FACTORS AFFECTING MUSLIM HOUSEHOLD CONSUMPTION PATTERNS

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Abstract
The pattern of public consumption is determined by the level of income and its social environment. Consumption patterns are also associated with the number of family members, the fewer members of the family, the fewer the needs that must be met. However, in some Muslim households, there is a small income but the pattern of consumption is greater than the income, some also have few family members but has a large consumption pattern. This is in contrast to the existing theory. In the study will relate how the role of education in consumption patterns and their impact on interest in saving.

Key Words:
Capital, Saving, Consumption, Education, Households

INTRODUCTION

Every household cannot be separated from consumer behavior, both to meet primary needs and secondary needs in the survival of Muslim households. Consumption will always be related to Muslim household and consumption is the main variable in the macroeconomic concept which if the household consumes it will provide input on national income [1]. The income level is one of the criteria for back and forth in an area. If the income of an area is low, then the progress and welfare are lace. Similarly, if the income of people in an area is relatively high, the level of welfare and regional progress is high [2].

The consumption pattern is related to income, if income is constant, while consumption increases, people must reduce consumption patterns at a low level, otherwise the community will experience consumption inadequacy [3]. The consumption pattern is related to the number of family members, the fewer family members, the fewer needs must be met. Similarly, on the contrary, the more the number of family members, the more needs must be fulfilled [4].

Becker said that a person can increase his income through increased education [5]. A person's level of education will be able to bring a person's pattern of thinking, not least about family planning (FP) [6]. Based on Laela's research, it was found that there was a relationship between the number of family members and education. However, the dominant determinant of education in a family is income from parents or family heads [7].

According to Dynan, one of the factors that influence the proportion of household savings is income that is owned by the household [8]. Makiw emphasized that each household would decide how much of the amount of income that would be consumed and who would be saved for the future [9]. The Tukdana community in 2016 had a GDP contribution of 819,741 percent [10]. According to BPS [11], the GRDP figure states that the Tukdana Indramayu community, Indonesia is in the middle of the GRDP. The GRDP of the Tukdana Indramayu

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community is not categorized as high and not low, but prosperous. But the problem is the high unemployment rate, amounting to 1900 people.

DISCUSSION
Capital
Chapra argues that income can be defined by the amount of money paid by the person who gives the work to the employee for his services according to the agreement [12]. According to Rahardja and Manurung, that income is the total income in the form of money or not money received by a person or household in a certain period. In the form of non-money, for example in the form of goods, rice allowances, etc. [13].

Guritno and Al-Ghifari argue that community income is divided into two types, namely a) permanent income, b) temporary income [14]. Lipsey classifies income, namely: a) personal income. Personal income is income generated by or paid by individuals before deducting personal income tax, and (c) disposable income. Disposable income is the amount of current income that can be spent or saved by a household, namely individual income minus income tax [15].

Number of Muslim Family Members
According to Lipsey at.all., that all people who live under one roof and who make joint financial decisions or cause others to make financial decisions for them. Family members are often called consumers. There are three views of economists about the family, namely as follows [16]: (1) Economists assume that a family makes decisions that are consistent with consumption, (2) Economists see that a family tries to improve welfare, and (3) Economists assume that a family owns the factor of production.

According to BPS which includes family members are all people who usually reside in a household (head of household, husband/wife, children, son-in-law, grandchild, parents/ parents-in-law, other families, housemaids or other art), both being in the respondent's household or temporarily absent during enumeration [17]. Thus it can be concluded that the number of family members is a person who has a kinship due to blood relations, marriage or adoption and lives in one house and one kitchen.

Education
Park said that education is the art of imparting or acquiring knowledge and habit through instructional a study [18]. Alfred North also said that education is the fostering of skills to use knowledge. According to Lodge, who said that education is all that concerns experience. So, education is not only obtained from other people who provide education to us but can also be obtained from self-experience, environment, culture, physical or other nature [19].

Becker said that a person can increase his income by improving education. Income increases with age, where the level of increase is directly proportional to the level of individual expertise. Individuals who have expertise turn out to have a better level of education and undergo various types of training that individual who lack expertise. According to Becker, there is a positive influence on investment in human capital on income [20].

In the theory of Islamic human capital, it is said that the benefits of education consist of (1) meeting current needs, (2) meeting the needs of other job demands, (3) meeting the demands of change [21]. According to Sagir, human resources are able to improve the quality of life through a process of education, training, and development that will ensure increased work productivity. So that finally guarantees sufficient income and increasing welfare of his life [22]

According to Tarigan, that education is beneficial in terms of (a) increasing future income of students due to an increase in education levels. This increase in income is related to increased productivity both in the form of self-employment or workable to occupy a higher

position, (b) will disseminate the knowledge he has to the surrounding community either intentionally or unintentionally so that the community will increase their knowledge, (c) community the more educated will be more tolerant in association, not easily provoked and mutual understanding of the attitudes of others so as to create a more harmonious social life and this attitude supports the development process [23].

Pattern Consumption

According to Todaro, consumption is all the use of goods and services carried out by humans to fulfill their needs [24]. Alam states that consumption is an activity that aims to reduce or spend the benefits of an object (goods and services) in order to fulfill the needs [25].

So, the use of goods and services that will directly meet human needs. Therefore, if someone can consume, he must have income. The size of the income greatly determines the level of consumption [26]. Consumption expenditure or consumption pattern at disposable income is referred to as the consumption function. This concept illustrates the relationship between the amount of consumption at various levels of income [27].

This tendency to consume in a macroeconomy signifies the desired level of consumption. This level of consumption is called the marginal propensity to consume (MPC), which is the change in consumption expenditure due to changes in income levels. The greater a person's income, the greater the income that can be set aside to save without having to suffer from a shortage of clothes, food, etc. [28].

According to Keynes, public consumption is determined by the level of disposable income of the community concerned. Therefore, consumption is a constant function in income, but in essence, the size of the public consumption expenditure is not solely determined by the level of income earned by the community concerned, but also influenced by several other factors [29].

Engel's law says that family consumption patterns are influenced by high and low income and social environment. Households that have low income will spend most of their income to buy basic necessities. Conversely, households that have high income will only spend a small portion of the total expenditure on basic needs.

Saving

Savings according to classical theory (the theory invented by Adam Smith, David Ricardo, etc.) is the function of interest, the higher the interest rate, the higher the desire of the people to save their funds in the bank [30]. In this case, the higher interest rate will affect the public to continue to try to get the interest and try to save as many funds as possible in the bank.

Whereas according to Keynes that the amount of savings made by households does not depend on the size of the interest rate but depends on the size of the household income level [31]. This means that the amount of income owned by the household is a factor that determines the interest in saving. Islam prohibits excessive consumption and accumulation of wealth, therefore income needs to be organized in a good way so that it continues to grow and be sustainable. Assets cannot be consumed but must be saved and invested [32]. Saving is a recommended action in Islam, because by saving a Muslim preparing himself for the implementation of future planning as well as to deal with things that are not desirable.

Analysis

Data analysis is quantitative or statistical with the aim of testing hypotheses. The type of research used is explanatory, used to find out whether there is a relationship between two or more variables and if necessary can be used to find out nature or relationship. The research problem is a relationship between two variables or more with causal correlation.

CONCLUSION

Income and number of family members can have an effective effect on education. Therefore, education has an important role in consumption patterns and interest in saving. With household education, the community can better manage consumption patterns such as selecting needs, avoiding unproductive debt and setting aside to save.

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