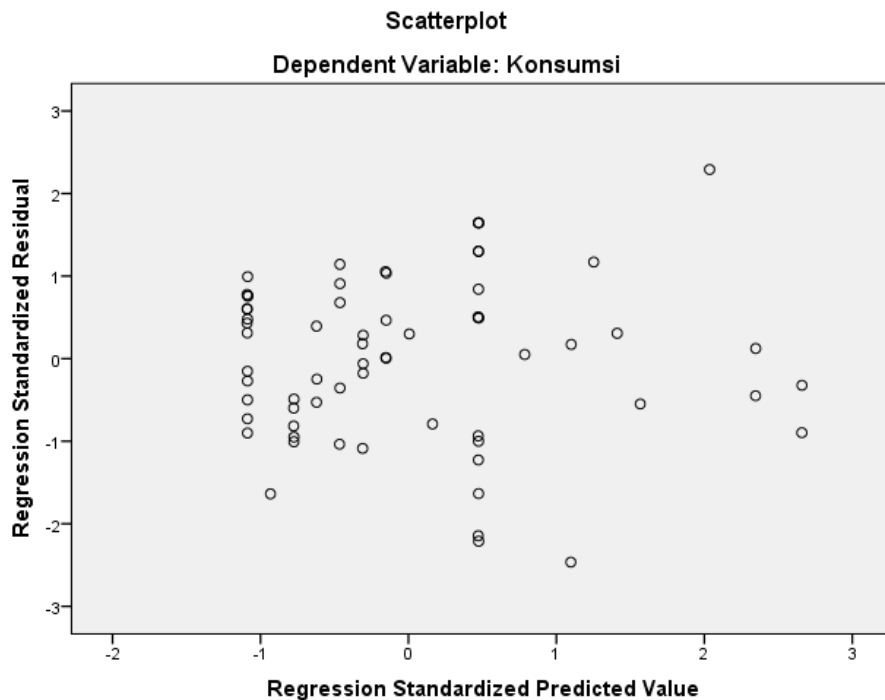
Source: Primary Data (data processed by SPSS version 22)

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[110] V. Wiratna Sujarweni, *Metodologi Penelitian Bisnis…*, p. 160

As in the graph above, it can be concluded that the independent variables and dependent variables do not occur heteroscedasticity because the data points spread above and below or around the number 0, the data points do not collect just above or below the middle line, the spread of data points does not form a wavy pattern, and the distribution of data points is not patterned. The results of this scatterplot test will be strengthened by the results of the glejser test with the criteria if the *Sig.* value is more than 0.1, the variable can be stated to have no heteroscedasticity. However, if the *Sig.* value is smaller than 0.1, the variable experienced heteroscedasticity.[111] The glejser test results will be presented in the table below:

Table 4.13 The Result of Glejser Test Coefficients[a]							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	46751.195	65047.261		.719	.475		
Income	.029	.020	.185	1.428	.158	.912	1.096
Lifestyle	-46.082	1128.284	-.005	-.041	.968	.912	1.096
a. Dependent Variable: RES2							

Source: Primary Data (data processed by SPSS version 22)

From the results of the test above, it can be concluded that the *Sig.* value for the income variable is 0.158 more than 0.1, it concluded that the income variable does not experience heteroscedasticity. The *Sig.* value for the lifestyle variable is 0.968 greater than 0.1, it concluded that the lifestyle variable does not experience heteroscedasticity.

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[111] Si-Lian Shen, et.al., "Testing Heteroscedasticity in Nonparametric Regression Based on Trend Analysis", *Hindawi Publishing Corporation Journal of Applied Mathematics Volume 2014*, Article ID 435925, p. 3

E. Multiple Linear Regression Analysis

After all variables fulfill the requirements of the classic assumption test with normality, linearity, multicollinearity and free from the heteroscedasticity test, then the researcher will test the hypothesis by using multiple linear regression methods.

The researcher used the Multiple Linear Regression Test in this research with the *SPSS version 22* program to test the influence of income and Islamic lifestyle toward the level of consumption. Multiple Linear Regression is used to test the truth of the hypothesis proposed in this research.[112] If the regression model has been obtained, then the hypothesis will be tested, whether income and lifestyle influence significantly toward the level of consumption. The hypothesis will be discussed later in the F test and t-test.

Based on the hypothesis and equation model proposed in the analysis model, the formula used to see the influence between variables using multiple linear regression as follows:[113]

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2$$

Information:

Y	: Dependent Variable
X1 and X2	: Independent Variable
α	: Constants
β	: Regression Coefficient

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[112] Manuel R. and Piña-Monarrez, "A New Theory In Multiple Linear Regression", *International Journal of Industrial Engineering,* 18(6), 310-316, 2011, p. 314

[113] V. Wiratna Sujarweni, *SPSS untuk Penelitian…*, p. 149

Table 4.14 The Result of Multiple Linear Regression Test

		Coefficients[a]							
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics		
		B	Std. Error	Beta			Tolerance	VIF	
1	(Constant)	-34685.957	113307.610		-.306	.761			
	Income	.888	.035	.958	25.178	.000	.912	1.096	
	Lifestyle	76.184	1965.389	.001	.039	.969	.912	1.096	
a. Dependent Variable: consumption									

Source: Primary Data (data processed by SPSS version 22)

The regression equation from the results of the analysis above is as follows:

$Y = \alpha + \beta 1 X1 + \beta 2 X2$

$Y = -34685.957 + 0{,}888X1 + 76{,}184X2$

The results of the regression equation above can be explained as follows:

1. Constant (α)

   The constant value is -34685,957, means that if the independent variable (Income and Islamic Lifestyle) = 0, then the dependent variable (Consumption) will be worth -34685,957. In other words, if income and Islamic lifestyle do not have an effect, then consumption will be as much as -34685,957, where the negative sign here indicates that there is a decrease in the consumption level of 34685,957 or Rp. 34,686.

2. Regression Coefficient ($\beta 1$)

   The value of regression coefficient ($\beta 1$) from the income variable is marked positive with a value at 0.888, means that each change in income variable (X1) of Rp. 10,000.00 hence increasing the consumption level (Y) of Rp. 8,888.00 assuming lifestyle

variables (X2) is considered constant.

3. Regression Coefficient ($\beta 2$)

    The value of regression coefficient ($\beta 2$) is positive, means that when students have a lifestyle that tends to be more Islamic, it will increase the level of Islamic consumption (Y) assuming the income variable (X1) is considered constant.

    The hypothesis testing steps in this research are as follows:

1. Simultaneous Test (F Test)

    The F test is conducted to determine whether the dependent variable together (simultaneously) has a significant influence on the independent variable. The hypothesis used is as follows:

    Ho = Income and Islamic Lifestyle simultaneously do not have a significant influence on consumption

    Ha = Income and Islamic Lifestyle simultaneously have a significant influence on consumption

    The summary of regression for F test results with the help of the *SPSS version 22* program is as follows:

Table 4.15 The Result of F Test

ANOVA[b]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.248E12	2	2.624E12	347.104	.000[a]
	Residual	4.762E11	63	7.559E9		
	Total	5.724E12	65			
a. Predictors: (Constant), lifestyle, income						
b. Dependent Variable: consumption						

Source: Primary Data (data processed by SPSS version 22)

Based on the results of the F test in the table above it is known that the significance level obtained is 0,000 smaller than 0.1. The result of the F-count is 347,104 more than the F-table value which is 2.39. Thus it can be concluded that the independent variables namely income and Islamic lifestyle simultaneously have significant influence on the level of Islamic consumption. So from that, the accepted hypothesis is Ha which state "Income and Islamic Lifestyle simultaneously have a significant influence on consumption", while Ho is rejected.

2. Partial Test (t-test)

The t-test is a test conducted to test how the influence of each independent variable individually on the dependent variable. To do the test, the hypothesis should be stated. The t-test in this research uses a one-way hypothesis. For the one-way hypothesis, the test is done by linear regression analysis with the results of the significance values having to be divided into two.[114] So for the one-way hypothesis, at the 10% significance level, if the result of *p-value* has been divided by two is less than 0.1 then there is the influence of the independent variable on the dependent variable. The summary of t-test regression calculations with the *SPSS version 22* program is as follows:

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[114] Andi Triyawan, "Analysis of Muzara'ah's Influence on Farmers' Income (A Case Study of Mantingan Ngawi)", *Jurnal Ekonomi Islam,* Vol. 1, No. 2, Juli 2013, ISSN 2303-1778, p. 284

Table 4.16 The Result of t-Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-34685.957	113307.610		-.306	.761		
	Income	.888	.035	.958	25.178	.000	.912	1.096
	Lifestyle	76.184	1965.389	.001	.039	.969	.912	1.096

Coefficients[a]

a. Dependent Variable: Consumption

Source: Primary Data (data processed by SPSS version 22)

a. The Influence of Income toward the Level of Consumption of the Students at the University of Darussalam Gontor on Mantingan Campus, Faculty of Economics and Management, Islamic Economics Study Program.

Ho: There is no positive and significant influence between income variables toward the consumption levels.

Ha: There is a positive and significant influence between income variables toward the consumption levels.

Based on the partial calculation, the value of the income coefficient ($\beta 1$) is positive, which is 0.888, t count is 25.178, and the *p-value* is 0.000. For the one-way hypothesis, the *p-value* must be divided into 2 first, so that the *p-value* is 0,000 : 2 = 0,000. Thus, it can be seen that the *p-value* for the effect of X1 on Y is 0,000 smaller than the level of Sig. 0.1 and the value of t-count 25,178 are more than t-table which is equal to 1,670, so it is concluded that there is a positive and significant influence between the income variables on the level of consumption. So Ho is rejected and Ha is accepted with a statement that contains "There is a positive and significant influence between the income variables toward the level of consumption."

b. The Influence of Islamic Lifestyle toward the Level of Consumption of the Students at the University of Darussalam Gontor on Mantingan Campus, Faculty of Economics and Management, Islamic Economics Study Program.

Ho: There is no positive and significant influence between Islamic lifestyle toward the consumption levels.

Ha: There is a positive and significant influence between Islamic lifestyle toward the consumption levels.

Based on the partial calculation, the value of the Islamic lifestyle coefficient ($\beta2$) is positive, which is equal to 76,184, t-count is 0,039, and the *p-value* is 0,969. For the one-way hypothesis, the *p-value* must be divided into 2, so that the *p-value* is 0.969 : 2 = 0.4845. Thus it can be seen that the value of *p-value* for the effect of X2 on Y is equal to 0.4845 more than the level of *Sig.* 0.1 and the value of t-count 0.039 are smaller than t-table which is equal to 1.670, so it is concluded that there is no positive and significant influence between Islamic lifestyle variables toward the level of consumption. So Ha is rejected and Ho is accepted with a statement containing "There is no positive and significant influence between Islamic lifestyle toward the consumption levels."

3. **Coefficient of Determination Test (R^2)**

Multiple linear regression in this research was conducted to measure the influence of income and lifestyle toward the level of student consumption at the University of Darussalam Gontor on Mantingan Campus, Faculty of Economics and Management, Islamic Economics Study Program. In the regression test, the Coefficient of Determination Test (R^2) supports the result for the research. This test was tested to see how much the percentage of independent variables simultaneously explained the dependent

variable.

The analysis is used to determine the relationship between Income and Islamic Lifestyle toward the Consumption Level simultaneously. The value of R ranges from 0 to 1, the value getting closer to 1 means that the relationship occurs is getting stronger, whereas the value is getting closer to 0, the relationship that occurs is getting weaker. According to the correlation coefficient as follows:[115]

0,00 – 0,199 = Very Low

0,20 – 0,399 = Low

0,40 – 0,599 = Medium

0,60 – 0,799 = Strong

0,80 – 1,000 = Very Strong

From the results of the regression analysis, the output model summary is presented as follows:

Table 4.17 The Result of Coefficient of Determination Test

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.957[a]	.917	.914	86944.340
a. Predictors: (Constant), Lifestyle, Income				
b. Dependent Variable: Consumption				

Source: Primary Data (data processed by SPSS version 22)

From the output model summary above, it can be seen that the R result is 0.957. This shows that there is a very strong relationship between the variable income (X1) and Lifestyle (X2) on Islamic consumption (Y).

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[115] Duwi, article, (accessed at 16 April 2019, 23.30 WIB at the site http://www. duwiconsultant.com)

According to the results of the determination of *Adjusted R Square* with a value at 0.914 = 91.4%. So, it can be stated that the influence of income variables (X1) and Islamic Lifestyle (X2) on the Consumption Level of Student in University of Darussalam Gontor Campus Mantingan, Faculty of Economics and Management, Islamic Economics Study Program is 91.4%, and the rest (100% - 91.4 % = 8.6%) influenced by other variables outside the research.

F. **Discussion of Research Results**

1. **The Influence of Income toward the Level of Consumption of the Students at the University of Darussalam Gontor on Mantingan Campus, Faculty of Economics and Management, Islamic Economics Study Program.**

   By the result from the test above it can conclude that income has positive and significant influence toward the level of consumption of the Students at the University of Darussalam Gontor on Mantingan Campus, Faculty of Economics and Management, Islamic Economics Study Program. Thus the higher the income or pocket money of the student, the higher the level of consumption of the student. Vice versa, if the income or student allowance is low, the level of consumption will also be low.

Category	Income		Consumption	
	Frequency	**Percentage**	**Frequency**	**Percentage**
Very Low	0	0	0	0%
Low	38	57, 58%	40	61%
High	22	33,33%	20	30%
Very High	6	9,091%	6	9%

Table 4.18 Frequency Distribution Income Variable and Level of Consumption

Source: Primary Data Respondent (data processed)

The table above shows that the frequency of income which is mostly in the low category, the frequency of consumption levels is also mostly in the low category. This table proves the results of the test in this research and the hypothesis set by the researcher is totally proof, that income has a positive and significant influence on the level of consumption of female students at the University of Darussalam Gontor, Mantingan Campus, Faculty of Economics and Management, Islamic Economics Study Program.

The results of this study are consistent with Sadono Sukirno's[116] thought that household income can determine the level of consumption in a small unit or in the overall economy. The results of this study are also the same as those revealed by Godam[117] that the higher income allowance, the spending on consumption will usually increase as long as the increasing of income.

The results of this study are also in accordance with the results of previous studies conducted by Ependi,[118] Dzihni Hanifah,[119] and Bagus Baidhowi[120] that income has a positive and significant influence on the level of consumption.

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[116] See: Sadono Sukirno, *Pengantar Teori Mikroekonomi,* Jakarta: Rajawali Press, 2002, p. 108

[117] See: Lia Indriani, Pengaruh Pendapatan, Gaya Hidup, Dan Jenis Kelamin Terhadap Tingkat Konsumsi Mahasiswa Fakultas Ekonomi Universitas Negeri Yogyakarta, 2015

[118] See: Ependi, Pengaruh Pendapatan dan Gaya Hidup Terhadap Perilaku Konsumsi Masyarakat, Program Studi Pendidikan Ekonomi Fakultas Pendidikan Ekonomi dan Bisnis, Universitas Pendidikan Indonesia, 2013

[119] Dzihni Hanifah, Pengaruh Pendapatan dan Gaya Hidup Terhadap Perilaku Konsumsi Mayarakat (Survei pada Masyarakat Kelurahan Karanganyar Kecamatan Subang Kabupaten Subang), *Skripsi,* Universitas Pendidikan Indonesia, 2015

[120] Bagus Baidhowi, Implementasi Konsumsi Islami Pada Pengajar Pondok Pesantren (Studi Kasus Pada Pengajar Pondok Pesantrenal Aqobah Kecamatan Diwek Kabupaten Jombang), *JESTT* Vol. 1 No. 9 September 2014

2. **The Influence of Islamic Lifestyle toward the Level of Consumption of the Students at the University of Darussalam Gontor on Mantingan Campus, Faculty of Economics and Management, Islamic Economics Study Program.**

By the result from the test above it can conclude that lifestyle has no positive and significant influence toward the level of consumption of the Students at the University of Darussalam Gontor on Mantingan Campus, Faculty of Economics and Management, Islamic Economics Study Program. The lifestyle means is an Islamic lifestyle by understanding and applying the principles of Islamic consumption that do not tend to be consumptive. Thus when students have a high Islamic lifestyle, the level of consumption will not be high. And vice versa, if female students do not have an Islamic lifestyle, the higher expenditure for the consumption level. For more details, it will be presented in the table below:

Table 4.19 Frequency Distribution

Lifestyle Variable and Level of Consumption

Category	Islamic Lifestyle		Consumption	
	Frequency	Percentage	Frequency	Percentage
Very Low	4	6%	0	0%
Low	28	42%	40	61%
High	30	45%	20	30%
Very High	4	6%	6	9%

Source: Primary Data Respondent (data processed)

The table of frequency distribution above shows that most lifestyles are in the high category, it means that students of the University of Darussalam Gontor on Mantingan Campus, Faculty of Economics and Management Islamic Economics Study Program, implements an Islamic lifestyle that tends not to be consumptive.

While most consumption levels are in a low category. This table proves the research results and hypotheses set by the researcher is totally correct, that lifestyle does not have a positive and significant effect on the level of consumption of female students at the University of Darussalam Gontor on Mantingan Campus, Faculty of Economics and Management Islamic Economics Study Program.

This result is in line with research conducted by Entika Indrianawati,[121] Hasnira,[122] Raudhah,[123] Indra Rahmandi,[124] and Lia Indriani,[125] that the higher lifestyle that tends to be consumptive, the higher level of consumption will happen. Accordance with this study, if the higher the non-consumptive lifestyle or the more students understand and apply the Islamic lifestyle in their life, the lower level of consumption will happen.

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[121] Entika Indrianawati dan Yoyok Soesatyo, "Pengaruh Tingkat Pendapatan Dan Pengetahuan Ekonomi Terhadap Tingkat Konsumsi Mahasiswa Program Pascasarjana Universitas Negri Surabaya", *Jurnal Ekonomi Pendidikandan Kewirausahaan,* Vol. 3. No. 1, Tahun 2015

[122] Hasnira, "Pengaruh Pendapatan dan gaya Hidup Terhadap Pola Konsumsi Masyarakat Wahdah Islamiyah Makassar", *Skripsi,* Fakultas Ekonomi dan Bisnis Islam, Universitas Islam Negri Alauddin Makassar, 2017

[123] Raudhah, "Pengaruh Pendapatan Masyarakat Terhadap Perilaku Konsumsi Sepeda Motor Pasca Tsunami Dalam Perspektif Ekonomi Islam (Studi Kasus Desa Lambaro Skep Aceh)", *Skripsi*, Fakultas Syariah dan Hukum, Universitas Islam Negri Syarif Hidayatullah Jakarta, 2008

[124] Indra Rahmat dan Ari Prasetyo, "Pengaruh Gaya Hidup Konsummen Muslim Terhadap Adopsi Smartphone Apple (Studi Kasus Pada Mahasiswa Fakultas Ekonomi Dan Bisnis Universitas Airlangga)", *JESTT* Vol. 2. No. 3 Maret, 2015

[125] Lia Indriani, "Pengaruh Pendapatan, Gaya Hidup, Dan Jenis Kelamin Terhadap Tingkat Konsumsi Mahasiswi Fakultas Ekonomi Universitas Negri Yogyakarta", *Skripsi,* Fakultas Ekonomi, Universitas Negri Yogyakarta, 2015

3. **The Influence of Income and Islamic Lifestyle simultaneously toward the Level of Consumption of the Students at the University of Darussalam Gontor on Mantingan Campus, Faculty of Economics and Management, Islamic Economics Study Program.**

From the results of the research above, it can be concluded that income and lifestyle simultaneously have a positive and significant influence toward the level of consumption of female students at the University of Darussalam Gontor on Mantingan Campus, Faculty of Economics and Management Islamic Economics Study Program. In addition, from the calculation results obtained the coefficient of determination (R^2) with a value of 91.4%. So, it can be said that the influence of income variables (X1) and Lifestyle (X2) on the Consumption Level at University of Darussalam Gontor Campus Mantingan Faculty of Economics and Management, Islamic Economics Study Program is 91.4%, and the remaining 8.6% is influenced by variables besides income and lifestyle.

According from the results of the research using the t-test, the income variable is the variable that most influences the level of consumption of students at University of Darussalam Gontor, Mantingan Campus, Faculty of Economics and Management Islamic Economics Study Program, while lifestyle variables do not affect the consumption level of students at the University of Darussalam Gontor on Mantingan Campus, Faculty of Economics and Management, Islamic Economics Study Program by itself. But if the lifestyle variable is combined with the income variable, it will affect the consumption level of the students at the University of Darussalam Gontor on Mantingan Campus, Faculty of Economics and Management, Islamic Economics Study Program.

CHAPTER V

CONCLUSIONS AND SUGGESTIONS

A. Conclusions

Based on analysis results conducted from various kind of instrument test for the discussion about the influence of income and Islamic lifestyle toward the level of consumption of students at the University of Darussalam Gontor on Mantingan Campus, Faculty of Economics and Management, Islamic Economics Study Program can conclude as follows:

1. Income has positive and significant influence toward the level of consumption of students at the 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 ($\beta1$) that marked positive at 0,888 and the *p-value* at 0,000 lesser than the significance level at 0,10. That means the more income or pocket money that the student received, the higher the level of consumption will happen.

2. The student at the 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 ($\beta2$) that marked positive at 76,184 and the *p-value* at 0,969 more than the significance level at 0,10. That means the more students apply the Islamic lifestyle in their life, the lower level of consumption will happen.

3. Income and Islamic lifestyle simultaneously have a significant influence on the level of consumption of the student at the 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 influence simultaneously toward the level of consumption.

B. Suggestions

Based on the results and conclusion drawn above, the researcher suggests as the following below:

1. This research concludes that income has positive and significant influence toward the level of consumption of the student at the University of Darussalam Gontor on Mantingan Campus, Faculty of Economics and Management, Islamic Economics Study Program. The students should use and spend their income or pocket money wisely toward their level of consumption. Moreover, the students at the University of Darussalam Gontor on Mantingan Campus, Faculty of Economics and Management, Islamic Economics Study Program have learned the theory and concept of Islamic consumption behavior, then the student should spend their income or pocket money appropriate with Islamic perspective in their daily activities. The student who has applied the Islamic theory of consumption can also give a good example and teach the student in other Faculty and other Study Programs to apply the same thing in their daily life, so that, all student of the University of Darussalam Gontor spent the consumption by well and right according to Islamic teachings.

2. This research concludes that the Islamic lifestyle has no positive and significant influence toward the level of consumption of the student at the University of Darussalam Gontor on Mantingan Campus, Faculty of Economics and Management, Islamic Economics Study Program. It means the higher Islamic lifestyle that applied by the student, the lower level of consumption will happen. So, the advice

that the researcher suggest is to consume the goods and services that important for life and don't follow the unnecessary lifestyle that tends to be consumptive. By the Islamic lifestyle, the student will be more wisely to spend for their consumption.

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APPENDIXES

1. **Interview transcript**
   a. **Walikukun traders**
      1) **Nyoklat**

      Researcher : Apakah barang yang dijual?

      Trader   : minuman coklat

      Researcher : Apakah barang yang dijual tersebut sering dibeli oleh mahasiswi UNIDA?

      Trader   : ya, sangat sering

      Researcher : Barang apa saja yang sering dibeli oleh Mahasiswi UNIDA?

      Trader   : minuman coklat

      Researcher : Berapa persenkah frekuensi pembeli yang berasal dari mahasiswi UNIDA dalam seminggu?

      Trader   : dalam seminggu ada 50% pembeli

      Researcher : Adakah hari tertentu ketika pembeli lebih ramai dari kalangan mahasiwi UNIDA?

      Trader   : hari Jum'at

      Researcher : Apakah menurut anda pembeli dari mahasiswi UNIDA menguntungkan.

      Trader   : iya, karena mereka membeli dengan jumlah yang banyak

      Researcher : Diantara pembeli dari masyarakat dan mahasiswi Unida, manakah yang paling menguntungkan.

      Trader   : mahasiswi UNIDA

2) Rumah Makan Bakso Akbar (Ibu Siti)

Researcher : Apakah barang yang dijual?

Trader : makanan, minuman

Researcher : Apakah barang yang dijual tersebut sering dibeli oleh mahasiswi UNIDA?

Trader : ya

Researcher : Barang apa saja yang sering dibeli oleh Mahasiswi UNIDA?

Trader : bakso, mie ayam

Researcher : Berapa persenkah frekuensi pembeli yang berasal dari mahasiswi UNIDA dalam seminggu?

Trader : kira-kira 50%

Researcher : Adakah hari tertentu ketika pembeli lebih ramai dari kalangan mahasiwi UNIDA?

Trader : hari jum'at, karena mereka libur.

Researcher : Apakah menurut anda pembeli dari mahasiswi UNIDA menguntungkan.

Trader : ya, menguntungkan

Researcher : Diantara pembeli dari masyarakat dan mahasiswi Unida, manakah yang paling menguntungkan.

Trader : sama rata

3) **Es Jagung and Somay trader (Ibu rohmah)**

Researcher : Apakah barang yang dijual?

Trader : makanan ringan, minuman

Researcher : Apakah barang yang dijual tersebut sering dibeli oleh mahasiswi UNIDA?

Trader : lumayan sering

Researcher : Barang apa saja yang sering dibeli oleh Mahasiswi UNIDA?

Trader : es jagung, dan somay

Researcher : Berapa persenkah frekuensi pembeli yang berasal dari mahasiswi UNIDA dalam seminggu?

Trader : kirakira 40% berasal, dari mahasiswi UNIDA

Researcher : Adakah hari tertentu ketika pembeli lebih ramai dari kalangan mahasiwi UNIDA?

Trader : ya, biasanya hari jum'at

Researcher : Apakah menurut anda pembeli dari mahasiswi UNIDA menguntungkan.

Trader : sangat menguntungkan

Researcher : Diantara pembeli dari masyarakat dan mahasiswi Unida, manakah yang paling menguntungkan.

Trader : mahasiswi UNIDA, karena mereka biasanya membeli banyak

b. Roya Staff (Sri Astuti)

Researcher : Apakah barang yang dijual?

Roya Staff : Sembako, aksesoris, baju

Researcher : Apakah barang yang dijual tersebut sering dibeli oleh mahasiswi UNIDA?

Cashier : Sering sekali

Researcher : Barang apa saja yang sering dibeli oleh Mahasiswi UNIDA?

Cashier : Makanan dan kebutuhan sehari-hari

Researcher : Berapa persenkah frekuensi pembeli yang berasal dari mahasiswi UNIDA dalam seminggu?

Cashier : 50% dalam seminggu

Researcher : Adakah hari tertentu ketika pembeli lebih ramai dari kalangan mahasiwi UNIDA?

Cashier : Setiap hari banyak pembeli yang berasal dari mahasiwi karena lokasi toko tidak jauh dari pondok, tapi ketika hari jum'at akan bertambah banyak

Researcher : Apakah menurut anda pembeli dari mahasiswi UNIDA menguntungkan.

Cashier : Iya, sangat menguntungkan. Karena pembeli dari mahasiswi UNIDA berbelanja dengan jumlah yang banyak dalam seklai pembelanjaannnya.

c. **Agung Market's cashier (Wiwik)**

Researcher : Apakah barang yang dijual?

Cashier   : Barang market (sembako), fashion dan aksesoris

Researcher : Apakah barang yang dijual tersebut sering dibeli oleh mahasiswi UNIDA?

Cashier   : Sering sekali

Researcher : Barang apa saja yang sering dibeli oleh Mahasiswi UNIDA?

Cashier   : Kebutuhan pokok seperti sabun, makanan, dan kosmetik ketika lagi ada acara saja

Researcher : Berapa persenkah frekuensi pembeli yang berasal dari mahasiswi UNIDA dalam seminggu?

Cashier   : 20% sampai 30% pada hari biasa

Researcher : Adakah hari tertentu ketika pembeli lebih ramai dari kalangan mahasiwi UNIDA?

Cashier   : Ada, hari Jum'at, bahkan mereka dapat memonopoli marketing ini. Hingga 50% keatas pembeli berasal dari kalangan mahasiswi.

Researcher : Apakah menurut anda pembeli dari mahasiswi UNIDA menguntungkan.

Cashier   : Iya, tapi hanya ketika hari Jum'at

Researcher : Diantara pembeli dari masyarakat dan mahasiswi Unida, manakah yang paling menguntungkan.

Cashier   : Keuntungannya relative sama, karena frekuensi mahasiwi yang berbelanja disini lebih banyak ketika hari jum'at, sedangkan pada hari lain keuntungan lebih besar didapatkan dari masyarakat

d. **Administration Staff (usth vivi)**

Researcher : Apa itu BMT?

ADM Staff : Baitul Mal wa Tamwil, dimana program ini merupakan sebuah pendidikan terhadap system keuangan.

Researcher : Siapakah yang dapat menjadi nasabah BMT?

ADM Staff : semua orang bisa menjadi nasabah, keluarga pondok, pekerja pondok, guru, dan santriwati

Researcher : Apakah banyak mahasiswi UNIDA yang berminat menjadi nasabah BMT?

ADM Staff : sangat banyak

Researcher : Berapa persen jumlah mahasiswi UNIDA yang sudah menjadi nasabah di BMT?

ADM Staff : dari 72 orang, 70% nasabah merupakan mahasiswi UNIDA

Researcher : Apakah barang yang sering dibeli oleh mahasiswi UNIDA?

ADM Staff : sepeda, laptop, handphone, camera, harddisk dan lensa

Researcher : Sudah berapa banyak barang yang dijual oleh BMT kepada mahasiswi?

ADM Staff : 70 lebih

2. Interview Picture

3. Questionnaire Example

STRUKTUR KUESIONER

Bismillahirrahmanirrahim

Assalamu'alaikum Warahmatullahi Wabarakatuh.

Responden yang terhormat,

Saya **Avinie Aurora Tembriany** mahasiswi Universitas Darussalam Gontor, Fakultas Ekonomi dan Manajemen, Program Studi Ekonomi Islam Semester 8 yang sedang melakukan penelitian untuk menyelesaikan Tugas Akhir dengan judul **"Pengaruh Pendapatan dan Gaya Hidup Terhadap Tingkat Konsumsi Islami (Studi Kasus Mahasiswi Universitas Darussalam Gontor Kampus Mantingan)".** Penelitian ini kurang lebihnya akan membahas tentang bagaimana pengaruh pendapatan dan gaya hidup mahasiswi UNIDA terhadap tingkat konsumsi sehari-hari dengan konsep Islam.

Demi tercapai tujuan penelitian ini, maka saya sebagi penulis **memohon kesediaan** kepada saudari untuk sekiranya dapat membantu penelitian yang saya lakukan dengan cara mengisi kuesioner (angket) berupa daftar pertanyaan yang telah disediakan. **Data-data yang diperoleh akan dijaga kerahasiaannya dan semata-mata akan digunakan untuk kepentingan akademis.**

Demikian surat ini saya sampaikan atas perhatian dan kerjasamanya saya haturkan banyak terimakasih

A. Identitas Responden

1. Nama   : _____
2. Kamar   : _____
3. Jenis Kelamin   : _____
4. Konsulat   : _____
5. Usia   : _____
6. Pekerjaan   : _____
7. Fak/Prodi/Semester   : _____
8. Tanggal Interview   : _____
9. Pendapatan diperoleh dari:
   - o Orang tua (uang saku)
   - o Bekerja / Usaha
   - o Bantuan / Sumbangan
   - o Beasiswa
   - o Lain-lain
10. Pendapatan/uang saku rata-rata/bulan :
    - o Dibawah Rp. 500.000,00
    - o Rp. 500.000,00 – Rp. 1.000.000,00
    - o Rp. 1.000.000,00 – Rp. 1.500.000,00
    - o Rp. 1.500.000,00 – Rp. 2.000.000,00
    - o Diatas Rp. 2.000.000,00
11. Pengeluaran rata-rata/bulan :
    - o Dibawah Rp. 500.000,00
    - o Rp. 500.000,00 – Rp. 1.000.000,00
    - o Rp. 1.000.000,00 – Rp. 1.500.000,00
    - o Rp. 1.500.000,00 – Rp. 2.000.000,00
    - o Diatas Rp. 2.000.000,00

B. Kuesioner

Isilah pertanyaan berikut :

	Dari uang yang anda miliki (uang saku, beasiswa, bekerja, dll), berapa rata-rata pengeluaran anda setiap bulan untuk konsumsi?	
1	Makanan (makanan pokok, lauk pauk, jajanan, buah-buahan, dll)	Rp.
2	Minuman (minuman ringan, minuman botol/kemasan, minuman obat/herbal, dll)	Rp.
3	Baju (baju, kerudung, sepatu, tas, dll)	Rp.
4	Transportasi (sewa kendaraan, bensin, transportasi umum, dll)	Rp.
5	Biaya Perkuliahan (buku cetak, servis laptop, print tugas, foto kopi, buku tulis, dll)	Rp.
6	Kepanitiaan (uang panitia, baju panitia, konsumsi, dll)	Rp.
7	Entertaiment (internet, travelling, dll)	Rp.
8	Kosmetik (skincare, alat make-up, dll)	Rp.
9	Ibadah (laziswaf, sedekah, dll)	Rp.
10	Lain-lain	Rp.

Berilah tanda ($\sqrt{}$) pada tempat yang telah tersedia sesuai dengan keadaan Anda. Penilaian dilakukan berdasarkan skala berikut: (SS : Sangat Sering, S : Sering, KK : Kadang-kadang, J : Jarang, TP : Tidak Pernah)

No	Pertanyaan	SS	S	KK	J	TP
	Instrumen Variabel Gaya Hidup					
1	Saya membeli sesuatu hal yang bukan prioritas karena adanya uang sisa					
2	Saya sering membeli barang-barang yang disukai walaupun sebenarnya kurang berguna					
3	Ketika jalan-jalan, saya membeli baju meskipun baju yang dimiliki masih dapat dipakai					
4	Saat ada dikon, saya buru-buru membeli barang meskipun tidak memerlukannya					
5	Saya membeli produk mahal karena pasti berkualitas bagus					
6	Saya membeli pakaian yang sedang trend saat ini agar terlihat menarik					
7	Ketika liburan saya bersama teman menghabiskan waktu di café atau rumah makan agar tampak lebih keren					
8	Saya sering tergoda untuk membeli suatu barang karena bentuknya yang menarik					
9	Saya membeli barang bermerk terkenal agar tampak keren					
10	Rasa percaya diri saya meningkat ketika membeli dan menggunakan produk yang mahal					
11	Saya sering tergoda untuk membeli produk yang diiklankan oleh tokoh idola					
12	Ketika sampai dirumah, saya baru sadar barang yang dibeli tidak diperlukan					
13	Saya meminjam barang teman saya berdsarkan keinginan memilki barang tersebut					