

## ABSTRAK

### PENGARUH VARIABEL GAYA HIDUP DAN PENDAPATAN TERHADAP PERILAKU KONSUMEN MUSLIM MILLENIAL KABUPATEN SIDOARJO DI MASA PANDEMI COVID-19 DENGAN PENGETAHUAN ETIKA KONSUMSI ISLAM SEBAGAI VARIABEL MODERASI, 2022.

Penelitian ini bertujuan untuk mengetahui pengaruh variabel gaya hidup dan pendapatan terhadap perilaku konsumen muslim millennial Kabupaten Sidoarjo di masa pandemi covid-19 dengan pengetahuan etika konsumsi islam sebagai variabel moderasi. Populasi dalam penelitian adalah masyarakat generasi millennial di Sidoarjo berusia 21-40 tahun dan beragama islam. Teknik sampling yang digunakan dalam penelitian ini adalah *unknown population*.

Penelitian ini merupakan penelitian kuantitatif, variabel yang digunakan adalah gaya hidup ( $X_1$ ), pendapatan ( $X_2$ ), pengetahuan etika konsumsi islam ( $M$ ) dan perilaku konsumen ( $Y$ ). Teknik analisis data yang diterapkan adalah analisis regresi moderasi (Moderate Regression Analyze) dengan bantuan program SPSS (*Statistical Product and Service Solution*) 20 for windows dengan menyebarkan kuisioner kepada 100 konsumen muslim millennial kabupaten Sidoarjo.

Dari hasil analisis data penelitian terbukti bahwa gaya hidup berpengaruh terhadap perilaku konsumen dengan nilai  $t_{hitung} 5,719 .> t_{tabel} 1,660$ . Pendapatan berpengaruh terhadap perilaku konsumen dengan nilai  $t_{hitung} 3,314 .> t_{tabel} 1,660$ . Pengetahuan etika konsumsi islam berperan sebagai Quasi Moderasi merupakan variabel yang memoderasi pengaruh gaya hidup terhadap perilaku konsumen dengan nilai Sig.  $0,000 < 0,05$ . Pengetahuan etika konsumsi islam merupakan variabel yang memoderasi pengaruh pendapatan terhadap perilaku konsumen dengan nilai Sig.  $0,036 < 0,05$ .

Kata Kunci : Gaya hidup, Pendapatan, Etika konsumsi islam, Perilaku konsumen generasi millennial.

## **ABSTRACT**

### **THE EFFECT OF LIFESTYLE AND INCOME ON THE BEHAVIOR OF MILLENNIAL MUSLIM CONSUMERS IN SIDOARJO REGENCY DURING THE COVID-19 PANDEMIC WITH KNOWLEDGE OF ISLAMIC CONSUMPTION ETHICS AS A MODERATION VARIABLE**

This study aims to determine the effect of lifestyle and income variables on millennial Muslim consumer behavior in Sidoarjo Regency during the COVID-19 pandemic with knowledge of Islamic consumption ethics as a moderating variable. The population in this study is the millennial generation in Sidoarjo aged 21-40 years old and Muslim. The sampling technique used in this study is the unknown population.

This research is a quantitative research, the variables used are lifestyle (X1), income (X2), knowledge of Islamic consumption ethics (M) and consumer behavior (Y). The data analysis technique applied was moderate regression analysis with the help of the SPSS (Statistical Product and Service Solution) 20 for windows program by distributing questionnaires to 100 millennial Muslim consumers in Sidoarjo district.

From the results of the analysis of research data, it is evident that lifestyle has a effect on consumer behavior with a  $t_{\text{count}}$  of 5.719  $>$   $t_{\text{table}}$  of 1.660. Income has a effect on consumer behavior with a  $t_{\text{count}}$  of 3,314  $>$   $t_{\text{table}}$  1,660. Knowledge of Islamic consumption ethics acts as a Quasi Moderation is a variable that moderates the influence of lifestyle on consumer behavior with the value of Sig.  $0.000 < 0.05$ . Knowledge of Islamic consumption ethics is a variable that moderates the effect of income on consumer behavior with the value of Sig.  $0.036 < 0.05$ .

**Keywords :** Lifestyle, income, Islamic consumption ethics, millennial generation consumer behavior.

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