

## **Impact Of Income On Consumption Behavior Of Urban Muslim Community In Kediri City (Case Study at Bandar Kidul Village Kecamatan Mojooroto Kediri)**

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### **ABSTRACT**

*The income of the Muslim community in the village of Bandar Kidul Kecamatan Mojooroto Kediri is mostly a woven cloth businessman who became the livelihood for the Muslim community in Bandar Bandar Kidul. This effort has been fostered by Bank Indonesia which is the Central Bank which is very supportive of this ikat business. Most of the Muslim community's income in Bandar Bandar Kidul comes from ikat business. When the ikat orders surged high, the income of the community will also increase and affect the consumption behavior of the Muslim community in the village of Bandar Kidul Kecamatan Mojooroto Kediri. This research uses the descriptive qualitative method with case study research strategy. Methods of data collection using interview method. Interviews were conducted with eight informants, namely ikat weaving businessmen and caretakers of pesantren huts. Based on the results of the study, the researcher can conclude that income has a very big impact on consumption behavior of urban Muslim community in the village of Bandar Kidul Kecamatan Mojooroto Kediri with some indicators namely; The first indicator with the amount of expenditure, the second indicator with the indicator of Islamic consumption, and the third indicator is the indicator of need fulfillment. Of the three indicators above can be seen that income has a positive impact on the consumption behavior of urban Muslim communities in the village of Bandar Kidul Kecamatan Mojooroto Kediri. This is evidenced by the amount of expenditure that is adjusted to the income, pay attention to the goods consumed for halal and thayyib and not extravagant and exaggerated, the fulfillment of income-adjusted needs.*

**Type of Paper:** Empirical

**Keywords:** Revenue and consumption behavior

## INTRODUCTION

Economic development is an effort to develop economic activities in order to enhance the level of income. The development objective is to raise the level of welfare of society that can be described through real income per capita, while the quality of life is reflected in the basic level of consumption patterns that include elements of food, clothing, shelter, health care in order to maintain a reasonable degree of human life. Soekartawi (2002: 132) describes the income will affect the number of goods consumed, that are often encountered with increasing income, then the goods are consumed not only increase, but also the quality of goods is taken into concern. The level of expenditure is dependent upon the ability of the family to manage revenues or earnings. Besides trying experience also affects income. Improved experience, the more likely someone trying to increase revenue. Because a person or group has the advantages of skills in raising activities so that income is increasing. Enterprises increase incomes do with poverty eradication namely fostering communities can be developed with the working capital adequacy, accuracy in the use of working capital is expected to contribute to business development as expected so that efforts to increase the people's income can be realized optimally.

Humans are creatures of God created a servant and caliph. The main purpose of man as a servant of God in this world is to worship Allah SWT. Man in her life to do an activity to meet their needs. Human needs are very diverse. In Islam, a Muslim has three kinds of needs according to Ghazali (Sukadi, 2011: 27-28), namely, the need for *Al-dharuriyyah* which is a basic requirement for the sake of the preservation of human life. Second, *Al-Hajiyyah* namely the need for pleasure or comfort and refinement of *Al-dharuriyyah* needs. last of *At-tahsiniyyah* which is the need for luxury and refinement of the secondary needs.

According to Hidayat (2010: 230), the purpose of consumption in Islam is to realize *maslahah* worldly and hereafter. *Maslahah* mundane is the fulfillment of basic human needs such as food, drink, clothing, housing, health. Hereafter benefit is the implementation of religious obligations such as prayer and pilgrimage. This means that eating and drinking in order to worship Allah SWT. Consuming an item in Islam always be careful in the use of wealth and rational thinking in the consumption of goods. Imam Shatibi uses the term "*mashlahah*", whose meaning is broader than just the utility or satisfaction. According to Al-Ghazali (Karim, 2007: 62), welfare (*maslahah*) of a society depends on the search and maintenance of five basic goals: religion (*al-deen*), life or soul (*nafs*), family or descendants (*nasl*), treasures or wealth (*maal*), and intellect or reason (*aql*).

The problem at this point a lot of consumer behavior today are not in accordance with Islam, which tends to be more satisfy his desires to consume the goods and can not distinguish between needs and wants. So also happens to people who reside in the village of Bandar Kidul District Mojoroto of Kediri where in terms of consumption patterns sometimes exaggerated, and it influenced people's income levels who work as artisans weaving and partly working as self-employed. Once the researchers conducted observations, the average gross income of Bandar Kidul village communities for each month ranged between 6-10 million, employed as weavers as well as self-employed.

The majority of people's income in Bandar Kidul village who works as self-employed earnings received no daily, weekly or monthly. Of income, they earn the majority of the villagers Bandar Kidul use for consumption purposes, both the consumption of basic needs, secondary and tertiary. Because the majority of the people there has been no willingness to set aside income to save, there are only a few people who set aside revenue intended/set aside for their savings in the future, with the hope of all the difficulties/obstacles can be overcome with the availability of savings such as, for health care, education, especially for they and the children in the future, transportation expenses and so forth. However, not least from some people who are willing owed in order to meet the need for goods to be desired.

Public consumption behavior in the village of Bandar Kidul District Mojoroto Kediri City not in accordance with the concept *maslahah* itself when they consume a product. Village Community Bandar Kidul District Mojoroto Kediri City does not only do not understand but also do not understand the concept of *maslahah* themselves in their daily lives. Because they understand that most importantly, they have the income to meet their needs in order to continue living and without them understand that a person consume it not only to perpetuate life but ethics them in meeting their needs should be in accordance with the teachings of Islam is not only halal and haram an item consumed payed but attitude *curmudgeonly* and extravagance in consuming itself must be considered.

Consumer behavior related to people's income, if the income, *constant* while consumption increases, society should lower the consumption patterns at a low level, otherwise, the people will experience an inability to consume, because the income is not increased thereby affecting the level of welfare. Thus the authors are interested in doing research to determine how the revenue impact on the consumption behavior of urban Muslim community in Desa Bandar Kidul District Mojoroto Kediri.

## LITERATURE REVIEW

### *Basic Concepts of Income*

By Pass (1994: 287), income is money received by individuals and companies in the form of salaries, wages, rent, interest, income and so forth. In the microeconomic analysis, the term is used in particular with regard to the revenue stream of income over a period of time from the supply of factors of production of natural resources, labor and capital are each in the form of rent, wages and interest/profit sequentially. Likewise with the stated Prog and Manurutng (2001: 266) that income is the total receipts in cash or not the money by a person or household for a certain period. In the form not of money received by a person, for example in the form of goods, rice allowance, and so on. The revenue accruing from the sale of goods and services produced in the course of business.

National income is the income calculated according to the amount of remuneration received by the public as owners of production factors before direct taxes and transfers. National income measured net national product minus indirect taxes. The net national product is obtained from the gross domestic product minus depreciation of capital goods. Personal income is the amount of income received each resident including payments. *Transfer* these payments are given to individuals such as allowances, social security, unemployment insurance benefits by the state and veterans' benefits, together with the transfer company such as company donations to charities. The calculation of personal income derived from national income plus transfer payments and taxes should be reduced company profits, profits are not divided and dues. (Samuleson and Nordhaus, 1997: 40-42).

### *Factors Affecting Revenue*

According to Sukirno (2010: 364) the factors that differentiate wages among workers in a kind of work and class specific job, namely: 1) The different shades of demand and supply in various types of work, when in a supply of labor there is a job big enough but not a lot of demand, wages tend to achieve a low level and vice versa; 2) The difference in the kinds of jobs, in group work that requires physical and are in unhappy circumstances will demand higher wages than jobs are lightweight and easy to do; 3) The difference in knowledge, skills, and education, so that the higher educated workers earn higher incomes because of education considering the workability will increase productivity; 4) The presence of non-financial considerations in choosing a job; 5) imperfections in labor mobility, the mobility of these factors work due to two factors: institutional factors and geographical factors.

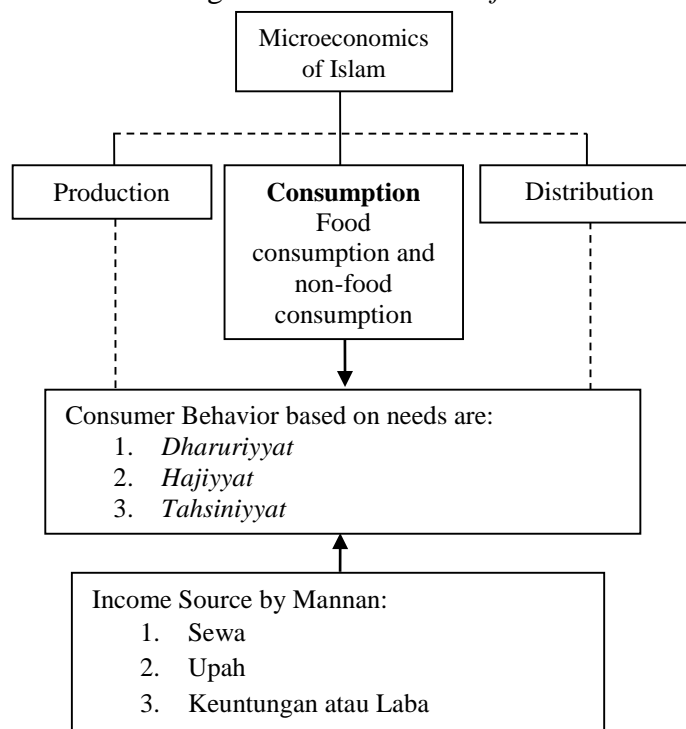
Mannan acknowledges the four factors of production and the right to remuneration referred to income as described above, he admits wages, rent, and profit, but he criticized the interest on capital. He said the poor flows as a form of exploitation and dominate something that causes unemployment depressed and even a threat to world peace, causing problems of debt repayment, for the backward countries, destroying the fundamental principle of cooperation.

*Consumption Behavior in the Islamic Perspective*

Consumption Behavior According to the Islamic perspective about teaching you how to consume properly according to the teachings of the Qur'an and hadith thus giving a clear indication of consumption, so that the behavior of human consumption be directional (Hidayat, 2010: 229), Man in fulfilling their needs and sometimes also the habit of consumption behavior in the fulfillment of one's desires. Seseuai consumption behavior with Islam guarantees human life just and prosperous world and the hereafter.

According to Muflih, (2006: 16), the consumption of a Muslim consumer is not only of the material but also the form of zakat and alms. For charity alone is mentioned 62 times in the Quran, which bode very important in Islam because consumer spending will strengthen the social foundations of society.

Figure 2.1 Framework of Research



Explain :

- = Researched
- - - -** = Not Researched

## **Research Methodology**

### *Research Approach*

This study used a qualitative approach. According to Yin (2002: 2) The qualitative approach is the approach of using the data in the form of written or spoken sentence, events, knowledge or project descriptive study.

The strategy used in this study is a case study. According to Yin (2009: 1), a case study is a strategy that is more suitable when the principal question of a study with regard to *how* or *why*, when researchers have little opportunity to control the events that will be investigated and, where research focus lies on contemporary phenomena (past now) in the context of real life.

### *Scope of the Study*

The study in question is in order to answer the formulation of the problem is, "What is the impact of income on consumption behavior of urban Muslim community in Desa Bandar Kidul District Mojoroto of Kediri?". The formulation of the problem to be a reference in this study. The scope of the limited research focuses on the urban Muslim community in the town of Kediri and looking for answers to how the revenue impact on consumer behavior lived.

### *Types and Sources of Data*

The data used in this research is primary data (primary) and secondary (support). Primary data is data obtained directly from the source through interviews and field observations. Primary data is the main data derived from in-depth interviews and direct observation in the field. The data were collected by the interview where this method allows researchers face to face with an informant to gather information in greater depth so that it can be justified the validity of the data.

### *Unit of Analysis*

The unit of analysis of this study is the urban Muslim community in Desa Bandar Kidul District Mojoroto Kediri. Determination of informants in this study using technique *purposive* to determine informants of the study. The reason this study using *purposive*, namely in decision informant researchers selected people or individuals considered most knowledgeable about what to expect on topics studied, in this case, the Muslim community who have income and located in the village of Bandar Kidul.

*Technical Analysis Data*

Analysis technique of this research is descriptive qualitative analysis approach. The analysis aims to analyze the data to make an explanation case studies (narrative) and describe (description) prove the case in question and the theoretical propositions that have been made.

**Results and Discussion**

*Consumption Behavior Muslim community in Bandar Kidul village of Kediri District Mojoroto*

Interviews conducted in order to determine whether the informant has been meeting the needs of *the necessities, hajiyyat, and luxuries* in the maintenance *maqashid sharia*. Here is a category of the fulfillment of the examples chosen by the researchers:

**Table 4.1 Category Fulfillment *Necessities, Hajiyyat, and luxuries* in the Maintenance of Religious Life, Sense, Descent, and treasure informant**

<b>Needs</b>	<b><i>maqashid Sharia</i></b>	<b>Consumption</b>
<b><i>Dharuriyyat</i></b>	<b>Religion</b>	<ul style="list-style-type: none"> <li>● Running prayer 5 times</li> <li>● Running tithe and maal</li> <li>● Running fasting Ramadan                             <ul style="list-style-type: none"> <li>● Running Hajj</li> </ul> </li> </ul>
	<b>Life</b>	<ul style="list-style-type: none"> <li>● eating kosher food and <i>thayyib</i> <ul style="list-style-type: none"> <li>● Apparel eligible</li> <li>● Having a place to stay</li> <li>● There healthcare</li> </ul> </li> </ul>
	<b>Intellect</b>	<ul style="list-style-type: none"> <li>● Do not consume alcohol and drugs</li> </ul>
	<b>descendants</b>	<ul style="list-style-type: none"> <li>● has been married</li> </ul>
	<b>treasure</b>	<ul style="list-style-type: none"> <li>● Revenue kosher</li> </ul>
<b><i>Hajiyyat</i></b>	<b>Religion</b>	<ul style="list-style-type: none"> <li>● Running sunnah prayers and pilgrims                             <ul style="list-style-type: none"> <li>● Running fasting sunnah</li> <li>● Running infaq &amp; Sadaqah</li> <li>● Running Umrah</li> </ul> </li> </ul>

<i>tahsiniyyat</i>	<b>soul</b>	<ul style="list-style-type: none"> <li>• Consuming food is delicious and nutritious</li> <li>• Using telecommunications equipment                             <ul style="list-style-type: none"> <li>• household Shopping</li> </ul> </li> </ul>
	<b>Intellect</b>	<ul style="list-style-type: none"> <li>• formal and informal education</li> </ul>
	<b>descent</b>	<ul style="list-style-type: none"> <li>• descent Have</li> <li>• children Education for</li> </ul>
	<b>treasure</b>	<ul style="list-style-type: none"> <li>• Doing appropriate contract Islam                             <ul style="list-style-type: none"> <li>• Saving</li> </ul> </li> </ul>
	<b>Religion</b>	<ul style="list-style-type: none"> <li>• Closes genitalia</li> <li>• Entertaining cl ga cleanliness</li> </ul>
	<b>Soul</b>	<ul style="list-style-type: none"> <li>• Has gold jewelry</li> <li>• motor vehicle</li> <li>• Had luxury goods</li> </ul>
	<b>Intellect</b>	<ul style="list-style-type: none"> <li>• <i>Refreshing</i> or vacationing</li> <li>• Avoid things that are not beneficial</li> </ul>
	<b>Descendants</b>	<ul style="list-style-type: none"> <li>• Fees for activities <i>externally</i> children                             <ul style="list-style-type: none"> <li>• Preparing the child welfare</li> </ul> </li> </ul>
	<b>Wealth</b>	<ul style="list-style-type: none"> <li>• Investing</li> <li>• Avoid transactions ribawi</li> <li>• Avoid deception and speculative</li> </ul>

Source: Research data (processed )

Then, the following is a table of the overall results of the study informants interviewed.

**Table 4.2 Analysis of Fulfillment Necessities, *Hajiyyat*, and *luxuries* in the Maintenance of Religious Life, Sense, Descent and treasure informant**

Needs	MS	Consumption	1	2	3	4	5	6	7	8
<i>Dharuriyyat</i>	<i>Din</i>	Prayer five times	V	V	V	V	V	V	V	V
		Zakat fitrah and maal	V	V	V	V	V	V	V	V
		Fasting Ramadan	V	V	V	V	V	V	V	V
		Haji	-	-	-	V	V	-	V	V
	<i>nafs</i>	Eating kosher and <i>thayyib</i>	V	V	V	V	V	V	V	V
		Apparel	V	V	V	V	V	V	V	V



		Points live	V	V	V	V	V	V	V
		Health	V	V	V	V	V	V	V
	<b>'Aql</b>	Alcohol & drug	V	-	-	V	V	V	V
	<b>Nasl</b>	has been married	V	V	V	V	V	V	V
	<b>Maal</b>	Revenue kosher	V	V	V	V	V	V	V
<b>Hajiyyat</b>	<b>Din</b>	Worship sunnah	V	V	V	V	V	V	V
		Infaq & shadaqah	V	V	V	V	V	V	V
	<b>nafs</b>	Eating delicious and nutritious	V	V	V	V	V	V	V
		Telecommunications	V	V	V	V	V	V	V
		Purposes home	V	V	V	V	V	V	V
	<b>'Aql</b>	Education	V	V	V	V	V	V	V
	<b>Nasl</b>	Have descent	V	V	V	V	V	V	V
		Education of children	V	V	V	V	V	V	V
	<b>Maal</b>	Agreement in accordance Islam	-	-	-	V	-	-	-
		saving	V	V	V	V	V	V	V
<b>Tahsiniyyat</b>	<b>Din</b>	Closing the aurat	V	-	-	V	V	V	V
		Cleanliness	V	V	V	V	V	V	V
	<b>nafs</b>	gold Jewelry	-	V	V	-	-	V	V
		vehicle	V	V	V	-	V	V	V
		Luxury goods	V	V	V	-	V	V	V
	<b>'Aql</b>	Refreshing / vacation	V	V	V	V	V	V	V
		It utilitarian	-	-	-	V	-	-	V
	<b>Nasl</b>	External child or	V	V	V		V		
		Welfare child				V	V	V	V
	<b>Maal</b>	Investment	-	V	V	-	-	V	-
		Not usury	-	-	-	V	-	-	-
		Not subject to fraud	V	-	V	V	V	V	V

Source: Research data (processed)

from the interview can be seen that the Muslim community in the village of Bandar Kidul District Mojoroto Kediri examined overall it has met the needs ranging from unmet *necessities*, *hajiyyat*, and *luxuries* in the maintenance of religion, life, intellect, lineage, and property.

#### *Impact of Income on Consumption Behavior Muslim community in Bandar Kidul village of Kediri District Mojoroto*

Interview Revenues have a positive relationship to normal goods, while the interior goods have a negative correlation to revenues. At a lower income, it means that we have less money spent so that we will cut spending on certain goods. If demand for a product is reduced when income is reduced, then it is called a normal good stuff. If demand for a product increases when income is reduced, the goods are called inferior goods. Examples of inferior goods is a city bus passes. When revenues decline, most likely we do not take a taxi, but the city bus (N. Gregory Mankiw, 2006: 83).

Here are the indicators of income that had been developed by researchers in accordance with the level of income.

**Table 4.3 Income Level Indicator**

No.	Indicator
1	Can fulfill the needs of dharuriyyat or principal
2	Revenue halal
3	Avoided transaction ribawi
4	Have regular savings

Source: Data Research (processed)

Here are the indicators of consumption practice that had been developed by researchers in accordance with the principles of Islamic consumption.

**Table 4.4 Consumption Indicator Islamic practice**

No.	Indicator
1	Carry out zakat, infaq and shadaqah
2	Fulfill the needs of dharuriyyat or principal
3	Origin of revenue kosher
4	Consumption of kosher and <i>thayyib</i>
5	No wasteful and excessive-wasters
6	Miserly
7	Do not consume anything mubadzir
8	Avoided things are not expedient
9	Avoided usurious transactions

Source: Data Research (processed)

Then next is the category level of consumption practice Islam as a measure of how high the consumption practice of Islam that has been undertaken by the informant.

**Table 4.5 Category Level practice consumption of Islami**

High	Experience > 75% of the indicators
Medium	Experience 50-75% of the indicators
Low	Experience <50% of the indicator

Source: Data Research (processed)

**Table 4.6 Analysis of practice of consumption of Islami**

Informan	Practice Consumption Islami		
	Low	Medium	High
1	-	-	77,78%
2	-	55,56%	-
3	-	55,56%	-
4	-	-	77,78%
5	-	66,67%	-
6	-	-	77,78%
7	-	-	77,78%
8	-	-	88,89%
<b>Total</b>	-	<b>4 people</b>	<b>8 people</b>

Source: Data Research (processed)

The level of consumption practice of Islam from the above analysis it can be seen that 35% of the informants have high levels of exercise or obedience to religious teachings about Islamic moderate consumption because there are informants were not able to save and consumer goods that ultimately mubadzir or unused. While 65% of other informants have high levels of consumption practice Islam are high because they may hold or control their desires to fulfill desires. Overall informant still many who do not shy away from usurious transactions by using the conventional banking services and conducting credit or contract that is not in accordance with Islamic law.

## CONCLUSION

Based on the research and analysis has been done, the researchers conclude that income has a huge impact on the consumption behavior of urban Muslim community in Desa Bandar Kidul District Mojoroto of Kediri by several indicators first Indicators is spend amount. This is evidenced by indicators when people's income drops, they will reduce spending on certain items while when revenue increases, they will increase their consumption as well. The second indicator is Islam consumption indicators. Revenues have an enormous impact on consumer behavior undertaken by the majority of the Muslim community in the village of Bandar Kidul District Mojoroto of Kediri with more attention and promote consumption in accordance with Islam that is lawful and *thayyib*, not wasteful and excessive, balanced between world consumption and hereafter. However, some people can be said to be wasteful and extravagant because of excessive consumption of goods and not according to function and eventually became mubadzir and futile. This is due to their desire that can not be controlled properly although not cause bad for him.

Last Indicators is the indicators of fulfillment. The consumption behavior of the Muslim community in the village of Bandar Kidul District Mojoroto of Kediri in the fulfillment of *necessities*, *luxuries*, and *hajjiyyat* sake of maintaining religion, life, intellect, lineage and property can be reached and met with both though not perfect.

From the three indicators mentioned above can be seen that income has a positive impact on the consumption behavior of urban Muslim community in Desa Bandar Kidul District Mojoroto Kediri. This is evidenced by the amount of spending adjusted for income, notice of goods consumed on halal and *thayyib* and not wasteful and extravagant, fulfilling the needs of adjusted income.

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